

September 4, 2022

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**RE: INDIVIDUAL RATE FILING – PENNSYLVANIA – PENNSYLVANIA HEALTH & WELLNESS, INC.
–EFFECTIVE JANUARY 1, 2023**

Mr. D'Agostino,

In response to guidance from the Pennsylvania Insurance Department (PID) received 8/30/2022, we are providing updated rates and supporting documentation for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rate filing effective January 1, 2023. As requested by PID, a full list of changes from the previously submitted filing documents is included below.

- Trend in Table 3 and 3b has been adjusted to reflect values included in the August 12 filing, 9.88% and 13.55%, respectively.
- Pricing AVs for all plans have been reverted to the August 12th values.
- Membership projections have been adjusted to reflect PHW's expectation stated on July 6th regarding the Inflation Reduction Act extension of expanded advance premium tax credits (APTCs). PHW's expectation was that the expiration of the APTCs would have resulted in a 6% decrease in 2023 membership. With their extension, PHW is projecting a membership increase of $1 / (1 - 6\%) - 1 = 6.38\%$ relative to the July 12th filing.
- We have reverted back to the value of Benefits in Addition to EHBs from the August 12th pricing. Note that while the priced PMPM value of Benefits in Addition to EHB is unchanged, the reported factor shown in Table 10 is slightly higher than before. This is solely attributable to the impact of reinsurance parameter changes on the Market Adjusted Index Rate (MAIR), which is used as the denominator when calculating this factor.

The following files have been updated to reflect the changes listed above:

- *"2023_PHW_Actuarial_Memorandum_20220904.pdf"*
- *"2023_PHW_Actuarial_Memorandum_20220904_Redacted.pdf"*
- *"2023_PHW_Actuarial_Memorandum_Rate_Exhibits_20220904.xlsm"*
- *"2023_PHW_Plan_Design_Summary_and_Rate_Tables_20220904.xlsm"*
- *"2023_PHW_State_Act_Memo_20220904.pdf"*
- *"2023_PHW_State_Appendices_20220904.xlsb"*
- *"2023_PHW_State_Rate_Review_Detail_20220904.xlsb"*
- *"2023_PHW_State_Rate_Review_Template_20220904.xlsm"*
- *"2023_PHW_State_Rate_Table_Template_20220904.xls"*
- *"2023_PHW_Rate_Change_Request_Summary_20220904.docx"*
- *"2023_PHW_Public_Rate_Filing_PDF_20220904.pdf"*

REQUESTED COMPANY INFORMATION

Below you may find the requested company information for the updated rate filing documents included in this submission, and in response to the guidance posted May 13, 2022.

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2023**
5. Average rate change requested: **4.93%**
6. Range of rate change requested (renewing plans): **-13.0% to 8.1%**
7. Range of rate change requested (terminating and mapped plans): **-6.7% to 22.4%**
8. Total additional annual revenue generated from the proposed rate change: **\$1,255,789**
9. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
10. Rating Areas and any changes from 2022: **In 2022 plans were offered in Rating Areas 3, 6, 7, and 8 only. For 2023, plans will continue to be offered in those areas only.**
11. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
12. Current number of covered lives and of policyholders as of February 1, 2022 as shown in Cell V15 of Table 10: **Covered lives - 9,369; Policyholders - 7,407**
13. Number of plans offered in 2023 and the change this represents from 2022: **There are 35 plans offered in 2023. There were 39 plans offered in 2022.**
14. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-133248879; SERFF: CECO-133248857; Binder: CECO-PA23-125113365**
15. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199
Submission tracking number: Submitted in SERFF**

Pennsylvania Actuarial Memorandum

Pennsylvania Health and Wellness, Inc.

Annual Individual Health Rate Filing

Effective January 1, 2023

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. Basic Information and Data

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Actuarial Memorandum Rate Exhibits. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department and their subcontractors to assist in the review of PHW's individual rate filing. However, we recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to other users. Likewise, other users of this letter should not place reliance upon this actuarial memorandum that would result in the creation of any duty or liability for Milliman or its employees under any theory of law.

The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2023. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2023. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of preparation or otherwise scheduled by law or regulation to take effect in plan-year 2023. These provisions reflect the Inflation Reduction Act of 2022 (IRA) extension of the expanded advance premium tax credit (APTC) premium subsidies established by the American Rescue Plan Act of 2021 (ARP). Changes to these and other provisions that impact 2023 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

At the time of this rate filing submission, there remains substantial uncertainty regarding the net impact of the APTC changes and the COVID-19 public health emergency on claim costs in the 2021 experience period and on the trajectory of enrollment and healthcare utilization patterns in the months and years to come. Using the available information at the time of this rate filing, we have made assumptions regarding these impacts to historical claim costs and required 2023 premium rates, with the understanding that additional information may yet emerge to refine our expectations. If subsequent information becomes available that would materially affect this rate filing submission, we would like to work with the Pennsylvania Insurance Department to update our pricing assumptions regarding the impact of the ARP and COVID-19 and resubmit this rate filing.

A. COMPANY INFORMATION

Please see Table 0, "Identifying Information", for the requested company identifying information.

B. RATE HISTORY AND PROPOSED VARIATION IN RATE CHANGES

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2021	CECO-132346847	-6.6%
2022	CECO-132819212	-8.8%
2023	CECO-133248857	4.9%

The rate projections for 2023 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2023. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (2.6% premium impact versus 2022 filed rates)

Risk adjustment transfer experience for calendar year 2021 was projected forward to 2023, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.

- Trended single risk pool experience and degree of healthcare management (1.6% premium impact versus 2022 filed rates)

The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The filed rates reflect expectations for utilization trends and healthcare management applied to experience and the manual base data. There is a full description of utilization trend and other projection factors applied to experience in Sections 6, "Trend Factors" and 7, "Adjustments to Trended EHB Allowed PMPM." There is a full description of the *Health Cost Guidelines* in Section 8, "Manual Rate Adjustments".

- Unit Cost trend (-6.8% premium impact versus 2022 filed rates)

Expected unit cost levels and reimbursement arrangements with providers have changed between 2022 and 2023.

- Benefit Design and CSR Subsidies (-8.2% to 7.4% premium impact versus 2022 filed rates, varies by plan)

PHW's 2023 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2022. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans.

- Anticipated changes in the average morbidity of the single risk pool (0.9% premium impact versus 2022 filed rates)

PHW's 2023 rates reflect updated expectations regarding the risk profile of the Pennsylvania single risk pool and its enrollee population relative to PHW's 2022 rates, including consideration of potential risk pool enrollment and morbidity impacts associated with expanded APTCs from the American Rescue Plan Act of 2021 and Inflation Reduction Act of 2022.

- Administrative Expenses and Profit (-1.1% premium impact versus 2022 filed rates)

See Section 2b, "Retention Items", for details on projected non-benefit expenses.

- Updated expectations regarding the impacts of COVID-19 in the rating period (3.2% premium impact versus 2022 filed rates)

2023 rates reflect updated expectations regarding both direct expenditures and indirect cost impacts associated with the COVID-19 pandemic in the rating period.

- Section 1332 Waiver (0.3% premium impact versus 2022 filed rates)

PHW's 2023 rates reflect the changes to the reinsurance parameters as requested by PID on August 23rd, 2022.

- Other

There are other components of the rate change. These components include capitation contracts and interactions between prior steps.

As shown in Table 10, "Plan Rates", the rate change varies by plan. The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be

found in Section 2, “Rate Development & Change”, which further addresses how rate changes can vary by plan under a single risk pool methodology.

C. AVERAGE RATE CHANGE

The average rate change is 4.9%, as shown in Table 10, “Plan Rates”. The average rate change in 21-year-old non-tobacco premium PMPM is 2.9%, as shown in Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User”.

D. MEMBERSHIP COUNT

Please see Table 1, “Number of Members” for the average age, age breakdown, and total number of members for the projection period.

E. BENEFIT CHANGES

PHW's 2023 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2022. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in “Plan Adjusted Index Rate” subsection in Section 2a. The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2023.

Please see Appendix 20.5 for details on benefit changes.

The names of all plans are changing effective 1/1/2023. See Appendix 1.1 for a mapping of plan name changes from the previous filing.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2021.

Paid Through Date: 2/28/2022

Current Date: 2/28/2022

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

Allowed and Incurred Claims Incurred During the Experience Period

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW's claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing, Section 1332 Waiver reinsurance and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2023 under their current guidance.

Experience Period Non-EHBs

The benefits in excess of EHBs offered are adult vision and adult dental coverage. The experience period cost for these benefits is shown in Table 2.

Capitation

In 2021, children were capitated at \$5.22 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product were capitated at \$2.36 PMPM. Adults were lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up were capitated an additional \$24.19 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract were CY2021.

Treatment of Pharmacy Rebates on Incurred Claims

Incurred claims in Table 2 have been adjusted to be gross of pharmacy rebates, as opposed to net, shown on Worksheet 1 of the URRT.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM

The risk adjustment transfer and state-based reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The risk adjustment transfer amount reflects the value reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2022. There were no federal reinsurance recoveries in 2021.

Current Enrollment and Premium

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/28/2022.

Loss Ratio

The loss ratio calculated in Table 2, "Experience Period Claims and Premiums" for the experience period data is 55.66%.

G. CREDIBILITY OF DATA

Description of Credibility Method Used

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq \text{Member Months} < 125,000$:	$(\text{Member Months} / 125,000) ^{0.5}$
If Member Months $\geq 125,000$:	100%

Here, "Member Months" is defined as total 2021 member months across PHW's calendar year 2021 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

Total 2021 Member Months: 58,274

Credibility Level Assigned To Base Period Experience: 68.28%

Note that credibility is calculated based on 2021 experience data that is suitable for pricing and may not exactly match the total 2021 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Actuarial Standard of Practice #25 "Credibility Procedures" was considered when determining the credibility level.

Manual Experience Basis

The manual rate development is based on the Milliman *Managed Care Rating Model* (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled,

including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman *Managed Care Rating Model* (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2023.

The morbidity for PHW's 2023 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2023 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Adjustments Made to the Data

The following adjustments were made to calibrate the pricing model to the expected population:

- Base Data
- Unit Cost Trend
- Utilization Trend
- Change in Induced Utilization
- Change in Morbidity - Reinsurance
- Change in Morbidity - All Other
- Change in Demographics
- Change in Covered Benefits

- Change in Network
- Change in Other

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2023 single risk pool. Table 2b, “Manual Experience Period Claims and Premiums”, has been populated with the manual data used in the rate calculation before projection factors from 2021 to 2023 were applied. Table 3b, “Manual Trend Components”, shows the adjustments made to the manual data. Table 4b, “Historical Manual Experience”, has been populated with the manual data used in the rate calculation.

H. TREND IDENTIFICATION

Please see Table 3, “Trend Components” for the medical and prescription drug allowed claims cost and utilization trends as well as the induced demand adjustments.

This section demonstrates and describes the methodology for developing the trend factors used to project the 2021 experience period Essential Health Benefit (EHB) allowed claims to the 2023 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2021 to 2022 and the factors for “Year 2” represent 12 months of trend from 2022 to 2023.

Trend Factors (URRT Cost Trend and URRT Utilization Trend Projection Factors)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2021, based on actual 2021 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2023, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2021 to 2023).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

I. HISTORICAL EXPERIENCE

Please see Table 4, "Historical Experience" for the most recent 48 months of data with at least two months of runout.

See Section 1h above for a description of the trend development.

The historical MLR and membership for the past 3 years are shown below. Note that the MLR amounts shown include credibility adjustments for 2019 and 2020.

Year	MLR		Membership	
CY	Actual	Pricing	Actual	Pricing
2018	n/a	n/a	n/a	n/a
2019	69.1%	89.4%	20,217	68,370
2020	74.8%	90.6 %	44,685	112,029

2. Rate Development and Change

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS

Please see Table 5 for the development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims. The paid to allowed ratio shown in cell C28 is calculated using an alternative method as allowed by the rate filing guidance. The ratio is calculated as follows:

$$\text{Paid to Allowed Ratio} = \frac{\text{URRT WS2 projected incurred claims} + \text{URRT WS2 Projected reinsurance}}{\text{URRT WS2 allowed claims}}$$

Development of Manual EHB Allowed Claims PMPM

Please see Section 1g and Appendix 8.1 for the development of the single risk pool projection factors applied to the Manual data.

Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2021 experience period Essential Health Benefit (EHB) allowed claims to the 2023 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Differences between the URRT adjustment factors and the adjustments shown in Table 5 are due to the order in which they are applied. Appendix 20.4 decomposes each adjustment factor into its components by service category for both Table 5 and the URRT.

Morbidity Adjustment

Claims were adjusted for estimated differences in morbidity between PHW's 2021 membership (58,274) and its projected 2023 membership (89,937).

The components of the morbidity projection factor are:

- An adjustment for differences in estimated direct and indirect costs associated with the COVID-19 pandemic between PHW's 2021 experience and the 2023 rating period. No explicit adjustments were made to the experience and manual claims projections to reflect lasting changes in care delivery associated with increased use of telehealth services precipitated by the pandemic.
- An adjustment for potential changes in the health status profile of the statewide single risk pool from 2021 to 2023.
- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting "liability-based reweighting" adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2023 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2023 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Demographic Shift

Experience period claims were adjusted for differences in the projected mix of 2023 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2023 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

Plan Design Changes

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2023 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2021 to 2023.

Other Adjustments

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2021 to 2023 and projected drug utilization.
- Expected savings due to ongoing managed care efforts.
- The reimbursement impact of expanding the provider network from 2021 to 2023 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Projected Index Rate

The Index Rate for the Experience Period (calendar year 2021) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$291.95) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$398.52) (calendar year 2023) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2023 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 2a. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2024.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2023
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics

- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 and Table 5 demonstrate the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Table 5 (\$398.25) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$534.66) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 and Table 5 show the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Table 5 (\$534.39) differs from the value in the URRT due to the rounding rules in the URRT.

Reinsurance

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II and Table 5 reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.944.

Tabs II.a. and II.b. in the PAAM Exhibits show the impact of the reinsurance program in the individual market.

We used Pennsylvania Health & Wellness, Inc's actual 2021 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2023 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2023 population, plan, and network characteristics for purposes of calculating the projected incurred claims impact in the rating period.

We then applied the proposed coinsurance parameter to claims that fall within the reinsurance window to calculate the expected reinsurance receivable.

Consideration was also given to the Statewide Average Premium (SWAP) assumption to reflect the average premium charged by issuers in the Pennsylvania individual QHP single risk pool. The projected market average premium is dependent upon expected funding levels and reinsurance parameters set forth by the PID.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2023 Risk Adjustment User Fee of \$0.22 PMPM (0.04% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47 and displayed below.

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

Where:

$\bar{P}_s$ = state average premium;

$PLRS_i$ = plan i 's plan liability risk score;

AV_i = plan i 's metal level AV;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

s_i = plan i 's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

$\bar{P}$: The state average premium was assumed to be approximately [REDACTED] PMPM (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2021, as reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2022, adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2021 to 2023.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2022 and 2023 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2021, as reported by HHS as of June 30, 2022.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2021, as reported by HHS as of June 30, 2022.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2021, as reported by HHS as of June 30, 2022, adjusted for projected changes in the demographics of the single risk pool from 2021 to 2023.

The average ARF for PHW is projected by applying the proposed 2023 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2023 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2023 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2022 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts [REDACTED] shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 2.97% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2023 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99% of members would enroll through the Exchange and 1% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.036. See Appendix 11.3 for the development of this factor.

Non-EHBs

The non-EHB allowed claims shown in Table 5 are comprised of Adult Vision (\$0.60) and Adult Dental (\$2.21).

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$523.34) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.

- Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
- The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load of 22% applied to each silver ACA-compliant plan sold through the Exchange.
- Induced Demand for each plan is calculated according to the 2023 ACA-Compliant Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on May 13, 2022.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$88.41) are discussed in Section 2b below. Appendix 12.2 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

Inclusion of Capitation Payments

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

In 2022, children will be capitated at \$5.33 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.47 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2022.

In 2023, children will be capitated at \$5.11 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.25 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2023.

B. RETENTION ITEMS

Please see Table 6, "Retention", for the retention items. Combined with margin and contingency from Table 10, "Plan Rates", this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary

by plan. The calculation of the retention loads are shown in Appendix 12.2. The PMPM values listed below are not expected to match Table 6 because the loads are calculated as a percent of EHB-only premium but are applied to aggregate projections.

Administrative Expense Load

The administrative expense load (11.37% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

This includes approved quality improvement expenses (\$3.00 and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of Premium basis. A breakdown of administrative expenses can be found in Appendix 12.2. See Appendix 12.3 for the development of the Administrative Cost factor applied on Appendix 12.1.

Taxes and Fees

The taxes and fees load (0.83% of Premium) account for the following: Risk Adjustment User Fee (\$0.22), PCORI Fee (\$0.26), PA Premium Tax and State Income Tax (\$1.05) and Federal Income Tax (\$2.80).

See Section 2a above for a description of how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

Profit (or Contribution to Surplus) & Risk Margin

This load (1.82% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

Broker Commissions

A sample producer agreement and commission schedules have been included in Appendix 20.2.

Loss Ratio

The projected medical loss ratio (MLR) is 87.3%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Normalization factors are shown in Table 7, “Normalized Market-Adjusted Projected Allowed Total Claims”. Rates were normalized for age, tobacco usage, and benefit richness.

Age Curve Calibration

The development of the average age factor (1.752) may be found in Appendix 13.2.

The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2023 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 50 years.

Geographic Factor Calibration

The development of the average geographic factor (1.000) may be found in Appendix 13.3.

In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

Tobacco Use Rating Factor Calibration

The development of the average tobacco factor (1.005) may be found in Appendix 13.4.

The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users

Benefit Richness Calibration

The development of the average benefit richness factor (1.004) may be found in Appendix 20.3.

Network Calibration

PHW operates in a single network. There are no network differences, and thus the network factor is 1.000.

D. COMPONENTS OF RATE CHANGE

Please see Table 8, "Components of Rate Change", and Table 9, "Year-over-Year Data to Support Table 8" for the buildup of the components of rate change.

Additional detail on the drivers of the rate changes are included in Section 1b.

3. Plan Rate Development

Table 10, "Plan Rate Development" shows the development of the final 2023 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Table A below.

Table A Pennsylvania Health & Wellness, Inc. Induced Utilization Buildup									
	(1)	(2)	(3)	(4)	(5)	(6) = ((4) * (5))^2 - ((4) * (5)) + 1.24	(7)	(8) = (6) / (7)	(9) = (4) * (5) * (8)
Plan ID	Projected Membership	Current Mapped Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan	
86199PA0010039	3,571	-	0.843	1.000	1.1080	1.107	1.001	0.844	
86199PA0010025	3,571	664	0.872	1.000	1.128	1.107	1.019	0.888	
86199PA0010040	1,190	-	0.922	1.000	1.168	1.107	1.055	0.972	
86199PA0010035	3,571	641	0.850	1.000	1.113	1.107	1.005	0.854	
86199PA0010032	12,274	1,433	0.725	1.220	1.137	1.107	1.027	0.908	
86199PA0010004	10,932	1,238	0.745	1.220	1.158	1.107	1.046	0.951	
86199PA0010034	14,318	1,349	0.732	1.220	1.145	1.107	1.034	0.924	
86199PA0010022	14,313	1,119	0.739	1.000	1.047	1.107	0.946	0.699	
86199PA0010037	5,725	-	0.720	1.000	1.038	1.107	0.938	0.675	
86199PA0010031	2,863	595	0.816	1.000	1.090	1.107	0.984	0.803	
86199PA0010028	5,725	1,045	0.756	1.000	1.055	1.107	0.953	0.721	
86199PA0030007	71	6	0.835	1.000	1.102	1.107	0.996	0.832	
86199PA0030008	80	8	0.861	1.000	1.121	1.107	1.012	0.872	
86199PA0030003	255	18	0.715	1.000	1.036	1.107	0.936	0.670	
86199PA0030004	32	-	0.739	1.000	1.047	1.107	0.946	0.698	
86199PA0030018	255	29	0.751	1.000	1.053	1.107	0.951	0.714	
86199PA0030019	96	5	0.753	1.000	1.054	1.107	0.952	0.717	
86199PA0030017	58	2	0.793	1.000	1.076	1.107	0.972	0.771	
86199PA0020039	521	-	0.843	1.000	1.108	1.107	1.001	0.844	
86199PA0020025	521	171	0.872	1.000	1.128	1.107	1.019	0.888	
86199PA0020040	174	-	0.922	1.000	1.168	1.107	1.055	0.972	
86199PA0020035	521	88	0.850	1.000	1.113	1.107	1.005	0.854	
86199PA0020036	1,664	39	0.725	1.220	1.137	1.107	1.027	0.908	
86199PA0020004	1,514	315	0.745	1.220	1.158	1.107	1.046	0.951	
86199PA0020034	1,955	132	0.732	1.220	1.145	1.107	1.034	0.924	
86199PA0020022	2,024	162	0.739	1.000	1.047	1.107	0.946	0.699	
86199PA0020037	810	-	0.720	1.000	1.038	1.107	0.938	0.675	
86199PA0020031	405	75	0.816	1.000	1.090	1.107	0.984	0.803	
86199PA0020028	810	212	0.756	1.000	1.055	1.107	0.953	0.721	
86199PA0040007	11	2	0.835	1.000	1.102	1.107	0.996	0.832	
86199PA0040008	12	3	0.861	1.000	1.121	1.107	1.012	0.872	
86199PA0040003	38	9	0.715	1.000	1.036	1.107	0.936	0.670	
86199PA0040004	5	2	0.739	1.000	1.047	1.107	0.946	0.698	
86199PA0040018	38	5	0.751	1.000	1.053	1.107	0.951	0.714	
86199PA0040019	14	2	0.753	1.000	1.054	1.107	0.952	0.717	
Total	89,937	9,369	0.758	1.104	1.107	1.107	1.004	0.837	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

AV Calculator: Approach 2

The AV Metal Values included in Table 10 were calculated using the Final 2023 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

Plans were evaluated in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the federal actuarial values for these plans, estimates were developed for the impact of not accumulating copays to the deductible using the same claims simulation model that was used to set our plan factors. See Section 2a above for additional detail on that model. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

The 2023 version of the Unified Rate Review Template (v5.4) has error checking that aligns with the AV de minimis ranges outlined in the 2023 NBPP. Terminated plans that were offered under the previous wider allowable AV ranges show errors upon template validation. We have overridden the AV for these plans to the bottom of the updated allowable AV range in order to submit the template without validation errors. The affected plans are:

- Ambetter Balanced Care 31
- Ambetter Secure Care 203
- Ambetter Balanced Care 210
- Ambetter Balanced Care 31 + Vision + Adult Dental

CSR Defunding Adjustment

A CSR Defunding Adjustment of 1.22 was selected based on review of PHW's calculated CSR rate load, which fell below the low end of the allowable CSR rate load range of 1.22-1.26. The expectation is that the actual required CSR rate load under the alternate scenario in which expanded subsidies are extended to plan year 2023 will also fall below the 1.22 minimum allowable CSR rate load. As such, a CSR Defunding Adjustment of 1.22 would be selected in either scenario.

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

Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User”, shows the premium development and rate change for a 21-year-old non-tobacco user.

5. Plan Factors

A. AGE AND TOBACCO FACTORS

Age and tobacco factors are shown in Table 12, "Age and Tobacco Factors". Age factors represent the federal standard age curve.

The tobacco factor for 2023 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of Tobacco Cessation, 2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.

B. GEOGRAPHIC FACTORS

The Geographic Areas used are consistent with those defined by the state. Geographic factors are shown in Table 13, "Geographic Factors".

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on *Health Cost Guidelines* research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

C. NETWORK FACTORS

Network factors are shown in Table 14, "Network Factors". PHW only has one network, so this factor is shown as 1.000.

D. SERVICE AREA COMPOSITION

Not Applicable. Rates do not vary by Service Area.

E. COMPOSITE RATING

Not Applicable. This is an individual rate filing.

F. CONNECTIVITY FACTORS

Not Applicable. This product filing does not include connectivity features.

6. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the "Company") to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. ("Milliman"), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession's Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

I certify that to the best of my knowledge and judgment:

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2023 individual market.
2. 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.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit, and other changes from the prior approved filing have been disclosed.
6. No new plan is a modification of an existing plan.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2023 plan year premium rates in this actuarial memorandum are contingent upon the status of the state and federal ACA statutes and regulations including applicable legislation, regulatory guidance, court decisions, and otherwise. Changes to these provisions have the potential to greatly impact required 2023 plan year premium rates as described in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Such changes may include, but are not limited to changes to permissible or mandated covered benefits and benefit designs, changes to operation and parameters of the state Section 1332 waiver reinsurance program, changes to eligibility for and determination of APTCs, and changes to the funding status of cost sharing reduction plans.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic and associated federal public health emergency, we believe some of the assumptions related to the pandemic's financial impact may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name: [REDACTED]

Title: Principal & Consulting Actuary

Date: September 4, 2022

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2023	to	12/31/2023
Base Period Start Date:	1/1/2021	to	12/31/2021
Date of Most Recent Membership:	2/1/2022		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
Average Age	48.0	50.0	50.0
Total	58,274	9,369	89,937
<18	1,608	314	3,069
18-24	3,512	634	5,740
25-29	9,206	1,110	10,619
30-34	8,693	1,063	10,161
35-39	5,512	797	7,686
40-44	4,769	727	6,846
45-49	4,791	822	7,916
50-54	5,390	964	9,333
55-59	6,940	1,222	11,663
60-63	7,060	1,222	11,726
64+	794	494	5,077

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
\$ 30,995,668.99	\$ 14,765,129.80	\$ 15,239,326.45	58,274	\$ 2,913,341.56	\$ 18,152,668.01	\$ -	\$ (1,235,025.74)	\$ 94,804.31	\$ 256,556.54	\$ (6,654,353.22)	\$ 806,704.47
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 291.94
Loss Ratio											55.66%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.42%	2.50%	-0.78%	13.51%	22.15%
Outpatient Hospital	10.91%	2.50%	-0.51%	13.09%	28.18%
Professional	5.09%	2.50%	-1.17%	6.46%	25.67%
Other Medical	0.01%	2.50%	1.24%	3.79%	1.77%
Capitation				0.00%	0.56%
Prescription Drugs	3.67%	4.45%	-1.44%	6.73%	21.68%
Total Annual Trend				9.88%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.207	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Feb-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jan-19	\$ -	\$ 208,205.10	1.0000	\$ 208,205.10	1,888	\$ 110.28	\$ 935,316.69	\$ (14,894.64)	\$ 255,312.16	\$ 135.23
Feb-19		\$ 220,543.26	1.0000	\$ 220,543.26	1,923	\$ 114.70		\$ (13,923.56)	\$ 301,388.05	\$ 156.75
Mar-19		\$ 321,406.72	1.0000	\$ 321,406.72	1,843	\$ 174.38		\$ (14,510.32)	\$ 403,351.54	\$ 218.83
Apr-19		\$ 382,297.03	1.0000	\$ 382,297.03	1,795	\$ 213.01		\$ (13,673.95)	\$ 453,914.45	\$ 252.92
May-19		\$ 371,987.78	1.0000	\$ 371,987.78	1,741	\$ 213.70		\$ (17,237.82)	\$ 435,568.98	\$ 250.23
Jun-19		\$ 508,335.04	1.0000	\$ 508,335.04	1,670	\$ 304.36		\$ (14,392.67)	\$ 576,665.45	\$ 345.27
Jul-19		\$ 252,975.08	1.0000	\$ 252,975.08	1,608	\$ 157.28		\$ (11,610.37)	\$ 315,934.43	\$ 196.42
Aug-19		\$ 357,342.83	1.0000	\$ 357,342.83	1,576	\$ 226.76		\$ (14,924.90)	\$ 417,408.22	\$ 264.87
Sep-19		\$ 289,020.23	1.0000	\$ 289,020.23	1,532	\$ 188.65		\$ (16,699.19)	\$ 346,995.06	\$ 226.50
Oct-19		\$ 424,306.13	1.0000	\$ 424,306.13	1,508	\$ 281.30		\$ (20,699.80)	\$ 482,462.91	\$ 319.86
Nov-19		\$ 766,506.94	1.0000	\$ 766,506.94	1,493	\$ 178.49		\$ (16,182.33)	\$ 798,685.24	\$ 200.04
Dec-19		\$ 539,804.80	1.0000	\$ 539,804.80	1,430	\$ 375.04		\$ (16,151.89)	\$ 606,006.99	\$ 421.04
Jan-20	\$ 17,218,158.55	\$ 648,697.52	1.0000	\$ 648,697.52	3,937	\$ 164.78	\$ 1,938,965.10	\$ (8,403.58)	\$ 902,435.65	\$ 229.24
Feb-20		\$ 538,933.73	1.0000	\$ 538,933.73	3,950	\$ 136.44		\$ (11,553.07)	\$ 717,628.56	\$ 181.67
Mar-20		\$ 579,481.63	1.0000	\$ 579,481.63	3,771	\$ 153.69		\$ (16,614.75)	\$ 742,484.97	\$ 196.92
Apr-20		\$ 600,515.49	1.0000	\$ 600,515.49	3,757	\$ 159.82		\$ (32,623.81)	\$ 691,942.09	\$ 184.15
May-20		\$ 526,480.77	1.0000	\$ 526,480.77	3,810	\$ 138.17		\$ (24,187.68)	\$ 616,708.46	\$ 161.85
Jun-20		\$ 592,110.41	1.0000	\$ 592,110.41	3,858	\$ 153.47		\$ (24,977.59)	\$ 717,597.25	\$ 185.99
Jul-20		\$ 735,563.94	1.0000	\$ 735,563.94	3,857	\$ 190.71		\$ (16,353.67)	\$ 888,610.61	\$ 230.39
Aug-20		\$ 893,507.13	1.0000	\$ 893,507.13	3,789	\$ 235.84		\$ (43,065.36)	\$ 998,392.71	\$ 263.52
Sep-20		\$ 822,577.28	1.0000	\$ 822,577.28	3,612	\$ 227.71		\$ (71,533.38)	\$ 943,120.40	\$ 261.08
Oct-20		\$ 791,405.11	1.0000	\$ 791,405.11	3,522	\$ 224.73		\$ (81,789.04)	\$ 872,694.45	\$ 247.81
Nov-20		\$ 959,710.51	1.0000	\$ 959,710.51	3,476	\$ 276.10		\$ (57,237.77)	\$ 1,039,158.94	\$ 298.96
Dec-20		\$ 875,702.36	1.0000	\$ 875,702.36	3,346	\$ 261.70		\$ (45,630.20)	\$ 956,724.15	\$ 285.91
Jan-21	\$ 24,282,554.79	\$ 648,373.57	1.0000	\$ 648,373.57	3,878	\$ 167.19	\$ 2,913,341.56	\$ (8,406.17)	\$ 826,295.12	\$ 213.07
Feb-21		\$ 958,365.84	1.0000	\$ 958,365.84	4,444	\$ 215.65		\$ (91,738.69)	\$ 1,147,976.78	\$ 258.32
Mar-21		\$ 1,150,573.65	1.0000	\$ 1,150,573.65	4,364	\$ 263.65		\$ (81,895.12)	\$ 1,338,501.71	\$ 306.71
Apr-21		\$ 1,232,894.52	1.0000	\$ 1,232,894.52	4,456	\$ 276.66		\$ (51,286.40)	\$ 1,472,760.03	\$ 330.49
May-21		\$ 888,756.09	0.9996	\$ 889,069.47	4,597	\$ 193.40		\$ (101,866.88)	\$ 1,049,510.22	\$ 228.30
Jun-21		\$ 1,498,725.87	0.9966	\$ 1,503,800.30	4,798	\$ 313.42		\$ (111,545.67)	\$ 1,710,773.66	\$ 356.56
Jul-21		\$ 1,353,739.58	0.9883	\$ 1,368,788.84	5,000	\$ 273.98		\$ (88,691.84)	\$ 1,575,262.43	\$ 315.08
Aug-21		\$ 1,584,962.42	0.9770	\$ 1,622,280.04	5,153	\$ 314.82		\$ (105,895.28)	\$ 1,823,196.42	\$ 353.81
Sep-21		\$ 1,331,003.78	0.9670	\$ 1,376,495.79	5,467	\$ 251.76		\$ (129,581.16)	\$ 1,536,314.96	\$ 281.00
Oct-21		\$ 1,416,742.28	0.9470	\$ 1,496,007.06	5,464	\$ 273.77		\$ (153,633.21)	\$ 1,593,062.99	\$ 291.53
Nov-21		\$ 1,303,034.18	0.9294	\$ 1,415,721.48	5,414	\$ 261.48		\$ (120,478.32)	\$ 1,511,946.59	\$ 279.26
Dec-21		\$ 1,397,857.02	0.8871	\$ 1,575,955.90	5,238	\$ 300.87		\$ (113,006.81)	\$ 1,683,402.19	\$ 321.38
Dec-21	\$ 30,995,668.99	\$ -					\$ 2,913,341.56	\$ -	\$ -	

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Pennsylvania Health & Wellness, Inc.
Product(s): HMO
Market Segment: Individual
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
\$ 3,499,319,729.38	\$ 3,009,414,545.87	\$ 3,009,414,545.87	12,000,000	\$ 1,289,749,091.09	\$ 4,299,163,436.95	\$ -	\$ -	\$ 73,442,885.21	\$ -	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 360.22
Loss Ratio											86.67%

* Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	10.02%	16.95%	-3.25%	24.48%	22.03%
Outpatient Hospital	5.69%	18.87%	-3.39%	21.37%	21.32%
Professional	17.02%	7.25%	-3.45%	21.18%	27.87%
Other Medical	-1.99%	7.15%	-6.68%	-2.00%	2.71%
Capitation				0.00%	0.54%
Prescription Drugs	-16.08%	8.04%	-4.06%	-13.01%	25.52%
Total Annual Trend				13.55%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.289	

* 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	\$	\$ 226,406,904.52	1.0000	\$ 226,406,904.52	1,000,000	\$ 226.41	\$	\$ -	\$ 323,438,435.03	\$ 323.44
Feb-18	\$	\$ 226,965,285.03	1.0000	\$ 226,965,285.03	1,000,000	\$ 226.97	\$	\$ -	\$ 324,236,121.47	\$ 324.24
Mar-18	\$	\$ 227,525,042.65	1.0000	\$ 227,525,042.65	1,000,000	\$ 227.53	\$	\$ -	\$ 325,035,775.22	\$ 325.04
Apr-18	\$	\$ 228,086,180.79	1.0000	\$ 228,086,180.79	1,000,000	\$ 228.09	\$	\$ -	\$ 325,837,401.12	\$ 325.84
May-18	\$	\$ 228,648,702.84	1.0000	\$ 228,648,702.84	1,000,000	\$ 228.65	\$	\$ -	\$ 326,641,004.06	\$ 326.64
Jun-18	\$	\$ 229,212,612.22	1.0000	\$ 229,212,612.22	1,000,000	\$ 229.21	\$	\$ -	\$ 327,446,588.89	\$ 327.45
Jul-18	\$	\$ 229,777,912.36	1.0000	\$ 229,777,912.36	1,000,000	\$ 229.78	\$	\$ -	\$ 328,254,160.51	\$ 328.25
Aug-18	\$	\$ 230,344,606.68	1.0000	\$ 230,344,606.68	1,000,000	\$ 230.34	\$	\$ -	\$ 329,063,723.83	\$ 329.06
Sep-18	\$	\$ 230,912,698.62	1.0000	\$ 230,912,698.62	1,000,000	\$ 230.91	\$	\$ -	\$ 329,875,283.74	\$ 329.88
Oct-18	\$	\$ 231,482,191.63	1.0000	\$ 231,482,191.63	1,000,000	\$ 231.48	\$	\$ -	\$ 330,688,845.18	\$ 330.69
Nov-18	\$	\$ 232,053,089.16	1.0000	\$ 232,053,089.16	1,000,000	\$ 232.05	\$	\$ -	\$ 331,504,413.09	\$ 331.50
Dec-18	\$ 3,202,372,815.33	\$ 232,625,394.68	1.0000	\$ 232,625,394.68	1,000,000	\$ 232.63	\$ 1,180,303,123.37	\$ -	\$ 332,321,992.40	\$ 332.32
Jan-19	\$	\$ 233,199,111.66	1.0000	\$ 233,199,111.66	1,000,000	\$ 233.20	\$	\$ -	\$ 333,141,588.09	\$ 333.14
Feb-19	\$	\$ 233,776,243.58	1.0000	\$ 233,776,243.58	1,000,000	\$ 233.77	\$	\$ -	\$ 333,963,205.11	\$ 333.96
Mar-19	\$	\$ 234,350,793.93	1.0000	\$ 234,350,793.93	1,000,000	\$ 234.35	\$	\$ -	\$ 334,786,848.47	\$ 334.79
Apr-19	\$	\$ 234,928,766.21	1.0000	\$ 234,928,766.21	1,000,000	\$ 234.93	\$	\$ -	\$ 335,612,523.16	\$ 335.61
May-19	\$	\$ 235,508,163.92	1.0000	\$ 235,508,163.92	1,000,000	\$ 235.51	\$	\$ -	\$ 336,440,234.18	\$ 336.44
Jun-19	\$	\$ 236,088,990.59	1.0000	\$ 236,088,990.59	1,000,000	\$ 236.09	\$	\$ -	\$ 337,269,986.56	\$ 337.27
Jul-19	\$	\$ 236,671,249.73	1.0000	\$ 236,671,249.73	1,000,000	\$ 236.67	\$	\$ -	\$ 338,101,785.33	\$ 338.10
Aug-19	\$	\$ 237,254,944.88	1.0000	\$ 237,254,944.88	1,000,000	\$ 237.25	\$	\$ -	\$ 338,935,635.54	\$ 338.94
Sep-19	\$	\$ 237,840,079.58	1.0000	\$ 237,840,079.58	1,000,000	\$ 237.84	\$	\$ -	\$ 339,771,542.26	\$ 339.77
Oct-19	\$	\$ 238,426,657.38	1.0000	\$ 238,426,657.38	1,000,000	\$ 238.43	\$	\$ -	\$ 340,609,510.54	\$ 340.61
Nov-19	\$	\$ 239,014,681.84	1.0000	\$ 239,014,681.84	1,000,000	\$ 239.01	\$	\$ -	\$ 341,449,545.48	\$ 341.45
Dec-19	\$ 3,298,443,999.79	\$ 239,604,156.52	1.0000	\$ 239,604,156.52	1,000,000	\$ 239.60	\$ 1,215,712,217.07	\$ -	\$ 342,291,652.17	\$ 342.29
Jan-20	\$	\$ 240,195,085.01	1.0000	\$ 240,195,085.01	1,000,000	\$ 240.20	\$	\$ -	\$ 343,135,835.73	\$ 343.14
Feb-20	\$	\$ 240,787,470.89	1.0000	\$ 240,787,470.89	1,000,000	\$ 240.79	\$	\$ -	\$ 343,982,101.27	\$ 343.98
Mar-20	\$	\$ 241,381,317.75	1.0000	\$ 241,381,317.75	1,000,000	\$ 241.38	\$	\$ -	\$ 344,830,453.93	\$ 344.83
Apr-20	\$	\$ 241,976,629.20	1.0000	\$ 241,976,629.20	1,000,000	\$ 241.98	\$	\$ -	\$ 345,680,898.85	\$ 345.68
May-20	\$	\$ 242,573,408.84	1.0000	\$ 242,573,408.84	1,000,000	\$ 242.57	\$	\$ -	\$ 346,533,441.20	\$ 346.53
Jun-20	\$	\$ 243,171,660.31	1.0000	\$ 243,171,660.31	1,000,000	\$ 243.17	\$	\$ -	\$ 347,388,086.15	\$ 347.39
Jul-20	\$	\$ 243,771,387.22	1.0000	\$ 243,771,387.22	1,000,000	\$ 243.77	\$	\$ -	\$ 348,244,838.89	\$ 348.24
Aug-20	\$	\$ 244,372,593.23	1.0000	\$ 244,372,593.23	1,000,000	\$ 244.37	\$	\$ -	\$ 349,103,704.61	\$ 349.10
Sep-20	\$	\$ 244,975,283.97	1.0000	\$ 244,975,283.97	1,000,000	\$ 244.98	\$	\$ -	\$ 349,964,688.52	\$ 349.96
Oct-20	\$	\$ 245,579,457.10	1.0000	\$ 245,579,457.10	1,000,000	\$ 245.58	\$	\$ -	\$ 350,827,795.86	\$ 350.83
Nov-20	\$	\$ 246,185,122.29	1.0000	\$ 246,185,122.29	1,000,000	\$ 246.19	\$	\$ -	\$ 351,693,031.84	\$ 351.69
Dec-20	\$ 3,397,397,319.79	\$ 246,792,281.22	1.0000	\$ 246,792,281.22	1,000,000	\$ 246.79	\$ 1,252,183,583.54	\$ -	\$ 352,560,401.74	\$ 352.56
Jan-21	\$	\$ 247,400,937.56	1.0000	\$ 247,400,937.56	1,000,000	\$ 247.40	\$	\$ -	\$ 353,429,910.80	\$ 353.43
Feb-21	\$	\$ 248,011,095.01	1.0000	\$ 248,011,095.01	1,000,000	\$ 248.01	\$	\$ -	\$ 354,301,564.31	\$ 354.30
Mar-21	\$	\$ 248,622,757.28	1.0000	\$ 248,622,757.28	1,000,000	\$ 248.62	\$	\$ -	\$ 355,175,367.54	\$ 355.18
Apr-21	\$	\$ 249,235,928.07	1.0000	\$ 249,235,928.07	1,000,000	\$ 249.24	\$	\$ -	\$ 356,051,325.82	\$ 356.05
May-21	\$	\$ 249,850,611.11	1.0000	\$ 249,850,611.11	1,000,000	\$ 249.85	\$	\$ -	\$ 356,929,444.44	\$ 356.93
Jun-21	\$	\$ 250,466,810.12	1.0000	\$ 250,466,810.12	1,000,000	\$ 250.47	\$	\$ -	\$ 357,809,728.74	\$ 357.81
Jul-21	\$	\$ 251,084,528.84	1.0000	\$ 251,084,528.84	1,000,000	\$ 251.08	\$	\$ -	\$ 358,692,184.06	\$ 358.69
Aug-21	\$	\$ 251,703,771.02	1.0000	\$ 251,703,771.02	1,000,000	\$ 251.70	\$	\$ -	\$ 359,576,815.75	\$ 359.58
Sep-21	\$	\$ 252,324,540.43	1.0000	\$ 252,324,540.43	1,000,000	\$ 252.32	\$	\$ -	\$ 360,463,629.18	\$ 360.46
Oct-21	\$	\$ 252,946,840.81	1.0000	\$ 252,946,840.81	1,000,000	\$ 252.95	\$	\$ -	\$ 361,352,629.73	\$ 361.35
Nov-21	\$	\$ 253,570,675.96	1.0000	\$ 253,570,675.96	1,000,000	\$ 253.57	\$	\$ -	\$ 362,243,827.80	\$ 362.24
Dec-21	\$ 3,499,319,729.38	\$ 254,196,049.65	1.0000	\$ 254,196,049.65	1,000,000	\$ 254.20	\$ 1,289,749,091.09	\$ -	\$ 363,137,213.79	\$ 363.14

* 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:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	53%
Rate Effective Date:	1/1/2023		
Incurred Dates:	1/1/2021 to 12/31/2021	Proj. Incurred Claim Impact:	-4.8%

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 with Reinsurance
\$0	\$29,999			\$7,615,125
\$30,000	\$34,999			\$522,308
\$35,000	\$39,999			\$300,011
\$40,000	\$44,999			\$381,096
\$45,000	\$49,999			\$185,772
\$50,000	\$54,999			\$107,252
\$55,000	\$59,999			\$229,558
\$60,000	\$64,999			\$365,810
\$65,000	\$69,999			\$317,969
\$70,000	\$74,999			\$131,880
\$75,000	\$79,999			\$137,879
\$80,000	\$84,999			\$69,831
\$85,000	\$89,999			\$366,465
\$90,000	\$94,999			\$0
\$95,000	\$99,999			\$468,417
\$100,000	\$109,999			\$423,686
\$110,000	\$119,999			\$468,599
\$120,000	\$129,999			\$107,118
\$130,000	\$139,999			\$234,555
\$140,000	\$149,999			\$248,713
\$150,000	\$159,999			\$273,324
\$160,000	\$169,999			\$142,283
\$170,000	\$179,999			\$0
\$180,000	\$189,999			\$0
\$190,000	\$199,999			\$0
\$200,000	\$209,999			\$0
\$210,000	\$219,999			\$194,258
\$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			\$312,599
\$350,000	\$374,999			\$0
\$375,000	\$399,999			\$0
\$400,000	\$424,999			\$0
\$425,000	\$449,999			\$0
\$450,000	\$474,999			\$446,751
\$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				\$14,051,261

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	53%
Rate Effective Date:	1/1/2023	Proj. Incurred Claim Impact:	-5.6%
		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 with Reinsurance
\$0	\$29,999			\$13,280,601
\$30,000	\$34,999			\$818,654
\$35,000	\$39,999			\$672,101
\$40,000	\$44,999			\$550,524
\$45,000	\$49,999			\$662,005
\$50,000	\$54,999			\$891,104
\$55,000	\$59,999			\$367,081
\$60,000	\$64,999			\$390,736
\$65,000	\$69,999			\$539,789
\$70,000	\$74,999			\$209,733
\$75,000	\$79,999			\$290,973
\$80,000	\$84,999			\$151,740
\$85,000	\$89,999			\$310,097
\$90,000	\$94,999			\$638,742
\$95,000	\$99,999			\$328,442
\$100,000	\$109,999			\$1,128,653
\$110,000	\$119,999			\$889,844
\$120,000	\$129,999			\$444,031
\$130,000	\$139,999			\$983,857
\$140,000	\$149,999			\$263,115
\$150,000	\$159,999			\$574,435
\$160,000	\$169,999			\$0
\$170,000	\$179,999			\$324,290
\$180,000	\$189,999			\$175,026
\$190,000	\$199,999			\$182,670
\$200,000	\$209,999			\$400,316
\$210,000	\$219,999			\$210,659
\$220,000	\$229,999			\$0
\$230,000	\$239,999			\$447,069
\$240,000	\$249,999			\$237,225
\$250,000	\$259,999			\$0
\$260,000	\$269,999			\$0
\$270,000	\$279,999			\$274,612
\$280,000	\$289,999			\$0
\$290,000	\$299,999			\$0
\$300,000	\$324,999			\$298,577
\$325,000	\$349,999			\$0
\$350,000	\$374,999			\$737,428
\$375,000	\$399,999			\$0
\$400,000	\$424,999			\$841,300
\$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				\$28,515,431

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
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	\$ 291.94	\$ 360.22	
Two year trend projection factor	1.207	1.280	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 352.46	\$ 464.46	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.017	0.838	
Total Non-Morbidity Changes	1.063	1.117	<- See URRT Instructions
Change in Demographics	1.140	1.223	<- See URRT Instructions
Change in Network	1.022	0.922	
Change in Benefits	1.000	0.985	<- See URRT Instructions
Change in Other	0.922	1.004	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 381.31	\$ 434.70	
Credibility Factors	68%	32%	<- See Instructions
Blended Projected EHB Claims PMPM	\$	\$ 396.25	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 398.25		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.837		
Projected Incurred EHB Claims PMPM	\$ 333.60		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-517.22		
Projected Incurred Exchange User Fees PMPM	\$35.44		
Projected Incurred Reinsurance Recoveries PMPM	\$18.69		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 447.36		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 534.39		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 2.82		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 449.72		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 537.20		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.37%	\$59.46
General and Claims	8.90%	\$46.89
Agent/Risker Fees and Commissions	1.83%	\$9.56
Quality Improvement Initiatives	0.58%	\$3.01
Taxes and Fees	0.83%	\$4.35
Risk Adjustment User Fee	0.04%	\$0.22
PCORI Fee	0.05%	\$0.26
PA Premium & Other Taxes (if applicable)	0.20%	\$1.09
Federal Income Tax	0.54%	\$2.81
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	1.82%	\$9.52
Total Retention	14.02%	\$73.38
Projected Required Revenue PMPM		\$ 523.05

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$	\$13.60	
Blended Earned Premium	\$	1,131,288,715.11	
Blended Loss Ratio		65.50%	<- Index Rate of Experience Period on URRT

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

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter		-	-	-	
Adjusted Projected Allowed EHB Claims PMPM	\$ 398.25	\$ 398.25	\$ 398.25	\$ 398.25	\$ 398.25
Months of Trend	-	3	6	9	
Annual Trend		11.04%	11.04%	11.04%	
Single Risk Pool Projected Allowed Claims	\$ 398.25	\$ 408.82	\$ 419.66	\$ 430.80	\$ -
Quarterly Trend Factor	1.000	1.027	1.054	1.082	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Age Factor	1.642	1.752
Average Geoeconomic Factor	1.050	1.050
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.995	1.004
Average Network Factor	1.050	1.050
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 486.99	\$ 537.20
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 296.42	\$ 304.00

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 287.38	\$ 301.56	\$ 14.17	4.9%
B. Base period allowed claims before normalization	\$ 268.96	\$ 313.60	\$ 25.65	10.2%
C. Normalization factor component of change	\$ (111.12)	\$ (136.14)	\$ (25.02)	-8.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 172.83	\$ 177.46	\$ 4.63	1.6%
D2. URRT Trend	\$ 35.43	\$ 41.41	\$ 5.98	2.1%
D3. URRT Morbidity	\$ (2.13)	\$ (8.66)	\$ (6.52)	-2.3%
D4. URRT Other	\$ 9.69	\$ 16.88	\$ 7.20	2.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 84.53	\$ 79.24	\$ (5.30)	-1.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ (3.46)	\$ (0.44)	\$ (3.02)	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (12.75)	\$ (12.64)	\$ 0.11	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 298.07	\$ 304.15	\$ 6.08	2.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (52.53)	\$ (47.78)	\$ 4.75	1.7%
E3. Benefit Richness	\$ (2.12)	\$ 2.17	\$ 4.30	1.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (54.74)	\$ (45.61)	\$ 9.13	3.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 37.44	\$ 34.28	\$ (3.15)	-1.1%
F2. Taxes and Fees	\$ 2.58	\$ 2.51	\$ (0.07)	0.0%
F3. Profit and/or Contingency	\$ 5.62	\$ 5.49	\$ (0.13)	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 45.63	\$ 42.28	\$ (3.35)	-1.2%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 288.95	\$ 300.82	\$ 11.86	4.1%

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

	2022	2023	
Paid-to-Allowed	0.938	0.937	
URRT Trend (Total Applied Trend Factor)	1.185	1.239	← URRT W1, S2
URRT Morbidity	0.990	0.961	← URRT W1, S2
URRT "Other"	1.047	1.080	← URRT W1, S2
Risk Adjustment	\$ 116.37	\$ 117.22	← URRT W1, S3
Exchange User Fee	\$ 14.39	\$ 15.44	← URRT W1, S3
Reinsurance Recoveries	\$ 17.89	\$ 18.69	← URRT W1, S3
Capitation	\$ 2.23	\$ 1.96	← URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.824	0.843	
Benefit Richness	0.991	1.008	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	13.03%	11.37%	
Taxes and Fees	0.89%	0.82%	
Profit and/or Contingency	1.96%	1.82%	

← 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 III

Table 10. Plan Rates

Carrier Name: Pennsylvania Health & Wellness, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2023
Base Period Start Date: 1/1/2021
Date of Most Recent Membership: 2/1/2022
Market Adjusted Index Rate: \$ 534.39

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off

Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL		DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	86199PA0010039	HMO	Ambetter Clear Gold		N		Gold	0.7879	Approach 2	On/Off
Plan 2	86199PA0010025	HMO	Ambetter Complete Gold		E		Gold	0.815	Approach 2	On/Off
Plan 3	86199PA0010040	HMO	Ambetter Elite Gold		E		Gold	0.8175	Approach 2	On/Off
Plan 4	86199PA0010035	HMO	Ambetter Everyday Gold		E		Gold	0.7861	Approach 2	On/Off
Plan 5	86199PA0010032	HMO	Ambetter Clear Silver		E		Silver	0.7012	Approach 2	On/Off
Plan 6	86199PA0010004	HMO	Ambetter Complete Silver		E		Silver	0.7118	Approach 2	On/Off
Plan 7	86199PA0010034	HMO	Ambetter Focused Silver		E		Silver	0.7015	Approach 2	On/Off
Plan 8	86199PA0010022	HMO	Ambetter Choice Bronze HSA		E		Bronze	0.644	Approach 2	On/Off
Plan 9	86199PA0010037	HMO	Ambetter Clear Bronze		N		Bronze	0.6137	Approach 2	On/Off
Plan 10	86199PA0010031	HMO	Ambetter Elite Bronze		E		Bronze	0.6466	Approach 2	On/Off
Plan 11	86199PA0010028	HMO	Ambetter Everyday Bronze		E		Bronze	0.6468	Approach 2	On/Off
Plan 12	86199PA0010033	HMO	Ambetter Balanced Care 31		DM	86199PA0010032	Silver	0.66030165	Approach 2	On/Off
Plan 13	86199PA0010012	HMO	Ambetter Balanced Care 12		DM	86199PA0010004	Silver	0.6823499	Approach 2	On/Off
Plan 14	86199PA0010030	HMO	Ambetter Essential Care: \$1,500 Medical Deductible		DM	86199PA0010031	Bronze	0.63811848	Approach 2	On/Off
Plan 15	86199PA0010006	HMO	Ambetter Essential Care 10		DM	86199PA0010028	Bronze	0.64874604	Approach 2	On/Off
Plan 16	86199PA0030007	HMO	Ambetter Gold 201 HSA		E		Gold	0.7933	Approach 2	Off
Plan 17	86199PA0030008	HMO	Ambetter Gold 202		E		Gold	0.7908	Approach 2	Off
Plan 18	86199PA0030003	HMO	Ambetter Silver 201 HSA		E		Silver	0.6897	Approach 2	Off
Plan 19	86199PA0030004	HMO	Ambetter Silver 203		E		Silver	0.687	Approach 2	Off
Plan 20	86199PA0030018	HMO	Ambetter Silver 224		N		Silver	0.7117	Approach 2	Off
Plan 21	86199PA0030019	HMO	Ambetter Silver 226		N		Silver	0.7176	Approach 2	Off
Plan 22	86199PA0030017	HMO	Ambetter Bronze \$1500 Medical Deductible		N		Bronze	0.6399	Approach 2	Off
Plan 23	86199PA0030016	HMO	Ambetter Secure Care 203		DM	86199PA0030008	Gold	0.77948063	Approach 2	Off
Plan 24	86199PA0030010	HMO	Ambetter Essential Care 202 HSA		DM	86199PA0030003	Bronze	0.6483	Approach 2	Off
Plan 25	86199PA0030002	HMO	Ambetter Balanced Care 207		DM	86199PA0030018	Silver	0.69571631	Approach 2	Off
Plan 26	86199PA0030012	HMO	Ambetter Balanced Care 210		DM	86199PA0030018	Silver	0.6609	Approach 2	Off
Plan 27	86199PA0030001	HMO	Ambetter Balanced Care 209		DM	86199PA0030019	Silver	0.71378144	Approach 2	Off
Plan 28	86199PA0030009	HMO	Ambetter Essential Care 201		DM	86199PA0030017	Bronze	0.61620017	Approach 2	Off
Plan 29	86199PA0020039	HMO	Ambetter Clear Gold + Vision + Adult Dental		N		Gold	0.7879	Approach 2	On/Off
Plan 30	86199PA0020025	HMO	Ambetter Complete Gold + Vision + Adult Dental		E		Gold	0.815	Approach 2	On/Off
Plan 31	86199PA0020040	HMO	Ambetter Elite Gold + Vision + Adult Dental		N		Gold	0.8175	Approach 2	On/Off
Plan 32	86199PA0020035	HMO	Ambetter Everyday Gold + Vision + Adult Dental		E		Gold	0.7861	Approach 2	On/Off
Plan 33	86199PA0020036	HMO	Ambetter Clear Silver + Vision + Adult Dental		N		Silver	0.7012	Approach 2	On/Off
Plan 34	86199PA0020004	HMO	Ambetter Complete Silver + Vision + Adult Dental		E		Silver	0.7118	Approach 2	On/Off
Plan 35	86199PA0020034	HMO	Ambetter Focused Silver + Vision + Adult Dental		E		Silver	0.7015	Approach 2	On/Off
Plan 36	86199PA0020022	HMO	Ambetter Choice Bronze HSA + Vision + Adult Dental		E		Bronze	0.644	Approach 2	On/Off
Plan 37	86199PA0020037	HMO	Ambetter Clear Bronze + Vision + Adult Dental		N		Bronze	0.6137	Approach 2	On/Off
Plan 38	86199PA0020031	HMO	Ambetter Elite Bronze + Vision + Adult Dental		E		Bronze	0.6466	Approach 2	On/Off
Plan 39	86199PA0020028	HMO	Ambetter Everyday Bronze + Vision + Adult Dental		E		Bronze	0.6468	Approach 2	On/Off
Plan 40	86199PA0020033	HMO	Ambetter Balanced Care 31 + Vision + Adult Dental		DM	86199PA0020036	Silver	0.66030165	Approach 2	On/Off
Plan 41	86199PA0020016	HMO	Ambetter Balanced Care 12 + Vision + Adult Dental		DM	86199PA0020004	Silver	0.6823499	Approach 2	On/Off
Plan 42	86199PA0020030	HMO	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		DM	86199PA0020031	Bronze	0.63811848	Approach 2	On/Off
Plan 43	86199PA0020006	HMO	Ambetter Essential Care 10 + Vision + Adult Dental		DM	86199PA0020028	Bronze	0.64874604	Approach 2	On/Off
Plan 44	86199PA0040007	HMO	Ambetter Gold 201 HSA + Vision + Adult Dental		E		Gold	0.7933	Approach 2	Off
Plan 45	86199PA0040008	HMO	Ambetter Gold 202 + Vision + Adult Dental		E		Gold	0.7908	Approach 2	Off
Plan 46	86199PA0040003	HMO	Ambetter Silver 201 HSA + Vision + Adult Dental		E		Silver	0.6897	Approach 2	Off
Plan 47	86199PA0040004	HMO	Ambetter Silver 203 + Vision + Adult Dental		E		Silver	0.687	Approach 2	Off
Plan 48	86199PA0040018	HMO	Ambetter Silver 224 + Vision + Adult Dental		N		Silver	0.7117	Approach 2	Off
Plan 49	86199PA0040019	HMO	Ambetter Silver 226 + Vision + Adult Dental		N		Silver	0.7176	Approach 2	Off
Plan 50	86199PA0040002	HMO	Ambetter Balanced Care 207 + Vision + Adult Dental		DM	86199PA0040018	Silver	0.69571631	Approach 2	Off
Plan 51	86199PA0040001	HMO	Ambetter Balanced Care 209 + Vision + Adult Dental		DM	86199PA0040019	Silver	0.71378144	Approach 2	Off

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Pennsylvania Health & Wel
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2023
Base Period Start Date: 1/1/2021
Date of Most Recent Membership: 2/1/2022
Market Adjusted Index Rate: \$ 534.39

Calibration	
Age Calibration Factor	1.752
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.005
Aggregate Calibration Factor	1.760

Total Covered Lives @ 02-01-2022
9,369

Date of Most Recent Membership:		2/1/2022										
Market Adjusted Index Rate:		\$	534.39	45 CFR Part 156.8 (d) (2) Allowable Factors								
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingence

Totals - Current Membership			0.843	1.004	1.006	1.000	1.000	1.106	456.25	11.4%	0.8%	1.8%
Total - Projected Membership			0.834	1.000	1.006	1.000	1.000	1.104	\$ 449.97	11.4%	0.8%	1.8%
Transitional Plans	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	86199PA0010039	HMO	0.843	1.001	1.000	1.000	1.000	1.000	\$451.13	11.4%	0.8%	1.8%
Plan 2	86199PA0010025	HMO	0.872	1.019	1.000	1.000	1.000	1.000	\$474.62	11.4%	0.8%	1.8%
Plan 3	86199PA0010040	HMO	0.922	1.055	1.000	1.000	1.000	1.000	\$519.69	11.4%	0.8%	1.8%
Plan 4	86199PA0010035	HMO	0.850	1.005	1.000	1.000	1.000	1.000	\$456.53	11.4%	0.8%	1.8%
Plan 5	86199PA0010032	HMO	0.725	1.027	1.000	1.000	1.000	1.220	\$485.31	11.4%	0.8%	1.8%
Plan 6	86199PA0010004	HMO	0.745	1.046	1.000	1.000	1.000	1.220	\$508.25	11.4%	0.8%	1.8%
Plan 7	86199PA0010034	HMO	0.732	1.034	1.000	1.000	1.000	1.220	\$493.83	11.4%	0.8%	1.8%
Plan 8	86199PA0010022	HMO	0.739	0.946	1.000	1.000	1.000	1.000	\$373.64	11.4%	0.8%	1.8%
Plan 9	86199PA0010037	HMO	0.720	0.938	1.000	1.000	1.000	1.000	\$360.63	11.4%	0.8%	1.8%
Plan 10	86199PA0010031	HMO	0.816	0.984	1.000	1.000	1.000	1.000	\$429.17	11.4%	0.8%	1.8%
Plan 11	86199PA0010018	HMO	0.756	0.953	1.000	1.000	1.000	1.000	\$385.06	11.4%	0.8%	1.8%
Plan 12	86199PA0010033	HMO	0.725	1.027	1.000	1.000	1.000	1.220	\$485.31	11.4%	0.8%	1.8%
Plan 13	86199PA0010012	HMO	0.745	1.046	1.000	1.000	1.000	1.220	\$508.25	11.4%	0.8%	1.8%
Plan 14	86199PA0010030	HMO	0.816	0.984	1.000	1.000	1.000	1.000	\$429.17	11.4%	0.8%	1.8%
Plan 15	86199PA0010006	HMO	0.756	0.953	1.000	1.000	1.000	1.000	\$385.06	11.4%	0.8%	1.8%
Plan 16	86199PA0030007	HMO	0.835	0.996	1.000	1.000	1.000	1.000	\$444.57	11.4%	0.8%	1.8%
Plan 17	86199PA0030008	HMO	0.861	1.012	1.000	1.000	1.000	1.000	\$466.05	11.4%	0.8%	1.8%
Plan 18	86199PA0030003	HMO	0.715	0.936	1.000	1.000	1.000	1.000	\$357.94	11.4%	0.8%	1.8%
Plan 19	86199PA0030004	HMO	0.739	0.946	1.000	1.000	1.000	1.000	\$373.23	11.4%	0.8%	1.8%
Plan 20	86199PA0030018	HMO	0.751	0.951	1.000	1.000	1.000	1.000	\$381.80	11.4%	0.8%	1.8%
Plan 21	86199PA0030019	HMO	0.753	0.952	1.000	1.000	1.000	1.000	\$382.94	11.4%	0.8%	1.8%
Plan 22	86199PA0030017	HMO	0.793	0.972	1.000	1.000	1.000	1.000	\$411.94	11.4%	0.8%	1.8%
Plan 23	86199PA0030016	HMO	0.861	1.012	1.000	1.000	1.000	1.000	\$466.05	11.4%	0.8%	1.8%
Plan 24	86199PA0030010	HMO	0.715	0.936	1.000	1.000	1.000	1.000	\$357.94	11.4%	0.8%	1.8%
Plan 25	86199PA0030002	HMO	0.751	0.951	1.000	1.000	1.000	1.000	\$381.80	11.4%	0.8%	1.8%
Plan 26	86199PA0030012	HMO	0.751	0.951	1.000	1.000	1.000	1.000	\$381.80	11.4%	0.8%	1.8%
Plan 27	86199PA0030001	HMO	0.753	0.952	1.000	1.000	1.000	1.000	\$382.94	11.4%	0.8%	1.8%
Plan 28	86199PA0030009	HMO	0.793	0.972	1.000	1.000	1.000	1.000	\$411.94	11.4%	0.8%	1.8%
Plan 29	86199PA0020039	HMO	0.843	1.001	1.045	1.000	1.000	1.000	\$471.40	11.4%	0.8%	1.8%
Plan 30	86199PA0020025	HMO	0.872	1.019	1.045	1.000	1.000	1.000	\$495.95	11.4%	0.8%	1.8%
Plan 31	86199PA0020040	HMO	0.922	1.055	1.045	1.000	1.000	1.000	\$543.04	11.4%	0.8%	1.8%
Plan 32	86199PA0020035	HMO	0.850	1.005	1.045	1.000	1.000	1.000	\$477.05	11.4%	0.8%	1.8%
Plan 33	86199PA0020036	HMO	0.725	1.027	1.045	1.000	1.000	1.220	\$507.12	11.4%	0.8%	1.8%
Plan 34	86199PA0020004	HMO	0.745	1.046	1.045	1.000	1.000	1.220	\$531.09	11.4%	0.8%	1.8%
Plan 35	86199PA0020034	HMO	0.732	1.034	1.045	1.000	1.000	1.220	\$516.02	11.4%	0.8%	1.8%
Plan 36	86199PA0020023	HMO	0.739	0.946	1.045	1.000	1.000	1.000	\$390.42	11.4%	0.8%	1.8%
Plan 37	86199PA0020037	HMO	0.720	0.938	1.045	1.000	1.000	1.000	\$376.84	11.4%	0.8%	1.8%
Plan 38	86199PA0020031	HMO	0.816	0.984	1.045	1.000	1.000	1.000	\$448.46	11.4%	0.8%	1.8%
Plan 39	86199PA0020028	HMO	0.756	0.953	1.045	1.000	1.000	1.000	\$402.37	11.4%	0.8%	1.8%
Plan 40	86199PA0020033	HMO	0.725	1.027	1.045	1.000	1.000	1.220	\$507.12	11.4%	0.8%	1.8%
Plan 41	86199PA0020016	HMO	0.745	1.046	1.045	1.000	1.000	1.220	\$531.09	11.4%	0.8%	1.8%
Plan 42	86199PA0020030	HMO	0.816	0.984	1.045	1.000	1.000	1.000	\$448.46	11.4%	0.8%	1.8%
Plan 43	86199PA0020006	HMO	0.756	0.953	1.045	1.000	1.000	1.000	\$402.37	11.4%	0.8%	1.8%
Plan 44	86199PA0040007	HMO	0.835	0.996	1.045	1.000	1.000	1.000	\$464.55	11.4%	0.8%	1.8%
Plan 45	86199PA0040008	HMO	0.861	1.012	1.045	1.000	1.000	1.000	\$487.00	11.4%	0.8%	1.8%
Plan 46	86199PA0040003	HMO	0.715	0.936	1.045	1.000	1.000	1.000	\$374.03	11.4%	0.8%	1.8%
Plan 47	86199PA0040004	HMO	0.739	0.946	1.045	1.000	1.000	1.000	\$390.00	11.4%	0.8%	1.8%
Plan 48	86199PA0040018	HMO	0.751	0.951	1.045	1.000	1.000	1.000	\$398.96	11.4%	0.8%	1.8%
Plan 49	86199PA0040019	HMO	0.753	0.952	1.045	1.000	1.000	1.000	\$400.15	11.4%	0.8%	1.8%
Plan 50	86199PA0040002	HMO	0.751	0.951	1.045	1.000	1.000	1.000	\$398.96	11.4%	0.8%	1.8%
Plan 51	86199PA0040001	HMO	0.753	0.952	1.045	1.000	1.000	1.000	\$400.15	11.4%	0.8%	1.8%

Total Covered Lives Mapped into 2023 Plans @ 02-01- 2022	Total Projected Lives
9,369	7,495

-	-
-	298
664	298
-	99
641	298
1,108	1,023
648	911
1,349	1,193
1,119	1,193
-	477
-	477
319	239
551	477
325	-
590	-
276	-
494	-
6	6
6	7
15	21
-	3
-	21
-	8
-	5
2	-
3	-
14	-
15	-
5	-
2	-
-	43
171	43
-	15
88	43
-	139
293	126
132	163
162	169
-	68
50	34
72	68
39	-
22	-
25	-
140	-
2	1
3	1
9	3
2	0
-	3
-	1
5	-
2	-

Table 10. Plan Rates

Carrier Name:	Pennsylvania Health & Wel	
Product(s):	HMO	
Market Segment:	Individual	
Rate Effective Date:	1/1/2023	
Base Period Start Date	1/1/2021	
Date of Most Recent Membership:	2/1/2022	
Market Adjusted Index Rate:	\$	534.39

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)

2022 Calibrated Plan Adjusted Index Rate PMPM	2023 Calibrated Plan Adjusted Index Rate PMPM

Proposed Rate
Change
Compared to
Prior 12
months

% of Total Covered Lives

[illegible]

-	-	2,117	-	-	1,428	613	5,211	-	9,369

[illegible]**Totals - Current Membership**

Total - Projected Membership		
Transitional Plans	TRANSITIONAL	N/A
Plan 1	861999A0010039	HMO
Plan 2	861999A0010025	HMO
Plan 3	861999A0010040	HMO
Plan 4	861999A0010035	HMO
Plan 5	861999A0010032	HMO
Plan 6	861999A0010004	HMO
Plan 7	861999A0010034	HMO
Plan 8	861999A0010022	HMO
Plan 9	861999A0010037	HMO
Plan 10	861999A0010021	HMO
Plan 11	861999A0010028	HMO
Plan 12	861999A0010033	HMO
Plan 13	861999A0010012	HMO
Plan 14	861999A0010030	HMO
Plan 15	861999A0010006	HMO
Plan 16	861999A0030007	HMO
Plan 17	861999A0030008	HMO
Plan 18	861999A0030003	HMO
Plan 19	861999A0030004	HMO
Plan 20	861999A0030018	HMO
Plan 21	861999A0030019	HMO
Plan 22	861999A0030017	HMO
Plan 23	861999A0030016	HMO
Plan 24	861999A0030010	HMO
Plan 25	861999A0030002	HMO
Plan 26	861999A0030012	HMO
Plan 27	861999A0030001	HMO
Plan 28	861999A0030009	HMO
Plan 29	861999A002039	HMO
Plan 30	861999A002025	HMO
Plan 31	861999A002040	HMO
Plan 32	861999A002035	HMO
Plan 33	861999A002036	HMO
Plan 34	861999A002004	HMO
Plan 35	861999A002034	HMO
Plan 36	861999A002022	HMO
Plan 37	861999A002037	HMO
Plan 38	861999A002031	HMO
Plan 39	861999A002028	HMO
Plan 40	861999A002033	HMO
Plan 41	861999A002016	HMO
Plan 42	861999A002030	HMO
Plan 43	861999A002006	HMO
Plan 44	861999A0040007	HMO
Plan 45	861999A0040008	HMO
Plan 46	861999A0040003	HMO
Plan 47	861999A0040004	HMO
Plan 48	861999A0040018	HMO
Plan 49	861999A0040019	HMO
Plan 50	861999A0040002	HMO
Plan 51	861999A0040001	HMO

	287.39 \$	301.56 \$
N/A	N/A	
-	298.17 \$	
320.28 \$	313.70 \$	
-	343.49 \$	
301.24 \$	301.74 \$	
292.43 \$	320.76 \$	
326.32 \$	335.93 \$	
309.23 \$	326.40 \$	
228.76 \$	246.96 \$	
-	238.36 \$	
276.45 \$	283.66 \$	
241.17 \$	254.50 \$	
261.06 \$	320.76 \$	
321.39 \$	295.93 \$	
261.75 \$	283.66 \$	
233.31 \$	254.50 \$	
328.28 \$	393.84 \$	
328.28 \$	308.03 \$	
235.13 \$	236.58 \$	
238.27 \$	246.69 \$	
-	252.35 \$	
-	253.10 \$	
-	272.27 \$	
295.90 \$	308.03 \$	
228.76 \$	236.58 \$	
260.07 \$	252.35 \$	
222.14 \$	252.35 \$	
258.76 \$	253.10 \$	
222.46 \$	272.27 \$	
-	311.57 \$	
336.69 \$	327.27 \$	
-	358.92 \$	
316.67 \$	315.31 \$	
-	335.18 \$	
343.04 \$	351.03 \$	
325.07 \$	341.06 \$	
240.48 \$	258.06 \$	
-	249.07 \$	
200.64 \$	296.41 \$	
253.93 \$	235.18 \$	
308.07 \$	355.18 \$	
337.85 \$	351.03 \$	
275.16 \$	296.41 \$	
245.25 \$	765.94 \$	
302.00 \$	307.05 \$	
345.10 \$	321.88 \$	
247.17 \$	247.21 \$	
250.48 \$	257.77 \$	
-	263.69 \$	
-	264.48 \$	
273.39 \$	263.69 \$	
272.02 \$	264.48 \$	

4.9%
N/A
0.0%
-2.1%
0.0%
0.2%
9.7%
2.9%
5.6%
8.0%
0.0%
2.6%
5.5%
9.9%
4.5%
8.4%
9.1%
2.3%
-6.2%
0.6%
3.5%
0.0%
0.0%
0.0%
4.1%
3.4%
-3.0%
13.6%
-2.2%
22.4%
0.0%
-2.9%
0.0%
-0.4%
0.0%
2.3%
4.9%
7.3%
0.0%
2.6%
4.9%
8.8%
3.9%
7.7%
8.4%
1.7%
-6.7%
0.0%
2.9%
0.0%
0.0%
-3.5%
-2.8%

N/A
0.0%
7.1%
0.0%
6.8%
11.8%
6.9%
14.4%
11.9%
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5.9%
3.5%
6.3%
2.9%
5.3%
0.1%
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PA Rate Template Part IV A - Individual

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

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Pennsylvania Health & Wellness, Inc.

HMO

Individual

1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	1/1/2023 Plan HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	86199PA0010039	Ambetter Clear Gold	N		Gold	On/Off
Plan 2	86199PA0010025	Ambetter Complete Gold	E		Gold	On/Off
Plan 3	86199PA0010040	Ambetter Elite Gold	N		Gold	On/Off
Plan 4	86199PA0010035	Ambetter Everyday Gold	E		Gold	On/Off
Plan 5	86199PA0010032	Ambetter Clear Silver	E		Silver	On/Off
Plan 6	86199PA0010004	Ambetter Complete Silver	E		Silver	On/Off
Plan 7	86199PA0010034	Ambetter Focused Silver	E		Silver	On/Off
Plan 8	86199PA0010022	Ambetter Choice Bronze HSA	E		Bronze	On/Off
Plan 9	86199PA0010037	Ambetter Clear Bronze	N		Bronze	On/Off
Plan 10	86199PA0010031	Ambetter Elite Bronze	E		Bronze	On/Off
Plan 11	86199PA0010028	Ambetter Everyday Bronze	E		Bronze	On/Off
Plan 12	86199PA0010033	Ambetter Balanced Care 31	DM	86199PA0010032	Silver	On/Off
Plan 13	86199PA0010012	Ambetter Balanced Care 12	DM	86199PA0010004	Silver	On/Off
Plan 14	86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	DM	86199PA0010031	Bronze	On/Off
Plan 15	86199PA0010006	Ambetter Essential Care 10	DM	86199PA0010028	Bronze	On/Off
Plan 16	86199PA0030007	Ambetter Gold 201 HSA	E		Gold	Off
Plan 17	86199PA0030008	Ambetter Gold 202	E		Gold	Off
Plan 18	86199PA0030003	Ambetter Silver 201 HSA	E		Silver	Off
Plan 19	86199PA0030004	Ambetter Silver 203	E		Silver	Off
Plan 20	86199PA0030018	Ambetter Silver 224	N		Silver	Off
Plan 21	86199PA0030019	Ambetter Silver 226	N		Silver	Off
Plan 22	86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	N		Bronze	Off
Plan 23	86199PA0030016	Ambetter Secure Care 203	DM	86199PA0030008	Gold	Off
Plan 24	86199PA0030010	Ambetter Essential Care 202 HSA	DM	86199PA0030003	Bronze	Off
Plan 25	86199PA0030002	Ambetter Balanced Care 207	DM	86199PA0030018	Silver	Off
Plan 26	86199PA0030012	Ambetter Balanced Care 210	DM	86199PA0030018	Silver	Off
Plan 27	86199PA0030001	Ambetter Balanced Care 209	DM	86199PA0030019	Silver	Off
Plan 28	86199PA0030009	Ambetter Essential Care 201	DM	86199PA0030017	Bronze	Off
Plan 29	86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	N		Gold	On/Off
Plan 30	86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	E		Gold	On/Off
Plan 31	86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	N		Gold	On/Off
Plan 32	86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	E		Gold	On/Off
Plan 33	86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	N		Silver	On/Off
Plan 34	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	E		Silver	On/Off
Plan 35	86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	E		Silver	On/Off
Plan 36	86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	E		Bronze	On/Off
Plan 37	86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	N		Bronze	On/Off
Plan 38	86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	E		Bronze	On/Off
Plan 39	86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	E		Bronze	On/Off
Plan 40	86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	DM	86199PA0020036	Silver	On/Off
Plan 41	86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 42	86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	DM	86199PA0020031	Bronze	On/Off
Plan 43	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	DM	86199PA0020028	Bronze	On/Off
Plan 44	86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	E		Gold	Off
Plan 45	86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	E		Gold	Off
Plan 46	86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	E		Silver	Off
Plan 47	86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	E		Silver	Off
Plan 48	86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	N		Silver	Off
Plan 49	86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	N		Silver	Off
Plan 50	86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	DM	86199PA0040018	Silver	Off
Plan 51	86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	DM	86199PA0040019	Silver	Off

2022 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 258.56	\$ -	\$ -	\$ 305.32	\$ 309.67	\$ 298.27	\$ -	\$ 291.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 288.42	\$ -	\$ -	\$ 340.62	\$ 356.16	\$ 330.98	\$ -	\$ 323.52
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 271.27	\$ -	\$ -	\$ 320.37	\$ 334.98	\$ 311.30	\$ -	\$ 305.59
\$ -	\$ -	\$ 263.33	\$ -	\$ -	\$ 311.00	\$ 325.18	\$ 302.19	\$ -	\$ 298.25
\$ -	\$ -	\$ 293.86	\$ -	\$ -	\$ 347.05	\$ 362.87	\$ 337.22	\$ -	\$ 331.96
\$ -	\$ -	\$ 278.46	\$ -	\$ -	\$ 328.87	\$ 343.87	\$ 319.56	\$ -	\$ 312.03
\$ -	\$ -	\$ 206.00	\$ -	\$ -	\$ 243.29	\$ 254.38	\$ 236.40	\$ -	\$ 234.44
\$ -	\$ -	\$ 248.94	\$ -	\$ -	\$ 294.01	\$ 307.41	\$ 285.68	\$ -	\$ 278.78
\$ -	\$ -	\$ 217.17	\$ -	\$ -	\$ 256.48	\$ 268.18	\$ 249.23	\$ -	\$ 238.91
\$ -	\$ -	\$ 263.90	\$ -	\$ -	\$ 311.67	\$ 325.88	\$ 302.85	\$ -	\$ 296.17
\$ -	\$ -	\$ 289.41	\$ -	\$ -	\$ 341.80	\$ 357.38	\$ 332.12	\$ -	\$ 323.65
\$ -	\$ -	\$ 235.71	\$ -	\$ -	\$ 278.38	\$ 291.07	\$ 270.50	\$ -	\$ 259.60
\$ -	\$ -	\$ 210.09	\$ -	\$ -	\$ 248.12	\$ 259.44	\$ 241.10	\$ -	\$ 237.62
\$ -	\$ -	\$ 258.70	\$ -	\$ -	\$ 305.53	\$ 319.46	\$ 296.88	\$ -	\$ 288.48
\$ -	\$ -	\$ 295.62	\$ -	\$ -	\$ 349.13	\$ 365.05	\$ 339.25	\$ -	\$ 339.25
\$ -	\$ -	\$ 211.73	\$ -	\$ -	\$ 250.06	\$ 261.46	\$ 242.98	\$ -	\$ 238.81
\$ -	\$ -	\$ 214.56	\$ -	\$ -	\$ 253.40	\$ 264.96	\$ 246.23	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 266.45	\$ -	\$ -	\$ 314.69	\$ 329.04	\$ 305.78	\$ -	\$ 317.41
\$ -	\$ -	\$ 206.00	\$ -	\$ -	\$ 243.29	\$ 254.38	\$ 236.40	\$ -	\$ 248.39
\$ -	\$ -	\$ 234.19	\$ -	\$ -	\$ 276.59	\$ 289.20	\$ 268.76	\$ -	\$ 266.85
\$ -	\$ -	\$ 200.03	\$ -	\$ -	\$ 236.24	\$ 247.02	\$ 229.56	\$ -	\$ 227.32
\$ -	\$ -	\$ 233.02	\$ -	\$ -	\$ 275.20	\$ 287.75	\$ 267.41	\$ -	\$ 260.53
\$ -	\$ -	\$ 200.32	\$ -	\$ -	\$ 236.58	\$ 247.37	\$ 229.89	\$ -	\$ 229.89
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 303.19	\$ -	\$ -	\$ 358.07	\$ 374.40	\$ 347.93	\$ -	\$ 342.56
\$ -	\$ -	\$ 285.16	\$ -	\$ -	\$ 336.78	\$ 352.14	\$ 327.25	\$ -	\$ 320.22
\$ -	\$ -	\$ 308.91	\$ -	\$ -	\$ 364.82	\$ 381.46	\$ 354.50	\$ -	\$ 350.56
\$ -	\$ -	\$ 292.73	\$ -	\$ -	\$ 345.71	\$ 361.48	\$ 335.93	\$ -	\$ 324.65
\$ -	\$ -	\$ 216.55	\$ -	\$ -	\$ 255.75	\$ 267.41	\$ 248.51	\$ -	\$ 246.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 261.69	\$ -	\$ -	\$ 309.06	\$ 323.16	\$ 300.32	\$ -	\$ 299.55
\$ -	\$ -	\$ 228.30	\$ -	\$ -	\$ 269.62	\$ 281.92	\$ 261.99	\$ -	\$ 251.12
\$ -	\$ -	\$ 277.42	\$ -	\$ -	\$ 327.63	\$ 342.57	\$ 318.36	\$ -	\$ 315.69
\$ -	\$ -	\$ 304.23	\$ -	\$ -	\$ 359.30	\$ 375.69	\$ 349.13	\$ -	\$ 337.62
\$ -	\$ -	\$ 247.78	\$ -	\$ -	\$ 292.63	\$ 305.98	\$ 284.35	\$ -	\$ 267.66
\$ -	\$ -	\$ 220.85	\$ -	\$ -	\$ 260.83	\$ 272.72	\$ 253.45	\$ -	\$ 252.44
\$ -	\$ -	\$ 271.95	\$ -	\$ -	\$ 321.18	\$ 335.82	\$ 312.09	\$ -	\$ 292.02
\$ -	\$ -	\$ 310.76	\$ -	\$ -	\$ 367.01	\$ 383.75	\$ 356.62	\$ -	\$ 356.62
\$ -	\$ -	\$ 222.58	\$ -	\$ -	\$ 262.86	\$ 274.85	\$ 255.42	\$ -	\$ 253.43
\$ -	\$ -	\$ 225.55	\$ -	\$ -	\$ 266.38	\$ 278.53	\$ 258.84	\$ -	\$ 258.84
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 246.19	\$ -	\$ -	\$ 290.75	\$ 304.01	\$ 282.52	\$ -	\$ 282.52
\$ -	\$ -	\$ 244.95	\$ -	\$ -	\$ 289.29	\$ 302.48	\$ 281.10	\$ -	\$ 281.10

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name
Totals		
These cells auto-fill using the data entered in Table 10.		
Plan 1	86199PA0010039	Ambetter Clear Gold
Plan 2	86199PA0010025	Ambetter Complete Gold
Plan 3	86199PA0010040	Ambetter Elite Gold
Plan 4	86199PA0010035	Ambetter Everyday Gold
Plan 5	86199PA0010032	Ambetter Clear Silver
Plan 6	86199PA0010004	Ambetter Complete Silver
Plan 7	86199PA0010034	Ambetter Focused Silver
Plan 8	86199PA0010022	Ambetter Choice Bronze HSA
Plan 9	86199PA0010037	Ambetter Clear Bronze
Plan 10	86199PA0010031	Ambetter Elite Bronze
Plan 11	86199PA0010028	Ambetter Everyday Bronze
Plan 12	86199PA0010033	Ambetter Balanced Care 31
Plan 13	86199PA0010012	Ambetter Balanced Care 12
Plan 14	86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible
Plan 15	86199PA0010006	Ambetter Essential Care 10
Plan 16	86199PA0030007	Ambetter Gold 201 HSA
Plan 17	86199PA0030008	Ambetter Gold 202
Plan 18	86199PA0030003	Ambetter Silver 201 HSA
Plan 19	86199PA0030004	Ambetter Silver 203
Plan 20	86199PA0030018	Ambetter Silver 224
Plan 21	86199PA0030019	Ambetter Silver 226
Plan 22	86199PA0030017	Ambetter Bronze \$1500 Medical Deductible
Plan 23	86199PA0030016	Ambetter Secure Care 203
Plan 24	86199PA0030010	Ambetter Essential Care 202 HSA
Plan 25	86199PA0030002	Ambetter Balanced Care 207
Plan 26	86199PA0030012	Ambetter Balanced Care 210
Plan 27	86199PA0030001	Ambetter Balanced Care 209
Plan 28	86199PA0030009	Ambetter Essential Care 201
Plan 29	86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental
Plan 30	86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental
Plan 31	86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental
Plan 32	86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental
Plan 33	86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental
Plan 34	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental
Plan 35	86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental
Plan 36	86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental
Plan 37	86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental
Plan 38	86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental
Plan 39	86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental
Plan 40	86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental
Plan 41	86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental
Plan 42	86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental
Plan 43	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental
Plan 44	86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental
Plan 45	86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental
Plan 46	86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental
Plan 47	86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental
Plan 48	86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental
Plan 49	86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental
Plan 50	86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental
Plan 51	86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental

2023 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 304.25	\$ -	\$ -	\$ 307.17	\$ 331.04	\$ 290.49	\$ -	\$ 298.79
\$ -	\$ -	\$ 300.50	\$ -	\$ -	\$ 301.24	\$ 333.51	\$ 287.38	\$ -	\$ -
\$ -	\$ -	\$ 316.14	\$ -	\$ -	\$ 316.93	\$ 350.87	\$ 302.34	\$ -	\$ 306.00
\$ -	\$ -	\$ 346.17	\$ -	\$ -	\$ 347.02	\$ 384.19	\$ 331.05	\$ -	\$ -
\$ -	\$ -	\$ 304.10	\$ -	\$ -	\$ 304.85	\$ 337.50	\$ 290.82	\$ -	\$ 300.27
\$ -	\$ -	\$ 323.26	\$ -	\$ -	\$ 324.07	\$ 358.77	\$ 309.15	\$ -	\$ 321.93
\$ -	\$ -	\$ 338.55	\$ -	\$ -	\$ 339.39	\$ 375.74	\$ 323.77	\$ -	\$ 327.88
\$ -	\$ -	\$ 328.94	\$ -	\$ -	\$ 329.76	\$ 365.07	\$ 314.58	\$ -	\$ 328.06
\$ -	\$ -	\$ 248.88	\$ -	\$ -	\$ 249.50	\$ 276.22	\$ 238.02	\$ -	\$ 244.97
\$ -	\$ -	\$ 240.22	\$ -	\$ -	\$ 240.81	\$ 266.60	\$ 229.73	\$ -	\$ -
\$ -	\$ -	\$ 285.87	\$ -	\$ -	\$ 286.58	\$ 317.27	\$ 273.39	\$ -	\$ 281.62
\$ -	\$ -	\$ 256.49	\$ -	\$ -	\$ 257.13	\$ 284.66	\$ 245.29	\$ -	\$ 256.16
\$ -	\$ -	\$ 323.26	\$ -	\$ -	\$ 324.07	\$ 358.77	\$ 309.15	\$ -	\$ 318.11
\$ -	\$ -	\$ 338.55	\$ -	\$ -	\$ 339.39	\$ 375.74	\$ 323.77	\$ -	\$ 328.51
\$ -	\$ -	\$ 285.87	\$ -	\$ -	\$ 286.58	\$ 317.27	\$ 273.39	\$ -	\$ 285.75
\$ -	\$ -	\$ 256.49	\$ -	\$ -	\$ 257.13	\$ 284.66	\$ 245.29	\$ -	\$ 248.51
\$ -	\$ -	\$ 296.13	\$ -	\$ -	\$ 296.87	\$ 328.66	\$ 283.20	\$ -	\$ 294.34
\$ -	\$ -	\$ 310.44	\$ -	\$ -	\$ 311.21	\$ 344.54	\$ 296.88	\$ -	\$ 296.88
\$ -	\$ -	\$ 238.43	\$ -	\$ -	\$ 239.02	\$ 264.62	\$ 228.02	\$ -	\$ 229.40
\$ -	\$ -	\$ 248.61	\$ -	\$ -	\$ 249.23	\$ 275.92	\$ 237.76	\$ -	\$ -
\$ -	\$ -	\$ 254.32	\$ -	\$ -	\$ 254.95	\$ 282.25	\$ 243.22	\$ -	\$ -
\$ -	\$ -	\$ 255.08	\$ -	\$ -	\$ 255.71	\$ 283.10	\$ 243.94	\$ -	\$ -
\$ -	\$ -	\$ 274.39	\$ -	\$ -	\$ 275.08	\$ 304.53	\$ 262.41	\$ -	\$ -
\$ -	\$ -	\$ 310.44	\$ -	\$ -	\$ 311.21	\$ 344.54	\$ 296.88	\$ -	\$ 320.71
\$ -	\$ -	\$ 238.43	\$ -	\$ -	\$ 239.02	\$ 264.62	\$ 228.02	\$ -	\$ 252.42
\$ -	\$ -	\$ 254.32	\$ -	\$ -	\$ 254.95	\$ 282.25	\$ 243.22	\$ -	\$ 244.85
\$ -	\$ -	\$ 254.32	\$ -	\$ -	\$ 254.95	\$ 282.25	\$ 243.22	\$ -	\$ 252.99
\$ -	\$ -	\$ 255.08	\$ -	\$ -	\$ 255.71	\$ 283.10	\$ 243.94	\$ -	\$ 246.17
\$ -	\$ -	\$ 274.39	\$ -	\$ -	\$ 275.08	\$ 304.53	\$ 262.41	\$ -	\$ 262.41
\$ -	\$ -	\$ 314.00	\$ -	\$ -	\$ 314.78	\$ 348.49	\$ 300.29	\$ -	\$ -
\$ -	\$ -	\$ 330.35	\$ -	\$ -	\$ 331.17	\$ 366.64	\$ 315.93	\$ -	\$ 319.44
\$ -	\$ -	\$ 361.72	\$ -	\$ -	\$ 362.62	\$ 401.46	\$ 345.93	\$ -	\$ -
\$ -	\$ -	\$ 317.77	\$ -	\$ -	\$ 318.55	\$ 352.67	\$ 303.89	\$ -	\$ 311.43
\$ -	\$ -	\$ 337.79	\$ -	\$ -	\$ 338.63	\$ 374.90	\$ 323.05	\$ -	\$ -
\$ -	\$ -	\$ 353.76	\$ -	\$ -	\$ 354.64	\$ 392.62	\$ 338.32	\$ -	\$ 339.86
\$ -	\$ -	\$ 343.72	\$ -	\$ -	\$ 344.58	\$ 381.48	\$ 328.72	\$ -	\$ 336.55
\$ -	\$ -	\$ 260.07	\$ -	\$ -	\$ 260.71	\$ 288.64	\$ 248.71	\$ -	\$ 251.24
\$ -	\$ -	\$ 251.01	\$ -	\$ -	\$ 251.64	\$ 278.58	\$ 240.05	\$ -	\$ -
\$ -	\$ -	\$ 298.72	\$ -	\$ -	\$ 299.46	\$ 331.53	\$ 285.68	\$ -	\$ 300.13
\$ -	\$ -	\$ 268.02	\$ -	\$ -	\$ 268.68	\$ 297.46	\$ 256.32	\$ -	\$ 262.89
\$ -	\$ -	\$ 337.79	\$ -	\$ -	\$ 338.63	\$ 374.90	\$ 323.05	\$ -	\$ 335.27
\$ -	\$ -	\$ 353.76	\$ -	\$ -	\$ 354.64	\$ 392.62	\$ 338.32	\$ -	\$ 347.68
\$ -	\$ -	\$ 298.72	\$ -	\$ -	\$ 299.46	\$ 331.53	\$ 285.68	\$ -	\$ 293.77
\$ -	\$ -	\$ 268.02	\$ -	\$ -	\$ 268.68	\$ 297.46	\$ 256.32	\$ -	\$ 257.00
\$ -	\$ -	\$ 309.44	\$ -	\$ -	\$ 310.21	\$ 343.43	\$ 295.93	\$ -	\$ 302.69
\$ -	\$ -	\$ 324.39	\$ -	\$ -	\$ 325.19	\$ 360.02	\$ 310.23	\$ -	\$ 310.23
\$ -	\$ -	\$ 249.14	\$ -	\$ -	\$ 249.76	\$ 276.51	\$ 238.26	\$ -	\$ 242.03
\$ -	\$ -	\$ 259.78	\$ -	\$ -	\$ 260.43	\$ 288.32	\$ 248.44	\$ -	\$ 248.44
\$ -	\$ -	\$ 265.75	\$ -	\$ -	\$ 266.41	\$ 294.94	\$ 254.15	\$ -	\$ -
\$ -	\$ -	\$ 266.54	\$ -	\$ -	\$ 267.20	\$ 295.82	\$ 254.90	\$ -	\$ -
\$ -	\$ -	\$ 265.75	\$ -	\$ -	\$ 266.41	\$ 294.94	\$ 254.15	\$ -	\$ 254.15
\$ -	\$ -	\$ 266.54	\$ -	\$ -	\$ 267.20	\$ 295.82	\$ 254.90	\$ -	\$ 254.90

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name
Totals		
These cells auto-fill using the data entered in Table 10.		
Plan 1	86199PA0010039	Ambetter Clear Gold
Plan 2	86199PA0010025	Ambetter Complete Gold
Plan 3	86199PA0010040	Ambetter Elite Gold
Plan 4	86199PA0010035	Ambetter Everyday Gold
Plan 5	86199PA0010032	Ambetter Clear Silver
Plan 6	86199PA0010004	Ambetter Complete Silver
Plan 7	86199PA0010034	Ambetter Focused Silver
Plan 8	86199PA0010022	Ambetter Choice Bronze HSA
Plan 9	86199PA0010037	Ambetter Clear Bronze
Plan 10	86199PA0010031	Ambetter Elite Bronze
Plan 11	86199PA0010028	Ambetter Everyday Bronze
Plan 12	86199PA0010033	Ambetter Balanced Care 31
Plan 13	86199PA0010012	Ambetter Balanced Care 12
Plan 14	86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible
Plan 15	86199PA0010006	Ambetter Essential Care 10
Plan 16	86199PA0030007	Ambetter Gold 201 HSA
Plan 17	86199PA0030008	Ambetter Gold 202
Plan 18	86199PA0030003	Ambetter Silver 201 HSA
Plan 19	86199PA0030004	Ambetter Silver 203
Plan 20	86199PA0030018	Ambetter Silver 224
Plan 21	86199PA0030019	Ambetter Silver 226
Plan 22	86199PA0030017	Ambetter Bronze \$1500 Medical Deductible
Plan 23	86199PA0030016	Ambetter Secure Care 203
Plan 24	86199PA0030010	Ambetter Essential Care 202 HSA
Plan 25	86199PA0030002	Ambetter Balanced Care 207
Plan 26	86199PA0030012	Ambetter Balanced Care 210
Plan 27	86199PA0030001	Ambetter Balanced Care 209
Plan 28	86199PA0030009	Ambetter Essential Care 201
Plan 29	86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental
Plan 30	86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental
Plan 31	86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental
Plan 32	86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental
Plan 33	86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental
Plan 34	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental
Plan 35	86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental
Plan 36	86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental
Plan 37	86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental
Plan 38	86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental
Plan 39	86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental
Plan 40	86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental
Plan 41	86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental
Plan 42	86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental
Plan 43	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental
Plan 44	86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental
Plan 45	86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental
Plan 46	86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental
Plan 47	86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental
Plan 48	86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental
Plan 49	86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental
Plan 50	86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental
Plan 51	86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	17.9%	0.0%	0.0%	0.7%	7.0%	-2.3%	0.0%	2.9%
		9.6%			-7.0%	-1.5%	-8.7%		-5.4%
		12.1%			-4.8%	0.8%	-6.6%		-1.7%
		22.8%			4.2%	10.3%	2.3%		7.9%
		15.2%			-2.2%	3.5%	-4.0%		-1.2%
		18.1%			0.3%	6.2%	-1.6%		5.1%
		20.8%			2.6%	8.6%	0.7%		4.5%
		14.8%			-2.5%	3.2%	-4.3%		1.0%
		18.1%			0.2%	6.1%	-1.6%		7.2%
		22.5%			4.0%	10.1%	2.1%		7.4%
		17.0%			-0.7%	5.1%	-2.5%		1.5%
		21.3%			2.9%	9.0%	1.1%		10.1%
		22.1%			3.6%	9.7%	1.7%		4.6%
		14.5%			-2.8%	2.9%	-4.6%		2.0%
		5.0%			-10.9%	-5.6%	-12.5%		-12.5%
		12.6%			-4.4%	1.2%	-6.2%		-3.9%
		15.9%			-1.6%	4.1%	-3.4%		
		16.5%			-1.1%	4.7%	-2.9%		1.0%
		15.7%			-1.8%	4.0%	-3.5%		1.6%
		8.6%			-7.8%	-2.4%	-9.5%		-8.2%
		27.1%			7.9%	14.3%	6.0%		11.3%
		9.5%			-7.1%	-1.6%	-8.8%		-5.5%
		37.0%			16.3%	23.1%	14.1%		14.1%
		9.0%			-7.5%	-2.1%	-9.2%		-6.7%
		11.4%			-5.4%	0.2%	-7.1%		-2.7%
		14.5%			-2.8%	2.9%	-4.6%		-3.1%
		17.4%			-0.3%	5.5%	-2.1%		3.7%
		20.1%			1.9%	7.9%	0.1%		2.1%
		14.1%			-3.1%	2.6%	-4.9%		0.2%
		17.4%			-0.3%	5.5%	-2.2%		4.7%
		21.8%			3.4%	9.4%	1.5%		6.2%
		16.3%			-1.3%	4.5%	-3.1%		3.0%
		20.6%			2.3%	8.4%	0.5%		9.8%
		21.4%			3.0%	9.1%	1.1%		1.8%
		13.8%			-3.4%	2.3%	-5.2%		3.7%
		4.4%			-11.4%	-6.2%	-13.0%		-13.0%
		11.9%			-5.0%	0.6%	-6.7%		-4.5%
		15.2%			-2.2%	3.5%	-4.0%		-4.0%
		7.9%			-8.4%	-3.0%	-10.0%		-10.0%
		8.8%			-7.6%	-2.2%	-9.3%		-9.3%

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2023

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.150
15	0.833			41	1.302	1.150
16	0.859			42	1.325	1.150
17	0.885			43	1.357	1.150
18	0.913			44	1.397	1.150
19	0.941			45	1.444	1.150
20	0.970			46	1.500	1.150
21	1.000	1.150		47	1.563	1.150
22	1.000	1.150		48	1.635	1.150
23	1.000	1.150		49	1.706	1.150
24	1.000	1.150		50	1.786	1.150
25	1.004	1.150		51	1.865	1.150
26	1.024	1.150		52	1.952	1.150
27	1.048	1.150		53	2.040	1.150
28	1.087	1.150		54	2.135	1.150
29	1.119	1.150		55	2.230	1.150
30	1.135	1.150		56	2.333	1.150
31	1.159	1.150		57	2.437	1.150
32	1.183	1.150		58	2.548	1.150
33	1.198	1.150		59	2.603	1.150
34	1.214	1.150		60	2.714	1.150
35	1.222	1.150		61	2.810	1.150
36	1.230	1.150		62	2.873	1.150
37	1.238	1.150		63	2.952	1.150
38	1.246	1.150		64+	3.000	1.150
39	1.262	1.150				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	N/A	0.000	0.000
Rating Area 2	N/A	0.000	0.000
Rating Area 3	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming	0.901	1.008
Rating Area 4	N/A	0.000	0.000
Rating Area 5	N/A	0.000	0.000
Rating Area 6	Lehigh, Northampton, Schuylkill	1.064	1.010
Rating Area 7	Berks, Lancaster	1.112	1.119
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.033	0.964
Rating Area 9	N/A	0.000	0.000

Table 14. Network Factors

[illegible]

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2023

Ending date of Rates:

December 31, 2023

HIOS Plan ID (On Exchange)=>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032
HIOS Plan ID (Off Exchange)=>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032
Plan Marketing Name =>	Ambetter Clear Gold	Ambetter Complete Gold	Ambetter Elite Gold	Ambetter Everyday Gold	Ambetter Clear Silver
Form # =>	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Gold	Gold	Gold	Gold	Silver
Deductible =>	\$900 INT	\$1450 INT	\$0 INT	\$750 INT	\$5400 INT
Coinurance =>	30% Laboratory Outpatient and Professional Services	20%	30%	35%	0%
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A
OOP Maximum =>	\$8,700	\$7,500	\$5,000	\$7,500	\$5,400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$229.88	\$229.88	\$241.85	\$241.85	\$264.82
15	\$250.31	\$250.31	\$263.35	\$263.35	\$288.36
16	\$258.13	\$258.13	\$271.57	\$271.57	\$297.36
17	\$265.94	\$265.94	\$279.79	\$279.79	\$306.36
18	\$274.35	\$274.35	\$288.64	\$288.64	\$316.05
19	\$282.77	\$282.77	\$297.49	\$297.49	\$325.74
20	\$291.48	\$291.48	\$306.66	\$306.66	\$335.78
21	\$300.50	\$300.50	\$316.14	\$316.14	\$346.17
22	\$300.50	\$300.50	\$316.14	\$316.14	\$346.17
23	\$300.50	\$300.50	\$316.14	\$316.14	\$346.17
24	\$300.50	\$300.50	\$316.14	\$316.14	\$346.17
25	\$301.70	\$301.70	\$317.41	\$317.41	\$347.55
26	\$307.71	\$307.71	\$323.73	\$323.73	\$354.47
27	\$314.92	\$314.92	\$331.32	\$331.32	\$362.78
28	\$326.64	\$326.64	\$343.65	\$343.65	\$376.28
29	\$336.26	\$336.26	\$353.76	\$353.76	\$387.36
30	\$341.07	\$341.07	\$358.82	\$358.82	\$392.90
31	\$348.28	\$348.28	\$366.41	\$366.41	\$401.21
32	\$355.49	\$355.49	\$374.00	\$374.00	\$409.51
33	\$360.00	\$360.00	\$378.74	\$378.74	\$414.71
34	\$364.80	\$364.80	\$383.80	\$383.80	\$420.24
35	\$367.21	\$367.21	\$386.33	\$386.33	\$423.01
36	\$369.61	\$369.61	\$388.86	\$388.86	\$425.78
37	\$372.02	\$372.02	\$391.39	\$391.39	\$428.55
38	\$374.42	\$374.42	\$393.92	\$393.92	\$431.32
39	\$379.23	\$379.23	\$398.97	\$398.97	\$436.86
40	\$384.04	\$384.04	\$404.03	\$404.03	\$442.40
41	\$391.25	\$391.25	\$411.62	\$411.62	\$450.71
42	\$398.16	\$398.16	\$418.89	\$418.89	\$458.67
43	\$407.78	\$407.78	\$429.01	\$429.01	\$469.75
44	\$419.80	\$419.80	\$441.65	\$441.65	\$483.59
45	\$433.92	\$433.92	\$456.51	\$456.51	\$499.86
46	\$450.75	\$450.75	\$474.22	\$474.22	\$519.25
47	\$469.68	\$469.68	\$494.13	\$494.13	\$541.06
48	\$491.31	\$491.31	\$516.90	\$516.90	\$565.88
49	\$512.65	\$512.65	\$539.34	\$539.34	\$590.56
50	\$536.69	\$536.69	\$564.63	\$564.63	\$618.25
51	\$560.43	\$560.43	\$589.61	\$589.61	\$645.60
52	\$586.57	\$586.57	\$617.11	\$617.11	\$675.71
53	\$613.02	\$613.02	\$644.93	\$644.93	\$706.18
54	\$641.56	\$641.56	\$674.97	\$674.97	\$739.06
55	\$670.11	\$670.11	\$705.00	\$705.00	\$771.95
56	\$701.06	\$701.06	\$737.56	\$737.56	\$807.60
57	\$732.31	\$732.31	\$770.44	\$770.44	\$843.60
58	\$765.67	\$765.67	\$805.53	\$805.53	\$882.03
59	\$782.20	\$782.20	\$822.92	\$822.92	\$901.07
60	\$815.55	\$815.55	\$858.01	\$858.01	\$939.49
61	\$844.40	\$844.40	\$888.36	\$888.36	\$972.72
62	\$863.33	\$863.33	\$908.28	\$908.28	\$994.53
63	\$887.07	\$887.07	\$933.26	\$933.26	\$1,021.88
64+	\$901.47	\$901.47	\$948.41	\$948.41	\$1,038.48

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

HIOS Plan ID (On Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
HIOS Plan ID (Off Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
Plan Marketing Name =>	Ambetter Complete Silver	Ambetter Focused Silver	Ambetter Choice Bronze HSA	Ambetter Clear Bronze	Ambetter Elite Bronze					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Silver	Bronze	Bronze	Bronze					
Deductible =>	\$6000 INT	\$6100 INT	\$6900 INT	\$8600 INT	\$0 Med / \$3,800 Rx					
Coinsurance =>	40%	50%	0%	0%	50%					
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	N/A	\$25 Generic Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,500	\$7,500	\$6,900	\$8,600	\$8,700					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$258.99	\$258.99	\$251.64	\$251.64	\$190.40	\$190.40	\$183.77	\$183.77	\$218.69	\$218.69
15	\$282.01	\$282.01	\$274.01	\$274.01	\$207.32	\$207.32	\$200.10	\$200.10	\$238.13	\$238.13
16	\$290.81	\$290.81	\$282.56	\$282.56	\$213.79	\$213.79	\$206.35	\$206.35	\$245.56	\$245.56
17	\$299.61	\$299.61	\$291.11	\$291.11	\$220.26	\$220.26	\$212.59	\$212.59	\$253.00	\$253.00
18	\$309.09	\$309.09	\$300.32	\$300.32	\$227.23	\$227.23	\$219.32	\$219.32	\$261.00	\$261.00
19	\$318.57	\$318.57	\$309.53	\$309.53	\$234.20	\$234.20	\$226.04	\$226.04	\$269.01	\$269.01
20	\$328.39	\$328.39	\$319.07	\$319.07	\$241.42	\$241.42	\$233.01	\$233.01	\$277.30	\$277.30
21	\$338.55	\$389.33	\$328.94	\$378.28	\$248.88	\$286.22	\$240.22	\$276.25	\$285.87	\$328.75
22	\$338.55	\$389.33	\$328.94	\$378.28	\$248.88	\$286.22	\$240.22	\$276.25	\$285.87	\$328.75
23	\$338.55	\$389.33	\$328.94	\$378.28	\$248.88	\$286.22	\$240.22	\$276.25	\$285.87	\$328.75
24	\$338.55	\$389.33	\$328.94	\$378.28	\$248.88	\$286.22	\$240.22	\$276.25	\$285.87	\$328.75
25	\$339.90	\$390.89	\$330.26	\$379.80	\$249.88	\$287.36	\$241.18	\$277.35	\$287.02	\$330.07
26	\$346.67	\$398.67	\$336.84	\$387.36	\$254.86	\$293.08	\$245.98	\$282.88	\$292.73	\$336.64
27	\$354.80	\$408.02	\$344.73	\$396.44	\$260.83	\$299.95	\$251.75	\$289.51	\$299.59	\$344.53
28	\$368.00	\$423.20	\$411.19	\$457.56	\$270.54	\$311.12	\$261.12	\$300.28	\$319.19	\$367.88
29	\$378.83	\$435.66	\$368.08	\$423.30	\$278.50	\$320.28	\$268.80	\$309.12	\$319.89	\$377.88
30	\$384.25	\$441.89	\$373.35	\$429.35	\$282.48	\$324.85	\$272.65	\$313.54	\$324.47	\$373.14
31	\$392.38	\$451.23	\$381.24	\$438.43	\$288.46	\$331.72	\$278.41	\$320.17	\$331.33	\$381.03
32	\$400.50	\$460.58	\$389.14	\$447.51	\$294.43	\$338.59	\$284.18	\$326.80	\$338.19	\$388.92
33	\$405.58	\$466.42	\$394.07	\$453.18	\$298.16	\$342.89	\$287.78	\$330.95	\$342.48	\$393.85
34	\$411.00	\$472.65	\$399.33	\$459.23	\$302.14	\$347.47	\$291.62	\$335.37	\$347.05	\$399.11
35	\$413.71	\$475.76	\$401.97	\$462.26	\$304.14	\$349.76	\$293.54	\$337.58	\$349.34	\$401.74
36	\$416.41	\$478.88	\$404.60	\$465.29	\$306.13	\$352.05	\$295.47	\$339.79	\$351.62	\$404.37
37	\$419.12	\$481.99	\$407.23	\$468.31	\$308.12	\$354.33	\$297.39	\$342.00	\$353.91	\$407.00
38	\$421.83	\$485.10	\$409.86	\$471.34	\$310.11	\$356.62	\$299.31	\$344.21	\$356.20	\$409.63
39	\$427.25	\$491.33	\$415.12	\$477.39	\$314.09	\$361.20	\$303.15	\$348.63	\$360.77	\$414.89
40	\$432.66	\$497.56	\$420.39	\$483.44	\$318.07	\$365.78	\$307.00	\$353.05	\$365.35	\$420.15
41	\$440.79	\$506.91	\$428.28	\$492.52	\$324.05	\$372.65	\$312.76	\$359.68	\$372.21	\$428.04
42	\$448.58	\$515.86	\$435.85	\$501.22	\$329.77	\$379.24	\$318.29	\$366.03	\$378.78	\$435.60
43	\$459.41	\$528.32	\$446.37	\$513.33	\$337.73	\$388.39	\$325.97	\$374.87	\$387.93	\$446.12
44	\$472.95	\$543.89	\$459.53	\$528.46	\$347.69	\$399.84	\$335.58	\$385.92	\$399.36	\$459.27
45	\$488.86	\$562.19	\$474.99	\$546.24	\$359.39	\$413.30	\$346.87	\$398.90	\$412.80	\$474.72
46	\$507.82	\$583.99	\$493.41	\$567.42	\$373.32	\$429.32	\$360.32	\$414.37	\$428.81	\$493.13
47	\$529.15	\$608.52	\$514.13	\$591.25	\$389.00	\$447.35	\$375.46	\$431.78	\$446.82	\$513.84
48	\$553.53	\$636.55	\$537.82	\$618.49	\$406.92	\$467.96	\$392.75	\$451.67	\$467.40	\$537.51
49	\$577.56	\$664.20	\$561.17	\$645.35	\$424.59	\$488.28	\$409.81	\$471.28	\$487.70	\$560.85
50	\$604.65	\$695.34	\$587.49	\$675.61	\$444.51	\$511.18	\$429.03	\$493.38	\$510.57	\$587.15
51	\$631.39	\$726.10	\$613.47	\$705.50	\$464.17	\$533.79	\$448.00	\$515.20	\$533.15	\$613.13
52	\$660.84	\$759.97	\$638.41	\$738.41	\$485.82	\$558.69	\$468.90	\$539.24	\$558.02	\$641.73
53	\$690.64	\$794.23	\$671.04	\$771.70	\$507.72	\$583.88	\$490.04	\$563.55	\$583.18	\$670.66
54	\$722.80	\$831.22	\$702.29	\$807.63	\$531.37	\$611.07	\$512.86	\$589.79	\$610.34	\$701.89
55	\$754.96	\$868.21	\$733.54	\$843.57	\$555.01	\$638.26	\$535.68	\$616.04	\$637.50	\$733.12
56	\$789.83	\$908.31	\$767.42	\$882.53	\$580.64	\$667.74	\$560.43	\$644.49	\$666.94	\$766.98
57	\$825.04	\$948.80	\$801.63	\$921.87	\$606.53	\$697.51	\$585.41	\$673.22	\$696.67	\$801.17
58	\$862.62	\$992.01	\$838.14	\$963.86	\$634.15	\$729.28	\$612.07	\$703.88	\$728.40	\$837.66
59	\$881.24	\$1,013.43	\$856.23	\$984.67	\$647.84	\$745.02	\$625.28	\$719.08	\$744.13	\$855.75
60	\$918.82	\$1,056.64	\$892.75	\$1,026.66	\$675.47	\$776.79	\$651.95	\$749.74	\$775.86	\$892.24
61	\$951.32	\$1,094.02	\$924.32	\$1,062.97	\$699.36	\$804.27	\$675.01	\$776.26	\$803.30	\$923.80
62	\$972.65	\$1,118.54	\$945.05	\$1,086.80	\$715.04	\$822.30	\$690.14	\$793.66	\$821.31	\$944.51
63	\$999.39	\$1,149.30	\$971.03	\$1,116.69	\$734.70	\$844.91	\$709.12	\$815.49	\$843.90	\$970.48
64+	\$1,015.62	\$1,167.97	\$986.80	\$1,134.83	\$746.63	\$858.63	\$720.63	\$828.73	\$857.60	\$986.24

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

HIOS Plan ID (On Exchange)=>	86199PA0010028	N/A	N/A	N/A	N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0010028	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004	
Plan Marketing Name =>	Ambetter Everyday Bronze	Ambetter Gold 201 HSA	Ambetter Gold 202	Ambetter Silver 201 HSA	Ambetter Silver 203	
Form # =>	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Bronze	Gold	Gold	Silver	Silver	
Deductible =>	\$8300 INT	\$3200 INT	\$2000 INT	\$5800 INT	\$6450 INT	
Coinurance =>	50% Preferred Brand Drugs	0%	20%	0%	35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	N/A	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	N/A	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	\$8,700	\$3,200	\$6,000	\$5,800	\$8,200	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$196.21	\$196.21	\$226.54	\$226.54	\$237.48	\$237.48
15	\$213.66	\$213.66	\$246.68	\$246.68	\$258.59	\$258.59
16	\$220.32	\$220.32	\$254.38	\$254.38	\$266.66	\$266.66
17	\$226.99	\$226.99	\$262.08	\$262.08	\$274.74	\$274.74
18	\$234.18	\$234.18	\$270.37	\$270.37	\$283.43	\$283.43
19	\$241.36	\$241.36	\$278.66	\$278.66	\$292.12	\$292.12
20	\$248.80	\$248.80	\$287.25	\$287.25	\$301.12	\$301.12
21	\$256.49	\$294.96	\$296.13	\$340.55	\$310.44	\$357.00
22	\$256.49	\$294.96	\$296.13	\$340.55	\$310.44	\$357.00
23	\$256.49	\$294.96	\$296.13	\$340.55	\$310.44	\$357.00
24	\$256.49	\$294.96	\$296.13	\$340.55	\$310.44	\$357.00
25	\$257.52	\$296.14	\$297.32	\$341.91	\$311.68	\$358.43
26	\$262.65	\$302.04	\$303.24	\$348.72	\$317.89	\$365.57
27	\$268.80	\$309.12	\$310.35	\$356.90	\$325.34	\$374.14
28	\$278.80	\$320.63	\$321.89	\$370.18	\$337.44	\$388.06
29	\$287.01	\$330.06	\$331.37	\$381.08	\$347.38	\$399.49
30	\$291.12	\$334.78	\$336.11	\$386.52	\$352.35	\$405.20
31	\$297.27	\$341.86	\$343.22	\$394.70	\$359.80	\$413.77
32	\$303.43	\$348.94	\$350.32	\$402.87	\$367.25	\$422.33
33	\$307.27	\$353.37	\$354.76	\$407.98	\$371.90	\$427.69
34	\$311.38	\$358.09	\$359.50	\$413.43	\$376.87	\$433.40
35	\$313.43	\$360.45	\$361.87	\$416.15	\$379.35	\$436.26
36	\$315.48	\$362.80	\$364.24	\$418.88	\$381.84	\$439.11
37	\$317.53	\$365.16	\$366.61	\$421.60	\$384.32	\$441.97
38	\$319.59	\$367.52	\$368.98	\$424.33	\$386.80	\$444.82
39	\$323.69	\$372.24	\$373.72	\$429.77	\$391.77	\$450.54
40	\$327.79	\$376.96	\$378.46	\$435.22	\$396.74	\$456.25
41	\$333.95	\$384.04	\$385.56	\$443.40	\$404.19	\$464.82
42	\$339.85	\$390.83	\$392.37	\$451.23	\$411.33	\$473.03
43	\$348.06	\$400.27	\$401.85	\$462.13	\$421.26	\$484.45
44	\$358.32	\$412.06	\$413.69	\$475.75	\$433.68	\$498.73
45	\$370.37	\$425.93	\$427.61	\$491.76	\$448.27	\$515.51
46	\$384.73	\$442.45	\$444.20	\$510.83	\$465.65	\$535.50
47	\$400.89	\$461.03	\$462.85	\$532.28	\$485.21	\$557.99
48	\$419.36	\$482.27	\$484.17	\$556.80	\$507.56	\$583.70
49	\$437.57	\$503.21	\$505.20	\$580.98	\$529.60	\$609.05
50	\$458.09	\$526.80	\$528.89	\$608.22	\$554.44	\$637.61
51	\$478.35	\$550.11	\$552.28	\$635.13	\$578.96	\$665.81
52	\$500.67	\$575.77	\$578.05	\$664.75	\$605.97	\$696.87
53	\$523.24	\$601.73	\$604.11	\$694.72	\$633.29	\$728.28
54	\$547.61	\$629.75	\$632.24	\$727.08	\$662.78	\$762.20
55	\$571.97	\$657.77	\$660.37	\$759.43	\$692.27	\$796.11
56	\$598.39	\$688.15	\$690.87	\$794.50	\$724.25	\$832.89
57	\$625.07	\$718.83	\$721.67	\$829.92	\$756.53	\$870.01
58	\$653.54	\$751.57	\$754.54	\$867.72	\$790.99	\$909.64
59	\$667.64	\$767.79	\$770.83	\$886.45	\$808.07	\$929.28
60	\$696.11	\$800.53	\$803.70	\$924.25	\$842.52	\$968.90
61	\$720.74	\$828.85	\$832.13	\$956.95	\$872.33	\$1,003.18
62	\$736.90	\$847.43	\$850.78	\$978.40	\$891.88	\$1,025.67
63	\$757.16	\$870.73	\$874.18	\$1,005.31	\$916.41	\$1,053.87
64+	\$769.45	\$884.87	\$888.37	\$1,021.63	\$931.29	\$1,070.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		86199PA0020039		86199PA0020025	
HIOS Plan ID (Off Exchange)=>	86199PA0030018		86199PA0030019		86199PA0030017		86199PA0020039		86199PA0020025	
Plan Marketing Name =>	Ambetter Silver 224		Ambetter Silver 226		Ambetter Bronze \$1500 Medical Deductible		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Bronze		Gold		Gold	
Deductible =>	\$7450 INT		\$5450 INT		\$1,500 Med / \$3,800 Rx		\$900 INT		\$1450 INT	
Coinsurance =>	0%		30%		50%		30% Laboratory Outpatient and Professional Services		20%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	\$7,450		\$8,400		\$8,700		\$8,700		\$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$194.55	\$194.55	\$195.13	\$195.13	\$209.91	\$209.91	\$240.21	\$240.21	\$252.72	\$252.72
15	\$211.85	\$211.85	\$212.48	\$212.48	\$228.57	\$228.57	\$261.57	\$261.57	\$275.18	\$275.18
16	\$218.46	\$218.46	\$219.11	\$219.11	\$235.71	\$235.71	\$269.73	\$269.73	\$283.77	\$283.77
17	\$225.07	\$225.07	\$225.74	\$225.74	\$242.84	\$242.84	\$277.89	\$277.89	\$292.36	\$292.36
18	\$232.19	\$232.19	\$232.89	\$232.89	\$250.52	\$250.52	\$286.69	\$286.69	\$301.61	\$301.61
19	\$239.31	\$239.31	\$240.03	\$240.03	\$258.21	\$258.21	\$295.48	\$295.48	\$310.86	\$310.86
20	\$246.69	\$246.69	\$247.42	\$247.42	\$266.16	\$266.16	\$304.58	\$304.58	\$320.44	\$320.44
21	\$254.32	\$254.32	\$255.08	\$255.08	\$274.39	\$274.39	\$314.00	\$314.00	\$330.35	\$330.35
22	\$254.32	\$254.32	\$255.08	\$255.08	\$274.39	\$274.39	\$314.00	\$314.00	\$330.35	\$330.35
23	\$254.32	\$254.32	\$255.08	\$255.08	\$274.39	\$274.39	\$314.00	\$314.00	\$330.35	\$330.35
24	\$254.32	\$254.32	\$255.08	\$255.08	\$274.39	\$274.39	\$314.00	\$314.00	\$330.35	\$330.35
25	\$255.34	\$255.34	\$256.10	\$256.10	\$275.49	\$275.49	\$316.82	\$316.82	\$332.55	\$332.55
26	\$260.42	\$260.42	\$261.20	\$261.20	\$280.98	\$280.98	\$323.13	\$323.13	\$338.28	\$338.28
27	\$266.53	\$266.53	\$267.32	\$267.32	\$287.57	\$287.57	\$330.70	\$330.70	\$346.21	\$346.21
28	\$276.44	\$276.44	\$277.27	\$277.27	\$298.27	\$298.27	\$343.01	\$343.01	\$359.09	\$359.09
29	\$284.58	\$284.58	\$285.43	\$285.43	\$307.05	\$307.05	\$353.10	\$353.10	\$369.66	\$369.66
30	\$288.65	\$288.65	\$289.51	\$289.51	\$311.44	\$311.44	\$358.15	\$358.15	\$374.95	\$374.95
31	\$294.76	\$294.76	\$295.63	\$295.63	\$318.02	\$318.02	\$365.73	\$365.73	\$382.88	\$382.88
32	\$300.86	\$300.86	\$301.76	\$301.76	\$324.61	\$324.61	\$373.30	\$373.30	\$390.81	\$390.81
33	\$304.67	\$304.67	\$305.58	\$305.58	\$328.72	\$328.72	\$378.03	\$378.03	\$395.76	\$395.76
34	\$308.74	\$308.74	\$309.66	\$309.66	\$333.12	\$333.12	\$383.08	\$383.08	\$401.05	\$401.05
35	\$310.78	\$310.78	\$311.70	\$311.70	\$335.31	\$335.31	\$385.61	\$385.61	\$403.69	\$403.69
36	\$312.81	\$312.81	\$313.74	\$313.74	\$337.51	\$337.51	\$388.13	\$388.13	\$406.33	\$406.33
37	\$314.85	\$314.85	\$315.79	\$315.79	\$339.70	\$339.70	\$390.66	\$390.66	\$408.98	\$408.98
38	\$316.88	\$316.88	\$317.83	\$317.83	\$341.90	\$341.90	\$393.18	\$393.18	\$411.62	\$411.62
39	\$320.95	\$320.95	\$321.91	\$321.91	\$346.29	\$346.29	\$398.23	\$398.23	\$416.90	\$416.90
40	\$325.02	\$325.02	\$325.99	\$325.99	\$350.68	\$350.68	\$403.28	\$403.28	\$422.19	\$422.19
41	\$331.12	\$331.12	\$332.11	\$332.11	\$357.26	\$357.26	\$410.85	\$410.85	\$430.12	\$430.12
42	\$336.97	\$336.97	\$337.98	\$337.98	\$363.57	\$363.57	\$418.11	\$418.11	\$437.72	\$437.72
43	\$345.11	\$345.11	\$346.14	\$346.14	\$372.35	\$372.35	\$428.21	\$428.21	\$448.29	\$448.29
44	\$355.28	\$355.28	\$356.34	\$356.34	\$383.33	\$383.33	\$440.83	\$440.83	\$461.50	\$461.50
45	\$367.24	\$367.24	\$368.33	\$368.33	\$396.23	\$396.23	\$455.66	\$455.66	\$477.03	\$477.03
46	\$381.48	\$381.48	\$382.62	\$382.62	\$411.59	\$411.59	\$473.33	\$473.33	\$495.53	\$495.53
47	\$397.50	\$397.50	\$398.69	\$398.69	\$428.88	\$428.88	\$493.21	\$493.21	\$516.34	\$516.34
48	\$415.81	\$415.81	\$417.05	\$417.05	\$448.64	\$448.64	\$515.93	\$515.93	\$540.13	\$540.13
49	\$433.87	\$433.87	\$435.16	\$435.16	\$468.12	\$468.12	\$538.33	\$538.33	\$563.58	\$563.58
50	\$454.21	\$454.21	\$455.57	\$455.57	\$490.07	\$490.07	\$563.58	\$563.58	\$590.01	\$590.01
51	\$474.30	\$474.30	\$475.72	\$475.72	\$511.75	\$511.75	\$588.51	\$588.51	\$616.11	\$616.11
52	\$496.43	\$496.43	\$497.91	\$497.91	\$535.62	\$535.62	\$615.96	\$615.96	\$644.85	\$644.85
53	\$518.81	\$518.81	\$520.36	\$520.36	\$559.77	\$559.77	\$643.73	\$643.73	\$673.92	\$673.92
54	\$542.97	\$542.97	\$544.59	\$544.59	\$585.83	\$585.83	\$673.71	\$673.71	\$705.30	\$705.30
55	\$567.13	\$567.13	\$568.82	\$568.82	\$611.90	\$611.90	\$703.69	\$703.69	\$736.69	\$736.69
56	\$593.33	\$593.33	\$595.09	\$595.09	\$640.16	\$640.16	\$736.19	\$736.19	\$770.71	\$770.71
57	\$619.77	\$619.77	\$621.62	\$621.62	\$668.70	\$668.70	\$765.23	\$765.23	\$800.01	\$800.01
58	\$648.00	\$648.00	\$649.94	\$649.94	\$699.16	\$699.16	\$804.03	\$804.03	\$841.74	\$841.74
59	\$661.99	\$661.99	\$663.97	\$663.97	\$714.25	\$714.25	\$821.39	\$821.39	\$859.91	\$859.91
60	\$690.22	\$690.22	\$692.28	\$692.28	\$744.71	\$744.71	\$856.41	\$856.41	\$896.58	\$896.58
61	\$714.64	\$714.64	\$716.77	\$716.77	\$771.05	\$771.05	\$886.71	\$886.71	\$928.29	\$928.29
62	\$730.66	\$730.66	\$732.84	\$732.84	\$788.34	\$788.34	\$906.59	\$906.59	\$949.10	\$949.10
63	\$750.75	\$750.75	\$752.99	\$752.99	\$810.01	\$810.01	\$931.52	\$931.52	\$975.20	\$975.20
64+	\$762.94	\$762.94	\$765.21	\$765.21	\$823.16	\$823.16	\$946.64	\$946.64	\$991.04	\$991.04

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

HIOS Plan ID (On Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034					
HIOS Plan ID (Off Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034					
Plan Marketing Name =>	Ambetter Elite Gold + Vision + Adult Dental	Ambetter Everyday Gold + Vision + Adult Dental	Ambetter Clear Silver + Vision + Adult Dental	Ambetter Complete Silver + Vision + Adult Dental	Ambetter Focused Silver + Vision + Adult Dental					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Gold	Gold	Silver	Silver	Silver					
Deductible =>	\$0 INT	\$750 INT	\$5400 INT	\$6000 INT	\$6100 INT					
Coinsurance =>	30%	35%	0%	40%	50%					
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$5,000	\$7,500	\$5,400	\$8,500	\$7,500					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$276.72	\$276.72	\$243.09	\$243.09	\$258.41	\$258.41	\$270.63	\$270.63	\$262.95	\$262.95
15	\$301.32	\$301.32	\$264.70	\$264.70	\$281.38	\$281.38	\$294.68	\$294.68	\$286.32	\$286.32
16	\$310.72	\$310.72	\$272.96	\$272.96	\$290.16	\$290.16	\$303.88	\$303.88	\$295.26	\$295.26
17	\$320.12	\$320.12	\$281.22	\$281.22	\$298.95	\$298.95	\$313.08	\$313.08	\$304.20	\$304.20
18	\$330.25	\$330.25	\$290.12	\$290.12	\$308.41	\$308.41	\$322.99	\$322.99	\$313.82	\$313.82
19	\$340.38	\$340.38	\$299.02	\$299.02	\$317.86	\$317.86	\$332.89	\$332.89	\$323.44	\$323.44
20	\$350.87	\$350.87	\$308.23	\$308.23	\$327.66	\$327.66	\$343.15	\$343.15	\$333.41	\$333.41
21	\$361.72	\$415.98	\$317.77	\$365.43	\$337.79	\$388.46	\$353.76	\$406.83	\$343.72	\$395.28
22	\$361.72	\$415.98	\$317.77	\$365.43	\$337.79	\$388.46	\$353.76	\$406.83	\$343.72	\$395.28
23	\$361.72	\$415.98	\$317.77	\$365.43	\$337.79	\$388.46	\$353.76	\$406.83	\$343.72	\$395.28
24	\$361.72	\$415.98	\$317.77	\$365.43	\$337.79	\$388.46	\$353.76	\$406.83	\$343.72	\$395.28
25	\$363.17	\$417.65	\$319.04	\$366.89	\$339.14	\$390.02	\$355.18	\$408.46	\$345.10	\$396.86
26	\$370.40	\$425.97	\$325.39	\$374.20	\$345.90	\$397.79	\$362.25	\$416.59	\$351.97	\$404.77
27	\$379.09	\$435.95	\$333.02	\$382.97	\$354.01	\$407.11	\$370.74	\$426.36	\$360.22	\$414.26
28	\$393.19	\$452.17	\$345.41	\$397.22	\$367.18	\$422.26	\$384.54	\$442.22	\$373.63	\$429.67
29	\$404.77	\$465.48	\$355.58	\$408.92	\$377.99	\$434.69	\$395.86	\$455.24	\$384.63	\$442.32
30	\$410.56	\$472.14	\$360.66	\$414.76	\$383.40	\$440.90	\$401.52	\$461.75	\$390.13	\$448.65
31	\$419.24	\$482.12	\$368.29	\$423.53	\$391.50	\$450.23	\$410.01	\$471.51	\$398.38	\$458.13
32	\$427.92	\$492.11	\$375.92	\$432.30	\$399.61	\$459.55	\$418.50	\$481.28	\$406.63	\$467.62
33	\$433.34	\$498.35	\$380.68	\$437.79	\$404.68	\$465.38	\$423.81	\$487.38	\$411.78	\$473.55
34	\$439.13	\$505.00	\$385.77	\$443.63	\$410.08	\$471.59	\$429.47	\$493.89	\$417.28	\$479.87
35	\$442.03	\$508.33	\$388.31	\$446.56	\$412.78	\$474.70	\$432.30	\$497.14	\$420.03	\$483.04
36	\$444.92	\$511.66	\$390.85	\$449.48	\$415.49	\$477.81	\$435.13	\$500.40	\$422.78	\$486.20
37	\$447.81	\$514.99	\$393.39	\$452.40	\$418.19	\$480.92	\$437.96	\$503.65	\$425.53	\$489.36
38	\$450.71	\$518.31	\$395.94	\$455.33	\$420.89	\$484.02	\$440.79	\$506.91	\$428.28	\$492.52
39	\$456.49	\$524.97	\$401.02	\$461.17	\$426.29	\$490.24	\$446.45	\$513.42	\$433.78	\$498.85
40	\$462.28	\$531.62	\$406.10	\$467.02	\$431.70	\$496.45	\$452.11	\$519.93	\$439.28	\$505.17
41	\$470.96	\$541.61	\$413.73	\$475.79	\$439.81	\$505.78	\$460.60	\$529.69	\$447.53	\$514.66
42	\$479.28	\$551.18	\$421.04	\$484.20	\$447.58	\$514.71	\$468.74	\$539.05	\$455.44	\$523.75
43	\$490.86	\$564.49	\$431.21	\$495.89	\$458.39	\$527.14	\$480.06	\$552.07	\$466.43	\$536.40
44	\$505.33	\$581.13	\$443.92	\$510.51	\$471.90	\$542.68	\$494.21	\$568.34	\$480.18	\$552.21
45	\$522.33	\$600.68	\$458.85	\$527.68	\$487.77	\$560.94	\$510.83	\$587.46	\$496.34	\$570.79
46	\$542.58	\$623.97	\$476.65	\$548.15	\$506.69	\$582.69	\$530.64	\$610.24	\$515.59	\$592.93
47	\$565.37	\$650.18	\$496.67	\$571.17	\$527.97	\$607.17	\$552.93	\$635.87	\$537.24	\$617.83
48	\$591.42	\$680.13	\$519.55	\$597.48	\$552.29	\$635.14	\$578.40	\$665.16	\$561.99	\$646.29
49	\$617.10	\$709.66	\$542.11	\$623.42	\$576.27	\$662.72	\$603.52	\$694.05	\$586.39	\$674.35
50	\$646.04	\$742.94	\$567.53	\$652.66	\$603.30	\$693.79	\$631.82	\$726.59	\$613.89	\$705.98
51	\$674.61	\$775.81	\$592.63	\$681.53	\$629.98	\$724.48	\$659.77	\$758.73	\$641.05	\$737.20
52	\$706.08	\$812.00	\$620.28	\$713.32	\$659.37	\$758.28	\$690.55	\$794.13	\$670.95	\$771.59
53	\$737.91	\$848.60	\$648.24	\$745.46	\$680.10	\$792.46	\$721.68	\$829.93	\$701.20	\$806.38
54	\$772.28	\$888.12	\$678.43	\$780.19	\$721.19	\$829.37	\$755.28	\$868.58	\$733.85	\$843.93
55	\$806.64	\$927.64	\$708.62	\$814.91	\$753.28	\$866.27	\$788.89	\$907.23	\$766.51	\$881.48
56	\$843.90	\$970.48	\$741.35	\$852.55	\$788.07	\$906.28	\$825.33	\$949.13	\$801.91	\$922.20
57	\$881.52	\$1,013.75	\$774.40	\$890.55	\$823.20	\$946.68	\$862.12	\$991.44	\$837.66	\$963.31
58	\$921.67	\$1,059.92	\$809.67	\$931.12	\$860.70	\$989.80	\$901.39	\$1,036.60	\$875.81	\$1,007.18
59	\$941.57	\$1,082.80	\$827.14	\$951.22	\$879.28	\$1,011.17	\$920.85	\$1,058.97	\$894.72	\$1,028.92
60	\$981.72	\$1,128.97	\$862.42	\$991.78	\$916.77	\$1,054.29	\$960.11	\$1,104.13	\$932.87	\$1,072.80
61	\$1,016.44	\$1,168.91	\$892.92	\$1,026.86	\$949.20	\$1,091.58	\$994.07	\$1,143.19	\$965.87	\$1,110.75
62	\$1,039.23	\$1,195.11	\$912.94	\$1,049.88	\$970.48	\$1,116.05	\$1,016.36	\$1,168.82	\$987.52	\$1,135.65
63	\$1,067.81	\$1,227.98	\$938.04	\$1,078.75	\$997.17	\$1,146.74	\$1,044.31	\$1,200.96	\$1,014.68	\$1,166.88
64+	\$1,085.15	\$1,247.92	\$953.28	\$1,096.27	\$1,013.36	\$1,165.37	\$1,061.27	\$1,220.46	\$1,031.15	\$1,185.83

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

HIOS Plan ID (On Exchange)=>	86199PA0020022	86199PA0020037	86199PA0020031	86199PA0020028	N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020022	86199PA0020037	86199PA0020031	86199PA0020028	86199PA0040007	
Plan Marketing Name =>	Ambetter Choice Bronze HSA + Vision + Adult Dental	Ambetter Clear Bronze + Vision + Adult Dental	Ambetter Elite Bronze + Vision + Adult Dental	Ambetter Everyday Bronze + Vision + Adult Dental	Ambetter Gold 201 HSA + Vision + Adult Dental	
Form # =>	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Bronze	Bronze	Bronze	Bronze	Gold	
Deductible =>	\$6900 INT	\$8600 INT	\$0 Med / \$3,800 Rx	\$8300 INT	\$3200 INT	
Coinsurance =>	0%	0%	50%	50% Preferred Brand Drugs	0%	
Copays =>	N/A	\$25 Generic Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	N/A	
OOP Maximum =>	\$6,900	\$8,600	\$8,700	\$8,700	\$3,200	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$198.95	\$198.95	\$192.02	\$192.02	\$228.52	\$228.52
15	\$216.64	\$216.64	\$209.09	\$209.09	\$248.83	\$248.83
16	\$223.40	\$223.40	\$215.62	\$215.62	\$256.60	\$256.60
17	\$230.16	\$230.16	\$222.15	\$222.15	\$264.37	\$264.37
18	\$237.44	\$237.44	\$229.17	\$229.17	\$272.73	\$272.73
19	\$244.72	\$244.72	\$236.20	\$236.20	\$281.10	\$281.10
20	\$252.27	\$252.27	\$243.48	\$243.48	\$289.76	\$289.76
21	\$260.07	\$299.08	\$251.01	\$288.66	\$298.72	\$343.53
22	\$260.07	\$299.08	\$251.01	\$288.66	\$298.72	\$343.53
23	\$260.07	\$299.08	\$251.01	\$288.66	\$298.72	\$343.53
24	\$260.07	\$299.08	\$251.01	\$288.66	\$298.72	\$343.53
25	\$261.11	\$300.28	\$252.02	\$289.82	\$299.92	\$344.90
26	\$266.31	\$306.26	\$257.04	\$295.59	\$305.89	\$351.77
27	\$272.55	\$313.44	\$263.06	\$302.52	\$313.06	\$360.02
28	\$282.69	\$325.10	\$272.85	\$313.78	\$324.71	\$373.42
29	\$291.02	\$334.67	\$280.88	\$323.02	\$334.27	\$384.41
30	\$295.18	\$339.45	\$284.90	\$327.63	\$339.05	\$389.91
31	\$301.42	\$346.63	\$290.92	\$334.56	\$346.22	\$398.15
32	\$307.66	\$353.81	\$296.95	\$341.49	\$353.39	\$406.40
33	\$311.56	\$358.30	\$300.71	\$345.82	\$357.87	\$411.55
34	\$315.72	\$363.08	\$304.73	\$350.44	\$362.65	\$417.04
35	\$317.80	\$365.47	\$306.74	\$352.75	\$365.04	\$419.79
36	\$319.88	\$367.87	\$308.75	\$355.06	\$367.43	\$422.54
37	\$321.97	\$370.26	\$310.75	\$357.37	\$369.82	\$425.29
38	\$324.05	\$372.65	\$312.76	\$359.68	\$372.21	\$428.04
39	\$328.21	\$377.44	\$316.78	\$364.29	\$376.99	\$433.53
40	\$332.37	\$382.22	\$320.79	\$368.91	\$381.77	\$439.03
41	\$338.61	\$389.40	\$326.82	\$375.84	\$388.93	\$447.27
42	\$344.59	\$396.28	\$332.59	\$382.48	\$395.81	\$455.18
43	\$352.91	\$405.85	\$340.62	\$391.72	\$405.36	\$466.17
44	\$363.32	\$417.81	\$350.66	\$403.26	\$417.31	\$479.91
45	\$375.54	\$431.87	\$362.46	\$416.83	\$431.35	\$496.06
46	\$390.10	\$448.62	\$376.52	\$433.00	\$448.08	\$515.29
47	\$406.49	\$467.46	\$392.33	\$451.18	\$466.90	\$536.94
48	\$425.21	\$488.99	\$410.41	\$471.97	\$488.41	\$561.67
49	\$443.68	\$510.23	\$428.23	\$492.46	\$509.62	\$586.06
50	\$464.48	\$534.16	\$448.31	\$515.56	\$533.52	\$613.54
51	\$485.03	\$557.78	\$468.14	\$538.36	\$557.11	\$640.68
52	\$507.65	\$583.80	\$489.98	\$563.47	\$583.10	\$670.57
53	\$530.54	\$610.12	\$512.07	\$588.88	\$609.39	\$700.80
54	\$555.25	\$638.53	\$535.91	\$616.30	\$637.77	\$733.43
55	\$579.95	\$666.95	\$559.76	\$643.72	\$666.15	\$766.07
56	\$606.74	\$697.75	\$585.61	\$673.45	\$696.92	\$801.45
57	\$633.79	\$728.86	\$611.72	\$703.48	\$727.98	\$837.18
58	\$662.66	\$762.05	\$639.58	\$735.52	\$761.14	\$875.31
59	\$676.96	\$778.50	\$653.39	\$751.39	\$777.57	\$894.21
60	\$705.83	\$811.70	\$681.25	\$783.44	\$810.73	\$932.34
61	\$730.79	\$840.41	\$705.35	\$811.15	\$839.41	\$965.32
62	\$747.18	\$859.25	\$721.16	\$829.33	\$858.23	\$986.96
63	\$767.72	\$882.88	\$740.99	\$852.14	\$881.82	\$1,014.10
64+	\$780.19	\$897.22	\$753.02	\$865.97	\$896.14	\$1,030.57
						\$1,030.57
						\$804.03
						\$924.64

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040018		86199PA0040019	
Plan Marketing Name =>	Ambetter Gold 202 + Vision + Adult Dental		Ambetter Silver 201 HSA + Vision + Adult Dental		Ambetter Silver 203 + Vision + Adult Dental		Ambetter Silver 224 + Vision + Adult Dental		Ambetter Silver 226 + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$2000 INT		\$5800 INT		\$6450 INT		\$7450 INT		\$5450 INT	
Coinsurance =>	20%		0%		35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services		0%		30%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,000		\$5,800		\$8,200		\$7,450		\$8,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.16	\$248.16	\$190.59	\$190.59	\$198.73	\$198.73	\$203.30	\$203.30	\$203.90	\$203.90
15	\$270.22	\$270.22	\$207.53	\$207.53	\$216.40	\$216.40	\$221.37	\$221.37	\$222.03	\$222.03
16	\$278.65	\$278.65	\$214.01	\$214.01	\$223.15	\$223.15	\$228.28	\$228.28	\$228.96	\$228.96
17	\$287.08	\$287.08	\$220.49	\$220.49	\$229.91	\$229.91	\$235.19	\$235.19	\$235.89	\$235.89
18	\$296.17	\$296.17	\$227.47	\$227.47	\$237.18	\$237.18	\$242.63	\$242.63	\$243.35	\$243.35
19	\$305.25	\$305.25	\$234.44	\$234.44	\$244.46	\$244.46	\$250.07	\$250.07	\$250.82	\$250.82
20	\$314.66	\$314.66	\$241.67	\$241.67	\$251.99	\$251.99	\$257.78	\$257.78	\$258.55	\$258.55
21	\$324.39	\$324.39	\$249.14	\$249.14	\$259.78	\$259.78	\$265.75	\$265.75	\$266.54	\$266.54
22	\$324.39	\$324.39	\$249.14	\$249.14	\$259.78	\$259.78	\$265.75	\$265.75	\$266.54	\$266.54
23	\$324.39	\$324.39	\$249.14	\$249.14	\$259.78	\$259.78	\$265.75	\$265.75	\$266.54	\$266.54
24	\$324.39	\$324.39	\$249.14	\$249.14	\$259.78	\$259.78	\$265.75	\$265.75	\$266.54	\$266.54
25	\$325.69	\$325.69	\$250.14	\$250.14	\$260.82	\$260.82	\$266.81	\$266.81	\$267.61	\$267.61
26	\$332.17	\$332.17	\$255.12	\$255.12	\$266.02	\$266.02	\$272.13	\$272.13	\$272.94	\$272.94
27	\$339.96	\$339.96	\$261.10	\$261.10	\$272.25	\$272.25	\$278.50	\$278.50	\$279.34	\$279.34
28	\$352.61	\$352.61	\$270.82	\$270.82	\$282.38	\$282.38	\$288.87	\$288.87	\$289.73	\$289.73
29	\$362.99	\$362.99	\$278.79	\$278.79	\$290.70	\$290.70	\$297.37	\$297.37	\$298.26	\$298.26
30	\$368.18	\$368.18	\$282.78	\$282.78	\$294.85	\$294.85	\$301.62	\$301.62	\$302.52	\$302.52
31	\$375.97	\$375.97	\$288.76	\$288.76	\$301.09	\$301.09	\$308.00	\$308.00	\$308.92	\$308.92
32	\$383.75	\$383.75	\$294.73	\$294.73	\$307.32	\$307.32	\$314.38	\$314.38	\$315.32	\$315.32
33	\$388.62	\$388.62	\$298.47	\$298.47	\$311.22	\$311.22	\$318.37	\$318.37	\$319.32	\$319.32
34	\$393.81	\$393.81	\$302.46	\$302.46	\$315.38	\$315.38	\$322.62	\$322.62	\$323.58	\$323.58
35	\$396.40	\$396.40	\$304.45	\$304.45	\$317.46	\$317.46	\$324.75	\$324.75	\$325.71	\$325.71
36	\$399.00	\$399.00	\$306.44	\$306.44	\$319.53	\$319.53	\$326.87	\$326.87	\$327.85	\$327.85
37	\$401.59	\$401.59	\$308.44	\$308.44	\$321.61	\$321.61	\$329.00	\$329.00	\$329.98	\$329.98
38	\$404.19	\$404.19	\$310.43	\$310.43	\$323.69	\$323.69	\$331.12	\$331.12	\$332.11	\$332.11
39	\$409.38	\$409.38	\$314.42	\$314.42	\$327.85	\$327.85	\$335.37	\$335.37	\$336.38	\$336.38
40	\$414.57	\$414.57	\$318.40	\$318.40	\$332.00	\$332.00	\$339.63	\$339.63	\$340.64	\$340.64
41	\$422.35	\$422.35	\$324.38	\$324.38	\$338.24	\$338.24	\$346.00	\$346.00	\$347.04	\$347.04
42	\$429.81	\$429.81	\$330.11	\$330.11	\$344.21	\$344.21	\$352.12	\$352.12	\$353.17	\$353.17
43	\$440.20	\$440.20	\$338.09	\$338.09	\$352.53	\$352.53	\$360.62	\$360.62	\$361.70	\$361.70
44	\$453.17	\$453.17	\$348.05	\$348.05	\$362.92	\$362.92	\$371.25	\$371.25	\$372.36	\$372.36
45	\$468.42	\$468.42	\$359.76	\$359.76	\$375.13	\$375.13	\$383.74	\$383.74	\$384.89	\$384.89
46	\$486.58	\$486.58	\$373.71	\$373.71	\$389.67	\$389.67	\$398.62	\$398.62	\$399.81	\$399.81
47	\$507.02	\$507.02	\$389.41	\$389.41	\$406.04	\$406.04	\$415.37	\$415.37	\$416.60	\$416.60
48	\$530.38	\$530.38	\$407.35	\$407.35	\$424.75	\$424.75	\$434.50	\$434.50	\$435.79	\$435.79
49	\$553.41	\$553.41	\$425.04	\$425.04	\$448.79	\$448.79	\$459.67	\$459.67	\$461.02	\$461.02
50	\$579.36	\$579.36	\$444.97	\$444.97	\$463.97	\$463.97	\$474.63	\$474.63	\$476.04	\$476.04
51	\$604.98	\$604.98	\$469.73	\$469.73	\$484.50	\$484.50	\$495.62	\$495.62	\$497.10	\$497.10
52	\$633.21	\$633.21	\$498.32	\$498.32	\$507.10	\$507.10	\$518.74	\$518.74	\$520.29	\$520.29
53	\$661.75	\$661.75	\$528.49	\$528.49	\$529.96	\$529.96	\$542.13	\$542.13	\$543.74	\$543.74
54	\$692.57	\$692.57	\$561.92	\$561.92	\$554.64	\$554.64	\$567.83	\$567.83	\$569.48	\$569.48
55	\$723.39	\$723.39	\$595.59	\$595.59	\$579.32	\$579.32	\$592.62	\$592.62	\$594.39	\$594.39
56	\$756.80	\$756.80	\$630.32	\$630.32	\$606.07	\$606.07	\$619.99	\$619.99	\$621.84	\$621.84
57	\$790.53	\$790.53	\$667.16	\$667.16	\$633.09	\$633.09	\$647.63	\$647.63	\$649.56	\$649.56
58	\$826.54	\$826.54	\$703.03	\$703.03	\$661.93	\$661.93	\$677.13	\$677.13	\$679.15	\$679.15
59	\$844.38	\$844.38	\$745.79	\$745.79	\$696.22	\$696.22	\$712.74	\$712.74	\$714.81	\$714.81
60	\$880.39	\$880.39	\$787.60	\$787.60	\$725.05	\$725.05	\$741.81	\$741.81	\$743.90	\$743.90
61	\$911.53	\$911.53	\$829.09	\$829.09	\$759.99	\$759.99	\$776.77	\$776.77	\$778.98	\$778.98
62	\$931.97	\$931.97	\$871.78	\$871.78	\$801.15	\$801.15	\$818.31	\$818.31	\$820.54	\$820.54
63	\$957.60	\$957.60	\$913.47	\$913.47	\$836.88	\$836.88	\$854.49	\$854.49	\$856.83	\$856.83
64+	\$973.15	\$973.15	\$955.40	\$955.40	\$873.33	\$873.33	\$891.23	\$891.23	\$893.60	\$893.60

12/24/2014

HIOS Plan ID (On Exchange) =>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032
HIOS Plan ID (Off Exchange) =>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032
Plan Marketing Name =>	Ambetter Clear Gold	Ambetter Complete Gold	Ambetter Elite Gold	Ambetter Everyday Gold	Ambetter Clear Silver
Form # =>	86199	86199	86199	86199	86199
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter
Metal =>	Gold	Gold	Gold	Gold	Silver
Deductible =>	\$900 INT	\$1450 INT	\$0 INT	\$750 INT	\$5400 INT
Coinurance =>	30% Laboratory Outpatient and Professional Services	20%	30%	35%	0%
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A
OOP Maximum =>	\$8,700	\$7,500	\$5,000	\$7,500	\$5,400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$230.45	\$230.45	\$242.45	\$242.45	\$265.47
15	\$250.94	\$250.94	\$264.00	\$264.00	\$289.07
16	\$258.77	\$258.77	\$272.24	\$272.24	\$298.09
17	\$266.60	\$266.60	\$280.48	\$280.48	\$307.12
18	\$275.04	\$275.04	\$289.36	\$289.36	\$316.83
19	\$283.47	\$283.47	\$298.23	\$298.23	\$326.55
20	\$292.21	\$292.21	\$307.42	\$307.42	\$336.61
21	\$301.24	\$346.43	\$316.93	\$364.47	\$347.02
22	\$301.24	\$346.43	\$316.93	\$364.47	\$347.02
23	\$301.24	\$346.43	\$316.93	\$364.47	\$347.02
24	\$301.24	\$346.43	\$316.93	\$364.47	\$347.02
25	\$302.45	\$347.82	\$318.20	\$365.93	\$348.41
26	\$308.47	\$354.74	\$324.53	\$373.21	\$355.35
27	\$315.70	\$363.06	\$332.14	\$381.96	\$363.68
28	\$327.45	\$376.57	\$344.50	\$396.18	\$377.21
29	\$337.09	\$387.66	\$354.64	\$407.84	\$388.32
30	\$341.91	\$393.20	\$359.71	\$413.67	\$393.87
31	\$349.14	\$401.51	\$367.32	\$422.42	\$402.20
32	\$356.37	\$409.83	\$374.93	\$431.16	\$410.53
33	\$360.89	\$415.02	\$379.68	\$436.63	\$415.73
34	\$365.71	\$420.57	\$384.75	\$442.46	\$421.26
35	\$368.12	\$423.34	\$387.29	\$445.38	\$424.06
36	\$370.53	\$426.11	\$389.82	\$448.29	\$426.84
37	\$372.94	\$428.88	\$392.36	\$451.21	\$429.62
38	\$375.35	\$431.65	\$394.89	\$454.13	\$432.39
39	\$380.17	\$437.19	\$399.96	\$459.96	\$437.94
40	\$384.99	\$442.74	\$405.03	\$465.79	\$443.50
41	\$392.22	\$451.05	\$412.64	\$474.54	\$451.82
42	\$399.15	\$459.02	\$419.93	\$482.92	\$459.81
43	\$408.79	\$470.11	\$430.07	\$494.58	\$470.91
44	\$420.84	\$483.96	\$442.75	\$509.16	\$484.79
45	\$435.00	\$500.25	\$457.64	\$526.29	\$501.10
46	\$451.87	\$519.65	\$475.39	\$546.70	\$520.54
47	\$470.84	\$541.47	\$495.36	\$569.66	\$542.40
48	\$492.53	\$566.41	\$518.18	\$595.90	\$567.38
49	\$513.92	\$591.01	\$540.68	\$621.78	\$592.02
50	\$538.02	\$618.72	\$566.03	\$650.94	\$619.78
51	\$561.82	\$646.09	\$591.07	\$679.73	\$647.20
52	\$588.03	\$676.23	\$618.64	\$711.44	\$677.39
53	\$614.54	\$706.72	\$646.53	\$743.51	\$707.93
54	\$643.16	\$739.63	\$676.64	\$778.14	\$740.90
55	\$671.77	\$772.54	\$706.75	\$812.76	\$773.86
56	\$702.80	\$808.22	\$739.39	\$850.30	\$809.61
57	\$734.13	\$844.25	\$772.35	\$888.21	\$845.70
58	\$767.57	\$882.70	\$807.53	\$928.66	\$884.22
59	\$784.14	\$901.76	\$824.96	\$948.71	\$903.30

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

HIOS Plan ID (On Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
HIOS Plan ID (Off Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
Plan Marketing Name =>	Ambetter Complete Silver	Ambetter Focused Silver	Ambetter Choice Bronze HSA	Ambetter Clear Bronze	Ambetter Elite Bronze					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Silver	Bronze	Bronze	Bronze					
Deductible =>	\$6000 INT	\$6100 INT	\$6900 INT	\$8600 INT	\$0 Med / \$3,800 Rx					
Coinsurance =>	40%	50%	0%	0%	50%					
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	N/A	\$25 Generic Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,500	\$7,500	\$6,900	\$8,600	\$8,700					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$259.63	\$259.63	\$252.26	\$252.26	\$190.87	\$190.87	\$184.22	\$184.22	\$219.24	\$219.24
15	\$282.71	\$282.71	\$274.69	\$274.69	\$207.83	\$207.83	\$200.60	\$200.60	\$238.72	\$238.72
16	\$291.53	\$291.53	\$283.26	\$283.26	\$214.32	\$214.32	\$206.86	\$206.86	\$246.17	\$246.17
17	\$300.36	\$300.36	\$291.83	\$291.83	\$220.81	\$220.81	\$213.12	\$213.12	\$253.63	\$253.63
18	\$309.86	\$309.86	\$301.07	\$301.07	\$227.79	\$227.79	\$219.86	\$219.86	\$261.65	\$261.65
19	\$319.36	\$319.36	\$310.30	\$310.30	\$234.78	\$234.78	\$226.60	\$226.60	\$269.67	\$269.67
20	\$329.21	\$329.21	\$319.86	\$319.86	\$242.02	\$242.02	\$233.59	\$233.59	\$277.98	\$277.98
21	\$339.39	\$390.30	\$329.76	\$379.22	\$249.50	\$286.93	\$240.81	\$276.93	\$286.58	\$329.57
22	\$339.39	\$390.30	\$329.76	\$379.22	\$249.50	\$286.93	\$240.81	\$276.93	\$286.58	\$329.57
23	\$339.39	\$390.30	\$329.76	\$379.22	\$249.50	\$286.93	\$240.81	\$276.93	\$286.58	\$329.57
24	\$339.39	\$390.30	\$329.76	\$379.22	\$249.50	\$286.93	\$240.81	\$276.93	\$286.58	\$329.57
25	\$340.75	\$391.86	\$331.08	\$380.74	\$250.50	\$288.07	\$241.78	\$278.04	\$287.73	\$330.89
26	\$347.53	\$399.66	\$337.67	\$388.32	\$255.49	\$293.81	\$246.59	\$283.58	\$293.46	\$337.48
27	\$355.68	\$409.03	\$345.59	\$397.42	\$261.48	\$300.70	\$252.37	\$290.23	\$300.34	\$345.39
28	\$368.91	\$424.25	\$342.21	\$412.21	\$335.45	\$311.89	\$261.76	\$301.03	\$311.51	\$358.24
29	\$379.77	\$436.74	\$369.00	\$424.35	\$279.19	\$321.07	\$269.47	\$309.89	\$320.69	\$368.79
30	\$385.20	\$442.99	\$374.27	\$430.42	\$283.18	\$325.66	\$273.32	\$314.32	\$325.27	\$374.06
31	\$393.35	\$452.35	\$382.19	\$439.52	\$289.17	\$332.55	\$279.10	\$320.97	\$332.15	\$381.97
32	\$401.50	\$461.72	\$390.10	\$448.62	\$295.16	\$339.43	\$284.88	\$327.61	\$339.03	\$389.88
33	\$406.59	\$467.57	\$395.05	\$454.31	\$298.90	\$343.74	\$288.49	\$331.77	\$343.33	\$394.82
34	\$412.02	\$473.82	\$400.32	\$460.37	\$302.89	\$348.33	\$292.35	\$336.20	\$347.91	\$400.10
35	\$414.73	\$476.94	\$402.96	\$463.41	\$304.89	\$350.62	\$294.27	\$338.41	\$350.20	\$402.73
36	\$417.45	\$480.06	\$405.60	\$466.44	\$306.89	\$352.92	\$296.20	\$340.63	\$352.50	\$405.37
37	\$420.16	\$483.19	\$408.24	\$469.47	\$308.88	\$355.21	\$298.13	\$342.84	\$354.79	\$408.01
38	\$422.88	\$486.31	\$410.88	\$472.51	\$310.88	\$357.51	\$300.05	\$345.06	\$357.08	\$410.64
39	\$428.31	\$492.55	\$416.15	\$478.58	\$314.87	\$362.10	\$303.91	\$349.49	\$361.67	\$415.92
40	\$433.74	\$498.80	\$421.43	\$484.64	\$318.86	\$366.69	\$307.76	\$353.92	\$366.25	\$421.19
41	\$441.88	\$508.16	\$429.34	\$493.74	\$324.85	\$373.58	\$313.54	\$360.57	\$373.13	\$429.10
42	\$449.69	\$517.14	\$436.93	\$502.47	\$330.59	\$380.18	\$319.08	\$366.94	\$379.72	\$436.68
43	\$460.55	\$529.63	\$447.48	\$514.60	\$338.57	\$389.36	\$326.78	\$375.80	\$388.89	\$447.23
44	\$474.12	\$545.24	\$460.67	\$529.77	\$348.55	\$400.84	\$336.42	\$386.88	\$400.35	\$460.41
45	\$490.08	\$563.59	\$476.17	\$547.59	\$360.28	\$414.32	\$347.73	\$399.89	\$413.82	\$475.90
46	\$509.08	\$585.44	\$494.64	\$568.83	\$374.25	\$430.39	\$361.22	\$415.40	\$429.87	\$494.35
47	\$530.46	\$610.03	\$515.41	\$592.72	\$389.97	\$448.46	\$376.39	\$432.85	\$447.93	\$515.12
48	\$554.90	\$638.13	\$539.15	\$620.03	\$407.93	\$469.12	\$393.73	\$452.79	\$468.56	\$538.85
49	\$579.00	\$665.84	\$562.57	\$646.95	\$425.65	\$489.50	\$410.83	\$472.45	\$488.91	\$562.25
50	\$606.15	\$697.07	\$588.95	\$677.29	\$445.61	\$512.45	\$430.09	\$494.60	\$511.84	\$588.61
51	\$632.96	\$727.90	\$615.00	\$707.25	\$465.32	\$535.12	\$449.12	\$516.48	\$534.48	\$614.65
52	\$662.48	\$761.86	\$643.69	\$740.24	\$487.02	\$560.08	\$470.07	\$540.58	\$559.41	\$643.32
53	\$692.35	\$796.20	\$672.70	\$773.61	\$508.96	\$585.33	\$491.26	\$564.95	\$584.63	\$672.32
54	\$724.59	\$833.28	\$704.03	\$809.64	\$532.68	\$612.59	\$514.13	\$591.25	\$611.85	\$703.63
55	\$756.83	\$870.36	\$735.36	\$845.66	\$556.39	\$639.84	\$537.01	\$617.56	\$639.08	\$734.94
56	\$791.79	\$910.56	\$769.32	\$884.72	\$582.08	\$669.40	\$561.82	\$646.09	\$668.60	\$768.89
57	\$827.09	\$951.15	\$803.62	\$924.16	\$608.03	\$699.24	\$586.86	\$674.89	\$698.40	\$803.16
58	\$864.76	\$994.47	\$840.22	\$966.25	\$635.73	\$731.09	\$613.59	\$705.63	\$730.21	\$839.74
59	\$883.43	\$1,015.94	\$858.36	\$987.11	\$649.45	\$746.87	\$626.83	\$720.86	\$745.97	\$857.87
60	\$921.10	\$1,059.26	\$894.96	\$1,029.20	\$677.14	\$778.72	\$653.57	\$751.60	\$777.78	\$894.45
61	\$953.68	\$1,096.73	\$926.62	\$1,065.61	\$701.10	\$806.26	\$676.68	\$778.19	\$805.30	\$926.09
62	\$975.06	\$1,121.32	\$947.39	\$1,089.50	\$716.81	\$824.34	\$691.85	\$795.63	\$823.35	\$946.85
63	\$1,001.87	\$1,152.15	\$973.44	\$1,119.46	\$736.53	\$847.00	\$710.88	\$817.51	\$845.99	\$972.89
64+	\$1,018.14	\$1,170.87	\$989.25	\$1,137.64	\$748.48	\$860.76	\$722.42	\$830.78	\$859.73	\$988.88

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

HIOS Plan ID (On Exchange)=>	86199PA0010028	N/A	N/A	N/A	N/A					
HIOS Plan ID (Off Exchange)=>	86199PA0010028	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004					
Plan Marketing Name =>	Ambetter Everyday Bronze	Ambetter Gold 201 HSA	Ambetter Gold 202	Ambetter Silver 201 HSA	Ambetter Silver 203					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Bronze	Gold	Gold	Silver	Silver					
Deductible =>	\$8300 INT	\$3200 INT	\$2000 INT	\$5800 INT	\$6450 INT					
Coinurance =>	50% Preferred Brand Drugs	0%	20%	0%	35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services					
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	N/A	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	N/A	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$8,700	\$3,200	\$6,000	\$5,800	\$8,200					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$196.70	\$196.70	\$227.10	\$227.10	\$238.07	\$238.07	\$182.85	\$182.85	\$190.66	\$190.66
15	\$214.19	\$214.19	\$247.29	\$247.29	\$259.23	\$259.23	\$199.10	\$199.10	\$207.61	\$207.61
16	\$220.87	\$220.87	\$255.01	\$255.01	\$267.33	\$267.33	\$205.32	\$205.32	\$214.09	\$214.09
17	\$227.56	\$227.56	\$262.73	\$262.73	\$275.42	\$275.42	\$211.53	\$211.53	\$220.57	\$220.57
18	\$234.76	\$234.76	\$271.04	\$271.04	\$284.13	\$284.13	\$218.22	\$218.22	\$227.54	\$227.54
19	\$241.96	\$241.96	\$279.35	\$279.35	\$292.85	\$292.85	\$224.92	\$224.92	\$234.52	\$234.52
20	\$249.41	\$249.41	\$287.96	\$287.96	\$301.87	\$301.87	\$231.85	\$231.85	\$241.75	\$241.75
21	\$257.13	\$295.70	\$296.87	\$341.40	\$311.21	\$357.89	\$239.02	\$274.87	\$249.23	\$286.61
22	\$257.13	\$295.70	\$296.87	\$341.40	\$311.21	\$357.89	\$239.02	\$274.87	\$249.23	\$286.61
23	\$257.13	\$295.70	\$296.87	\$341.40	\$311.21	\$357.89	\$239.02	\$274.87	\$249.23	\$286.61
24	\$257.13	\$295.70	\$296.87	\$341.40	\$311.21	\$357.89	\$239.02	\$274.87	\$249.23	\$286.61
25	\$258.15	\$296.88	\$298.05	\$342.76	\$312.45	\$359.32	\$239.97	\$275.97	\$250.22	\$287.76
26	\$263.30	\$302.79	\$303.99	\$349.59	\$318.68	\$366.48	\$244.75	\$281.47	\$255.21	\$293.49
27	\$269.47	\$309.89	\$311.12	\$357.78	\$326.14	\$375.07	\$250.49	\$288.06	\$261.19	\$300.37
28	\$279.50	\$321.42	\$322.69	\$371.10	\$338.28	\$389.02	\$259.81	\$298.78	\$270.91	\$311.55
29	\$287.72	\$330.88	\$332.19	\$382.02	\$348.24	\$400.48	\$267.46	\$307.58	\$282.87	\$320.72
30	\$291.84	\$335.61	\$336.94	\$387.48	\$353.22	\$406.20	\$271.28	\$311.98	\$282.87	\$325.30
31	\$298.01	\$342.71	\$344.07	\$395.68	\$360.69	\$414.79	\$277.02	\$318.57	\$288.85	\$332.18
32	\$304.18	\$349.81	\$351.19	\$403.87	\$368.16	\$423.38	\$282.76	\$325.17	\$294.83	\$339.06
33	\$308.04	\$354.24	\$355.64	\$408.99	\$372.83	\$428.75	\$286.34	\$329.29	\$298.57	\$343.36
34	\$312.15	\$358.97	\$360.39	\$414.45	\$377.80	\$434.48	\$290.17	\$333.69	\$302.56	\$347.95
35	\$314.21	\$361.34	\$362.77	\$417.19	\$380.29	\$437.34	\$292.08	\$335.89	\$304.55	\$350.24
36	\$316.27	\$363.70	\$365.14	\$419.92	\$382.78	\$440.20	\$293.99	\$338.09	\$306.55	\$352.53
37	\$318.32	\$366.07	\$367.52	\$422.65	\$385.27	\$443.06	\$295.90	\$340.29	\$308.54	\$354.82
38	\$320.38	\$368.44	\$369.89	\$425.38	\$387.76	\$445.93	\$297.82	\$342.49	\$310.54	\$357.12
39	\$324.49	\$373.17	\$374.64	\$430.84	\$392.74	\$451.65	\$301.64	\$346.89	\$314.52	\$361.70
40	\$328.61	\$377.90	\$379.39	\$436.30	\$397.72	\$457.38	\$305.46	\$351.28	\$318.51	\$366.29
41	\$334.78	\$384.99	\$386.52	\$444.50	\$405.19	\$465.97	\$311.20	\$357.88	\$324.49	\$373.17
42	\$340.69	\$391.80	\$393.35	\$452.35	\$412.35	\$474.20	\$316.70	\$364.20	\$330.23	\$379.76
43	\$348.92	\$401.26	\$402.85	\$463.27	\$422.31	\$485.65	\$324.35	\$373.00	\$338.20	\$388.93
44	\$359.21	\$413.09	\$414.72	\$476.93	\$434.76	\$499.97	\$333.91	\$383.99	\$348.17	\$400.39
45	\$371.29	\$426.98	\$428.67	\$492.97	\$449.38	\$516.79	\$345.14	\$396.91	\$359.88	\$413.87
46	\$385.69	\$443.54	\$445.30	\$512.09	\$466.81	\$536.83	\$358.53	\$412.30	\$373.84	\$429.92
47	\$401.89	\$462.17	\$464.00	\$533.60	\$486.42	\$559.38	\$373.58	\$429.62	\$389.54	\$447.97
48	\$420.40	\$483.46	\$485.38	\$558.18	\$508.82	\$585.15	\$390.79	\$449.41	\$407.49	\$468.61
49	\$438.66	\$504.46	\$506.45	\$582.42	\$530.92	\$610.56	\$407.76	\$468.93	\$425.18	\$488.96
50	\$459.23	\$528.11	\$530.20	\$609.73	\$555.81	\$639.19	\$426.88	\$490.92	\$445.12	\$511.89
51	\$479.54	\$551.47	\$553.65	\$636.70	\$580.40	\$667.46	\$445.77	\$512.63	\$464.81	\$534.53
52	\$501.91	\$577.20	\$579.48	\$666.40	\$607.47	\$698.60	\$466.56	\$536.55	\$486.49	\$559.46
53	\$524.54	\$603.22	\$605.61	\$696.45	\$634.86	\$730.09	\$487.60	\$560.73	\$508.42	\$581.59
54	\$548.96	\$631.31	\$633.81	\$728.88	\$664.43	\$764.09	\$510.30	\$586.85	\$532.10	\$611.91
55	\$573.39	\$659.40	\$662.01	\$761.31	\$693.99	\$798.09	\$533.01	\$612.96	\$555.78	\$639.14
56	\$599.88	\$689.86	\$692.59	\$796.48	\$726.04	\$834.95	\$557.63	\$641.27	\$581.45	\$668.66
57	\$626.62	\$720.61	\$723.46	\$831.98	\$758.41	\$872.17	\$582.49	\$669.86	\$607.37	\$698.47
58	\$655.16	\$753.43	\$756.41	\$869.88	\$792.95	\$911.90	\$609.02	\$700.37	\$635.03	\$730.28
59	\$669.30	\$769.69	\$772.74	\$888.65	\$810.07	\$931.58	\$622.16	\$715.49	\$648.74	\$746.05
60	\$697.84	\$802.52	\$805.69	\$926.55	\$844.61	\$971.31	\$648.69	\$746.00	\$676.40	\$777.86
61	\$722.52	\$830.90	\$834.19	\$959.32	\$874.49	\$1,005.66	\$671.64	\$772.38	\$700.33	\$805.38
62	\$738.72	\$849.53	\$852.89	\$980.83	\$894.10	\$1,028.21	\$686.70	\$789.70	\$716.03	\$823.43
63	\$759.04	\$872.89	\$876.35	\$1,007.80	\$918.68	\$1,056.48	\$705.58	\$811.42	\$735.72	\$846.07
64+	\$771.36	\$887.07	\$890.58	\$1,024.17	\$933.60	\$1,073.64	\$717.03	\$824.59	\$747.66	\$859.67

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		86199PA0020039		86199PA0020025	
HIOS Plan ID (Off Exchange)=>	86199PA0030018		86199PA0030019		86199PA0030017		86199PA0020039		86199PA0020025	
Plan Marketing Name =>	Ambetter Silver 224		Ambetter Silver 226		Ambetter Bronze \$1500 Medical Deductible		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Bronze		Gold		Gold	
Deductible =>	\$7450 INT		\$5450 INT		\$1,500 Med / \$3,800 Rx		\$900 INT		\$1450 INT	
Coinsurance =>	0%		30%		50%		30% Laboratory Outpatient and Professional Services		20%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	\$7,450		\$8,400		\$8,700		\$8,700		\$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$195.04	\$195.04	\$195.62	\$195.62	\$210.43	\$210.43	\$240.81	\$240.81	\$253.35	\$253.35
15	\$212.37	\$212.37	\$213.01	\$213.01	\$229.14	\$229.14	\$262.21	\$262.21	\$275.87	\$275.87
16	\$219.00	\$219.00	\$219.65	\$219.65	\$236.29	\$236.29	\$270.40	\$270.40	\$284.48	\$284.48
17	\$225.63	\$225.63	\$226.30	\$226.30	\$243.44	\$243.44	\$278.58	\$278.58	\$293.09	\$293.09
18	\$232.77	\$232.77	\$233.46	\$233.46	\$251.14	\$251.14	\$287.40	\$287.40	\$302.36	\$302.36
19	\$239.91	\$239.91	\$240.62	\$240.62	\$258.85	\$258.85	\$296.21	\$296.21	\$311.63	\$311.63
20	\$247.30	\$247.30	\$248.04	\$248.04	\$266.82	\$266.82	\$305.34	\$305.34	\$321.24	\$321.24
21	\$254.95	\$254.95	\$255.71	\$255.71	\$275.08	\$275.08	\$314.78	\$314.78	\$331.17	\$331.17
22	\$254.95	\$254.95	\$255.71	\$255.71	\$275.08	\$275.08	\$314.78	\$314.78	\$331.17	\$331.17
23	\$254.95	\$254.95	\$255.71	\$255.71	\$275.08	\$275.08	\$314.78	\$314.78	\$331.17	\$331.17
24	\$254.95	\$254.95	\$255.71	\$255.71	\$275.08	\$275.08	\$314.78	\$314.78	\$331.17	\$331.17
25	\$255.97	\$255.97	\$256.73	\$256.73	\$276.18	\$276.18	\$316.04	\$316.04	\$332.50	\$332.50
26	\$261.07	\$261.07	\$261.85	\$261.85	\$281.68	\$281.68	\$323.93	\$323.93	\$339.12	\$339.12
27	\$267.19	\$267.19	\$267.98	\$267.98	\$288.28	\$288.28	\$331.52	\$331.52	\$347.07	\$347.07
28	\$277.13	\$277.13	\$277.96	\$277.96	\$299.01	\$299.01	\$343.86	\$343.86	\$359.98	\$359.98
29	\$285.29	\$285.29	\$286.14	\$286.14	\$307.81	\$307.81	\$353.98	\$353.98	\$370.58	\$370.58
30	\$289.37	\$289.37	\$290.23	\$290.23	\$312.21	\$312.21	\$359.04	\$359.04	\$375.88	\$375.88
31	\$295.49	\$295.49	\$296.37	\$296.37	\$318.81	\$318.81	\$366.63	\$366.63	\$383.83	\$383.83
32	\$301.61	\$301.61	\$302.50	\$302.50	\$325.41	\$325.41	\$374.23	\$374.23	\$391.78	\$391.78
33	\$305.43	\$305.43	\$306.34	\$306.34	\$329.54	\$329.54	\$378.97	\$378.97	\$396.74	\$396.74
34	\$309.51	\$309.51	\$310.43	\$310.43	\$333.94	\$333.94	\$384.03	\$384.03	\$402.04	\$402.04
35	\$311.55	\$311.55	\$312.48	\$312.48	\$338.14	\$338.14	\$388.56	\$388.56	\$406.69	\$406.69
36	\$313.59	\$313.59	\$314.52	\$314.52	\$338.34	\$338.34	\$389.09	\$389.09	\$407.34	\$407.34
37	\$315.63	\$315.63	\$316.57	\$316.57	\$340.54	\$340.54	\$391.62	\$391.62	\$409.99	\$409.99
38	\$317.67	\$317.67	\$318.61	\$318.61	\$342.74	\$342.74	\$394.16	\$394.16	\$412.64	\$412.64
39	\$321.75	\$321.75	\$322.71	\$322.71	\$347.15	\$347.15	\$399.22	\$399.22	\$417.94	\$417.94
40	\$325.83	\$325.83	\$326.80	\$326.80	\$351.55	\$351.55	\$404.28	\$404.28	\$423.24	\$423.24
41	\$331.94	\$331.94	\$332.93	\$332.93	\$358.15	\$358.15	\$411.87	\$411.87	\$431.19	\$431.19
42	\$337.81	\$337.81	\$338.82	\$338.82	\$364.47	\$364.47	\$419.15	\$419.15	\$438.80	\$438.80
43	\$345.97	\$345.97	\$347.00	\$347.00	\$373.28	\$373.28	\$429.27	\$429.27	\$449.40	\$449.40
44	\$356.16	\$356.16	\$357.23	\$357.23	\$384.28	\$384.28	\$441.92	\$441.92	\$462.65	\$462.65
45	\$368.15	\$368.15	\$369.25	\$369.25	\$397.21	\$397.21	\$456.79	\$456.79	\$478.21	\$478.21
46	\$382.42	\$382.42	\$383.56	\$383.56	\$412.61	\$412.61	\$474.51	\$474.51	\$496.76	\$496.76
47	\$398.49	\$398.49	\$399.67	\$399.67	\$429.94	\$429.94	\$494.43	\$494.43	\$517.27	\$517.27
48	\$416.84	\$416.84	\$418.09	\$418.09	\$449.75	\$449.75	\$517.21	\$517.21	\$541.47	\$541.47
49	\$434.94	\$434.94	\$436.24	\$436.24	\$469.28	\$469.28	\$539.67	\$539.67	\$564.98	\$564.98
50	\$455.34	\$455.34	\$456.70	\$456.70	\$491.28	\$491.28	\$564.98	\$564.98	\$591.47	\$591.47
51	\$475.48	\$475.48	\$476.90	\$476.90	\$513.02	\$513.02	\$589.97	\$589.97	\$617.64	\$617.64
52	\$497.66	\$497.66	\$499.15	\$499.15	\$536.95	\$536.95	\$617.49	\$617.49	\$646.45	\$646.45
53	\$520.10	\$520.10	\$521.65	\$521.65	\$561.15	\$561.15	\$642.16	\$642.16	\$675.59	\$675.59
54	\$544.32	\$544.32	\$545.94	\$545.94	\$587.29	\$587.29	\$672.06	\$672.06	\$707.05	\$707.05
55	\$568.54	\$568.54	\$569.82	\$569.82	\$613.42	\$613.42	\$705.43	\$705.43	\$738.51	\$738.51
56	\$594.80	\$594.80	\$596.57	\$596.57	\$641.75	\$641.75	\$738.01	\$738.01	\$772.62	\$772.62
57	\$621.31	\$621.31	\$623.16	\$623.16	\$670.36	\$670.36	\$770.91	\$770.91	\$807.07	\$807.07
58	\$649.61	\$649.61	\$651.55	\$651.55	\$700.89	\$700.89	\$806.03	\$806.03	\$843.83	\$843.83
59	\$663.63	\$663.63	\$665.61	\$665.61	\$716.02	\$716.02	\$823.42	\$823.42	\$862.04	\$862.04
60	\$691.93	\$691.93	\$694.00	\$694.00	\$746.55	\$746.55	\$858.54	\$858.54	\$898.80	\$898.80
61	\$716.41	\$716.41	\$718.54	\$718.54	\$772.96	\$772.96	\$888.91	\$888.91	\$930.59	\$930.59
62	\$732.47	\$732.47	\$734.65	\$734.65	\$790.29	\$790.29	\$908.84	\$908.84	\$951.46	\$951.46
63	\$752.61	\$752.61	\$754.86	\$754.86	\$812.02	\$812.02	\$933.83	\$933.83	\$977.62	\$977.62
64+	\$764.83	\$764.83	\$767.11	\$767.11	\$825.21	\$825.21	\$948.99	\$948.99	\$993.50	\$993.50

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

HIOS Plan ID (On Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034					
HIOS Plan ID (Off Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034					
Plan Marketing Name =>	Ambetter Elite Gold + Vision + Adult Dental	Ambetter Everyday Gold + Vision + Adult Dental	Ambetter Clear Silver + Vision + Adult Dental	Ambetter Complete Silver + Vision + Adult Dental	Ambetter Focused Silver + Vision + Adult Dental					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Gold	Gold	Silver	Silver	Silver					
Deductible =>	\$0 INT	\$750 INT	\$5400 INT	\$6000 INT	\$6100 INT					
Coinsurance =>	30%	35%	0%	40%	50%					
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$5,000	\$7,500	\$5,400	\$8,500	\$7,500					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$277.40	\$277.40	\$243.69	\$243.69	\$259.05	\$259.05	\$271.30	\$271.30	\$263.60	\$263.60
15	\$302.06	\$302.06	\$265.36	\$265.36	\$282.08	\$282.08	\$295.42	\$295.42	\$287.03	\$287.03
16	\$311.49	\$311.49	\$273.64	\$273.64	\$290.88	\$290.88	\$304.64	\$304.64	\$295.99	\$295.99
17	\$320.92	\$320.92	\$281.92	\$281.92	\$299.69	\$299.69	\$313.86	\$313.86	\$304.95	\$304.95
18	\$331.07	\$331.07	\$290.84	\$290.84	\$309.17	\$309.17	\$323.79	\$323.79	\$314.60	\$314.60
19	\$341.23	\$341.23	\$299.76	\$299.76	\$318.65	\$318.65	\$333.72	\$333.72	\$324.25	\$324.25
20	\$351.74	\$351.74	\$309.00	\$309.00	\$328.47	\$328.47	\$344.00	\$344.00	\$334.24	\$334.24
21	\$362.62	\$417.01	\$318.55	\$366.34	\$338.63	\$389.43	\$354.64	\$407.84	\$344.58	\$396.26
22	\$362.62	\$417.01	\$318.55	\$366.34	\$338.63	\$389.43	\$354.64	\$407.84	\$344.58	\$396.26
23	\$362.62	\$417.01	\$318.55	\$366.34	\$338.63	\$389.43	\$354.64	\$407.84	\$344.58	\$396.26
24	\$362.62	\$417.01	\$318.55	\$366.34	\$338.63	\$389.43	\$354.64	\$407.84	\$344.58	\$396.26
25	\$364.07	\$418.68	\$319.83	\$367.80	\$339.99	\$390.98	\$356.06	\$409.47	\$345.96	\$397.85
26	\$371.32	\$427.02	\$326.20	\$375.13	\$346.76	\$398.77	\$363.15	\$417.63	\$352.85	\$405.77
27	\$380.03	\$437.03	\$333.84	\$383.92	\$354.89	\$408.12	\$371.66	\$427.41	\$361.12	\$415.28
28	\$394.17	\$453.29	\$346.27	\$398.21	\$368.09	\$423.31	\$385.49	\$443.32	\$374.56	\$430.74
29	\$405.77	\$466.64	\$356.46	\$409.93	\$378.93	\$435.77	\$396.84	\$456.37	\$385.58	\$443.42
30	\$411.57	\$473.31	\$361.56	\$415.79	\$384.35	\$442.00	\$402.52	\$462.89	\$391.10	\$449.76
31	\$420.28	\$483.32	\$369.20	\$424.58	\$392.47	\$451.34	\$411.03	\$472.68	\$399.37	\$459.27
32	\$428.98	\$493.33	\$376.85	\$433.38	\$400.60	\$460.69	\$419.54	\$482.47	\$407.63	\$468.78
33	\$434.42	\$499.58	\$381.63	\$438.87	\$405.68	\$466.53	\$424.86	\$488.59	\$412.80	\$474.72
34	\$440.22	\$506.25	\$386.72	\$444.73	\$411.10	\$472.76	\$430.53	\$495.11	\$418.32	\$481.06
35	\$443.12	\$509.59	\$389.27	\$447.66	\$413.81	\$475.88	\$433.37	\$498.38	\$421.07	\$484.23
36	\$446.02	\$512.93	\$391.82	\$450.59	\$416.52	\$478.99	\$436.21	\$501.64	\$423.83	\$487.40
37	\$448.92	\$516.26	\$394.37	\$453.53	\$419.23	\$482.11	\$439.05	\$504.90	\$426.59	\$490.57
38	\$451.82	\$519.60	\$396.92	\$456.46	\$421.93	\$485.22	\$441.88	\$508.16	\$429.34	\$493.74
39	\$457.63	\$526.27	\$402.02	\$462.32	\$427.35	\$491.46	\$447.56	\$514.69	\$434.86	\$500.09
40	\$463.43	\$532.94	\$407.11	\$468.18	\$432.77	\$497.69	\$453.23	\$521.22	\$440.37	\$506.43
41	\$472.13	\$542.95	\$414.76	\$476.97	\$440.90	\$507.03	\$461.74	\$531.00	\$448.64	\$515.94
42	\$480.47	\$552.54	\$422.08	\$485.40	\$448.69	\$515.99	\$469.90	\$540.38	\$456.56	\$525.05
43	\$492.08	\$565.89	\$432.28	\$497.12	\$459.52	\$528.45	\$481.25	\$553.43	\$467.59	\$537.73
44	\$506.58	\$582.57	\$445.02	\$511.77	\$473.07	\$544.03	\$495.43	\$569.75	\$481.37	\$553.58
45	\$523.62	\$602.17	\$459.99	\$528.99	\$488.98	\$562.33	\$512.10	\$588.92	\$497.57	\$572.21
46	\$543.93	\$625.52	\$477.83	\$549.51	\$507.95	\$584.14	\$531.96	\$611.76	\$516.87	\$594.40
47	\$566.78	\$651.79	\$497.90	\$572.59	\$529.28	\$608.67	\$554.30	\$637.45	\$538.57	\$619.36
48	\$592.88	\$681.82	\$520.84	\$598.96	\$553.66	\$636.71	\$579.84	\$666.81	\$563.38	\$647.89
49	\$618.63	\$711.42	\$543.45	\$624.97	\$577.70	\$664.36	\$605.02	\$695.77	\$587.85	\$676.03
50	\$647.64	\$744.79	\$568.94	\$654.28	\$604.79	\$695.51	\$633.39	\$728.40	\$615.42	\$707.73
51	\$676.29	\$777.73	\$594.10	\$683.22	\$631.55	\$726.28	\$661.41	\$760.62	\$642.64	\$739.03
52	\$707.83	\$814.01	\$621.82	\$715.09	\$661.01	\$760.16	\$692.26	\$796.10	\$673.51	\$773.51
53	\$739.75	\$850.71	\$649.85	\$747.33	\$690.81	\$794.43	\$723.47	\$831.99	\$702.94	\$808.38
54	\$774.19	\$890.32	\$680.11	\$782.13	\$722.98	\$831.42	\$757.16	\$870.73	\$735.67	\$846.02
55	\$808.64	\$929.94	\$710.38	\$816.93	\$755.15	\$868.42	\$790.85	\$909.48	\$768.41	\$883.67
56	\$845.99	\$972.89	\$743.19	\$854.66	\$790.03	\$908.53	\$827.38	\$951.48	\$803.90	\$924.48
57	\$883.71	\$1,016.26	\$776.32	\$892.76	\$825.24	\$949.03	\$864.26	\$993.90	\$839.73	\$965.70
58	\$923.96	\$1,062.55	\$811.68	\$933.43	\$862.83	\$992.26	\$903.62	\$1,039.17	\$877.98	\$1,009.68
59	\$943.90	\$1,085.49	\$829.20	\$953.58	\$881.46	\$1,013.68	\$923.13	\$1,061.60	\$896.93	\$1,031.47
60	\$984.15	\$1,131.77	\$864.56	\$994.24	\$919.04	\$1,056.90	\$962.50	\$1,106.87	\$935.18	\$1,075.46
61	\$1,018.96	\$1,171.81	\$895.14	\$1,029.41	\$951.55	\$1,094.29	\$996.54	\$1,146.02	\$968.26	\$1,113.50
62	\$1,041.81	\$1,198.08	\$915.21	\$1,052.49	\$972.89	\$1,118.82	\$1,018.88	\$1,171.72	\$989.97	\$1,138.47
63	\$1,070.46	\$1,231.02	\$940.37	\$1,081.43	\$999.64	\$1,149.58	\$1,046.90	\$1,203.93	\$1,017.19	\$1,169.77
64+	\$1,087.84	\$1,251.02	\$955.64	\$1,098.99	\$1,015.87	\$1,168.26	\$1,063.90	\$1,223.49	\$1,033.71	\$1,188.77

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

HIOS Plan ID (On Exchange)=>	86199PA0020022	86199PA0020037	86199PA0020031	86199PA0020028	N/A					
HIOS Plan ID (Off Exchange)=>	86199PA0020022	86199PA0020037	86199PA0020031	86199PA0020028	86199PA0040007					
Plan Marketing Name =>	Ambetter Choice Bronze HSA + Vision + Adult Dental	Ambetter Clear Bronze + Vision + Adult Dental	Ambetter Elite Bronze + Vision + Adult Dental	Ambetter Everyday Bronze + Vision + Adult Dental	Ambetter Gold 201 HSA + Vision + Adult Dental					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Bronze	Bronze	Bronze	Bronze	Gold					
Deductible =>	\$6900 INT	\$8600 INT	\$0 Med / \$3,800 Rx	\$8300 INT	\$3200 INT					
Coinurance =>	0%	0%	50%	50% Preferred Brand Drugs	0%					
Copays =>	N/A	\$25 Generic Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	N/A					
OOP Maximum =>	\$6,900	\$8,600	\$8,700	\$8,700	\$3,200					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$199.45	\$199.45	\$192.50	\$192.50	\$229.09	\$229.09	\$205.54	\$205.54	\$237.31	\$237.31
15	\$217.17	\$217.17	\$209.61	\$209.61	\$249.45	\$249.45	\$223.81	\$223.81	\$258.40	\$258.40
16	\$223.95	\$223.95	\$216.15	\$216.15	\$257.24	\$257.24	\$230.80	\$230.80	\$266.47	\$266.47
17	\$230.73	\$230.73	\$222.70	\$222.70	\$265.02	\$265.02	\$237.78	\$237.78	\$274.53	\$274.53
18	\$238.03	\$238.03	\$229.74	\$229.74	\$273.41	\$273.41	\$245.31	\$245.31	\$283.22	\$283.22
19	\$245.33	\$245.33	\$236.79	\$236.79	\$281.79	\$281.79	\$252.83	\$252.83	\$291.91	\$291.91
20	\$252.89	\$252.89	\$244.09	\$244.09	\$290.48	\$290.48	\$260.62	\$260.62	\$300.90	\$300.90
21	\$260.71	\$299.82	\$251.64	\$289.38	\$299.46	\$344.38	\$268.68	\$308.98	\$310.21	\$356.74
22	\$260.71	\$299.82	\$251.64	\$289.38	\$299.46	\$344.38	\$268.68	\$308.98	\$310.21	\$356.74
23	\$260.71	\$299.82	\$251.64	\$289.38	\$299.46	\$344.38	\$268.68	\$308.98	\$310.21	\$356.74
24	\$260.71	\$299.82	\$251.64	\$289.38	\$299.46	\$344.38	\$268.68	\$308.98	\$310.21	\$356.74
25	\$261.76	\$301.02	\$252.64	\$290.54	\$300.66	\$345.76	\$269.76	\$310.22	\$311.45	\$358.17
26	\$266.97	\$307.02	\$257.67	\$296.33	\$306.65	\$352.65	\$275.13	\$316.40	\$317.65	\$365.30
27	\$273.23	\$314.21	\$263.71	\$303.27	\$313.84	\$360.91	\$281.58	\$323.82	\$325.10	\$373.86
28	\$283.40	\$325.91	\$273.53	\$314.56	\$325.52	\$374.34	\$292.06	\$335.87	\$337.20	\$387.78
29	\$291.74	\$335.50	\$281.58	\$323.82	\$335.10	\$385.36	\$300.66	\$345.75	\$347.12	\$399.19
30	\$295.91	\$340.30	\$285.61	\$328.45	\$339.89	\$390.87	\$304.95	\$350.70	\$352.09	\$404.90
31	\$302.17	\$347.49	\$291.65	\$335.39	\$347.08	\$399.14	\$311.40	\$358.11	\$359.53	\$413.46
32	\$308.42	\$354.69	\$297.68	\$342.34	\$354.26	\$407.40	\$317.85	\$365.53	\$366.98	\$422.02
33	\$312.34	\$359.19	\$301.46	\$346.68	\$358.76	\$412.57	\$321.88	\$370.16	\$371.63	\$427.37
34	\$316.51	\$363.98	\$305.49	\$351.31	\$363.55	\$418.08	\$326.18	\$375.11	\$376.59	\$433.08
35	\$318.59	\$366.38	\$307.50	\$353.62	\$365.94	\$420.83	\$328.33	\$377.58	\$379.07	\$435.94
36	\$320.68	\$368.78	\$309.51	\$355.94	\$368.34	\$423.59	\$330.48	\$380.05	\$381.56	\$438.79
37	\$322.76	\$371.18	\$311.52	\$358.25	\$370.73	\$426.34	\$332.63	\$382.52	\$384.04	\$441.64
38	\$324.85	\$373.58	\$313.54	\$360.57	\$373.13	\$429.10	\$334.78	\$385.00	\$386.52	\$444.50
39	\$329.02	\$378.37	\$317.56	\$365.20	\$377.92	\$434.61	\$339.08	\$389.94	\$391.48	\$450.20
40	\$333.19	\$383.17	\$321.59	\$369.83	\$382.71	\$440.12	\$343.38	\$394.88	\$396.45	\$455.91
41	\$339.45	\$390.37	\$327.63	\$376.77	\$389.90	\$448.38	\$349.82	\$402.30	\$403.89	\$464.47
42	\$345.45	\$397.26	\$333.42	\$383.43	\$396.79	\$456.31	\$356.00	\$409.40	\$411.03	\$472.68
43	\$353.79	\$406.86	\$341.47	\$392.69	\$406.37	\$467.33	\$364.60	\$419.29	\$420.95	\$484.09
44	\$364.22	\$418.85	\$351.53	\$404.27	\$418.35	\$481.10	\$375.35	\$431.65	\$433.36	\$498.36
45	\$376.47	\$432.94	\$363.36	\$417.87	\$432.42	\$497.29	\$387.98	\$446.17	\$447.94	\$515.13
46	\$391.07	\$449.73	\$377.45	\$434.07	\$449.19	\$516.57	\$403.02	\$463.48	\$465.31	\$535.11
47	\$407.50	\$468.62	\$393.31	\$452.30	\$468.06	\$538.27	\$419.95	\$482.94	\$484.85	\$557.58
48	\$426.27	\$490.21	\$411.42	\$473.14	\$489.62	\$563.06	\$439.30	\$505.19	\$507.19	\$583.27
49	\$444.78	\$511.49	\$429.29	\$493.68	\$510.88	\$587.51	\$458.37	\$527.13	\$529.21	\$608.60
50	\$465.64	\$535.48	\$449.42	\$516.83	\$534.84	\$615.07	\$479.87	\$551.85	\$554.03	\$637.14
51	\$486.23	\$559.17	\$469.30	\$539.70	\$558.50	\$642.27	\$501.09	\$576.26	\$578.54	\$665.32
52	\$508.91	\$585.25	\$491.19	\$564.87	\$584.55	\$672.23	\$524.47	\$603.14	\$605.53	\$696.35
53	\$531.86	\$611.64	\$513.34	\$590.34	\$610.90	\$702.54	\$548.11	\$630.33	\$632.82	\$727.75
54	\$556.62	\$640.12	\$537.24	\$617.83	\$639.35	\$735.25	\$573.64	\$659.68	\$662.29	\$761.64
55	\$581.39	\$668.60	\$561.15	\$645.32	\$667.80	\$767.97	\$599.16	\$689.04	\$691.76	\$795.53
56	\$608.25	\$699.48	\$587.07	\$675.13	\$698.64	\$803.44	\$626.84	\$720.86	\$723.71	\$832.27
57	\$635.36	\$730.66	\$613.24	\$705.22	\$729.79	\$839.26	\$654.78	\$753.00	\$755.98	\$869.37
58	\$664.30	\$763.94	\$641.17	\$737.34	\$763.03	\$877.48	\$684.60	\$787.29	\$790.41	\$908.97
59	\$678.64	\$780.43	\$655.01	\$753.26	\$779.50	\$896.42	\$699.38	\$804.29	\$807.47	\$928.59
60	\$707.58	\$813.71	\$682.94	\$785.38	\$812.74	\$934.65	\$729.20	\$838.58	\$841.90	\$968.19
61	\$732.61	\$842.50	\$707.10	\$813.16	\$841.49	\$967.71	\$755.00	\$868.25	\$871.68	\$1,002.44
62	\$749.03	\$861.39	\$722.95	\$831.39	\$860.35	\$989.41	\$771.92	\$887.71	\$891.23	\$1,024.91
63	\$769.63	\$885.07	\$742.83	\$854.25	\$884.01	\$1,016.61	\$793.15	\$912.12	\$915.73	\$1,053.09
64+	\$782.12	\$899.44	\$754.89	\$868.12	\$898.37	\$1,033.12	\$806.03	\$926.93	\$930.60	\$1,070.20

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040018		86199PA0040019	
Plan Marketing Name =>	Ambetter Gold 202 + Vision + Adult Dental		Ambetter Silver 201 HSA + Vision + Adult Dental		Ambetter Silver 203 + Vision + Adult Dental		Ambetter Silver 224 + Vision + Adult Dental		Ambetter Silver 226 + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$2000 INT		\$5800 INT		\$6450 INT		\$7450 INT		\$5450 INT	
Coinsurance =>	20%		0%		35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services		0%		30%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,000		\$5,800		\$8,200		\$7,450		\$8,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.77	\$248.77	\$191.07	\$191.07	\$199.23	\$199.23	\$203.80	\$203.80	\$204.41	\$204.41
15	\$270.89	\$270.89	\$208.05	\$208.05	\$216.94	\$216.94	\$221.92	\$221.92	\$222.58	\$222.58
16	\$279.34	\$279.34	\$214.54	\$214.54	\$223.71	\$223.71	\$228.84	\$228.84	\$229.53	\$229.53
17	\$287.80	\$287.80	\$221.04	\$221.04	\$230.48	\$230.48	\$235.77	\$235.77	\$236.47	\$236.47
18	\$296.90	\$296.90	\$228.03	\$228.03	\$237.77	\$237.77	\$243.23	\$243.23	\$243.96	\$243.96
19	\$306.01	\$306.01	\$235.02	\$235.02	\$245.06	\$245.06	\$250.69	\$250.69	\$251.44	\$251.44
20	\$315.44	\$315.44	\$242.27	\$242.27	\$252.61	\$252.61	\$258.42	\$258.42	\$259.19	\$259.19
21	\$325.19	\$325.19	\$249.76	\$249.76	\$260.43	\$260.43	\$266.41	\$266.41	\$267.20	\$267.20
22	\$325.19	\$325.19	\$249.76	\$249.76	\$260.43	\$260.43	\$266.41	\$266.41	\$267.20	\$267.20
23	\$325.19	\$325.19	\$249.76	\$249.76	\$260.43	\$260.43	\$266.41	\$266.41	\$267.20	\$267.20
24	\$325.19	\$325.19	\$249.76	\$249.76	\$260.43	\$260.43	\$266.41	\$266.41	\$267.20	\$267.20
25	\$326.49	\$326.49	\$250.76	\$250.76	\$261.47	\$261.47	\$267.59	\$267.59	\$268.27	\$268.27
26	\$333.00	\$333.00	\$255.75	\$255.75	\$266.68	\$266.68	\$272.80	\$272.80	\$273.62	\$273.62
27	\$340.80	\$340.80	\$261.92	\$261.92	\$272.93	\$272.93	\$279.20	\$279.20	\$280.03	\$280.03
28	\$353.49	\$353.49	\$271.49	\$271.49	\$283.08	\$283.08	\$289.59	\$289.59	\$290.45	\$290.45
29	\$363.89	\$363.89	\$279.48	\$279.48	\$291.42	\$291.42	\$298.11	\$298.11	\$299.00	\$299.00
30	\$369.09	\$369.09	\$283.48	\$283.48	\$295.59	\$295.59	\$302.37	\$302.37	\$303.27	\$303.27
31	\$376.90	\$376.90	\$289.47	\$289.47	\$301.84	\$301.84	\$307.77	\$307.77	\$308.69	\$308.69
32	\$384.70	\$384.70	\$295.47	\$295.47	\$308.09	\$308.09	\$315.16	\$315.16	\$316.10	\$316.10
33	\$389.58	\$389.58	\$299.21	\$299.21	\$311.99	\$311.99	\$319.16	\$319.16	\$320.11	\$320.11
34	\$394.78	\$394.78	\$303.21	\$303.21	\$316.16	\$316.16	\$323.42	\$323.42	\$324.38	\$324.38
35	\$397.39	\$397.39	\$305.21	\$305.21	\$318.24	\$318.24	\$325.55	\$325.55	\$326.52	\$326.52
36	\$399.99	\$399.99	\$307.20	\$307.20	\$320.33	\$320.33	\$327.68	\$327.68	\$328.66	\$328.66
37	\$402.59	\$402.59	\$309.20	\$309.20	\$322.41	\$322.41	\$329.81	\$329.81	\$330.80	\$330.80
38	\$405.19	\$405.19	\$311.20	\$311.20	\$324.49	\$324.49	\$331.94	\$331.94	\$332.93	\$332.93
39	\$410.39	\$410.39	\$315.20	\$315.20	\$328.66	\$328.66	\$336.21	\$336.21	\$337.21	\$337.21
40	\$415.60	\$415.60	\$319.19	\$319.19	\$332.83	\$332.83	\$340.47	\$340.47	\$341.48	\$341.48
41	\$423.40	\$423.40	\$325.19	\$325.19	\$339.08	\$339.08	\$346.86	\$346.86	\$347.90	\$347.90
42	\$430.88	\$430.88	\$330.93	\$330.93	\$345.07	\$345.07	\$352.99	\$352.99	\$354.04	\$354.04
43	\$441.29	\$441.29	\$338.92	\$338.92	\$353.40	\$353.40	\$361.52	\$361.52	\$362.59	\$362.59
44	\$454.29	\$454.29	\$348.91	\$348.91	\$363.82	\$363.82	\$372.17	\$372.17	\$373.28	\$373.28
45	\$469.58	\$469.58	\$360.65	\$360.65	\$376.06	\$376.06	\$384.69	\$384.69	\$385.84	\$385.84
46	\$487.79	\$487.79	\$374.64	\$374.64	\$390.64	\$390.64	\$399.61	\$399.61	\$400.80	\$400.80
47	\$508.28	\$508.28	\$390.37	\$390.37	\$407.05	\$407.05	\$416.40	\$416.40	\$417.64	\$417.64
48	\$531.69	\$531.69	\$408.36	\$408.36	\$425.80	\$425.80	\$435.58	\$435.58	\$436.88	\$436.88
49	\$554.78	\$554.78	\$426.09	\$426.09	\$444.29	\$444.29	\$454.49	\$454.49	\$455.85	\$455.85
50	\$580.80	\$580.80	\$446.07	\$446.07	\$465.12	\$465.12	\$475.80	\$475.80	\$477.22	\$477.22
51	\$606.49	\$606.49	\$465.80	\$465.80	\$485.70	\$485.70	\$496.85	\$496.85	\$498.33	\$498.33
52	\$634.78	\$634.78	\$487.53	\$487.53	\$508.35	\$508.35	\$520.03	\$520.03	\$521.58	\$521.58
53	\$663.39	\$663.39	\$509.51	\$509.51	\$531.27	\$531.27	\$543.47	\$543.47	\$545.09	\$545.09
54	\$694.29	\$694.29	\$533.24	\$533.24	\$556.01	\$556.01	\$568.78	\$568.78	\$570.48	\$570.48
55	\$725.18	\$725.18	\$556.96	\$556.96	\$580.75	\$580.75	\$594.09	\$594.09	\$595.86	\$595.86
56	\$758.68	\$758.68	\$582.69	\$582.69	\$607.58	\$607.58	\$621.53	\$621.53	\$623.38	\$623.38
57	\$792.50	\$792.50	\$608.66	\$608.66	\$634.66	\$634.66	\$649.24	\$649.24	\$651.17	\$651.17
58	\$828.59	\$828.59	\$636.39	\$636.39	\$663.57	\$663.57	\$678.81	\$678.81	\$680.83	\$680.83
59	\$846.48	\$846.48	\$650.12	\$650.12	\$677.89	\$677.89	\$693.46	\$693.46	\$695.53	\$695.53
60	\$882.57	\$882.57	\$677.85	\$677.85	\$706.80	\$706.80	\$723.03	\$723.03	\$725.19	\$725.19
61	\$913.79	\$913.79	\$701.82	\$701.82	\$731.80	\$731.80	\$748.61	\$748.61	\$750.84	\$750.84
62	\$934.28	\$934.28	\$717.56	\$717.56	\$748.21	\$748.21	\$765.39	\$765.39	\$767.67	\$767.67
63	\$959.97	\$959.97	\$737.29	\$737.29	\$768.78	\$768.78	\$786.44	\$786.44	\$788.78	\$788.78
64+	\$975.56	\$975.56	\$749.26	\$749.26	\$781.26	\$781.26	\$799.20	\$799.20	\$801.59	\$801.59

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

HIOS Plan ID (On Exchange)=>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032					
HIOS Plan ID (Off Exchange)=>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032					
Plan Marketing Name =>	Ambetter Clear Gold	Ambetter Complete Gold	Ambetter Elite Gold	Ambetter Everyday Gold	Ambetter Clear Silver					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Gold	Gold	Gold	Gold	Silver					
Deductible =>	\$900 INT	\$1450 INT	\$0 INT	\$750 INT	\$5400 INT					
Coinurance =>	30% Laboratory Outpatient and Professional Services	20%	30%	35%	0%					
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A					
OOP Maximum =>	\$8,700	\$7,500	\$5,000	\$7,500	\$5,400					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$255.13	\$255.13	\$268.42	\$268.42	\$293.90	\$293.90	\$258.19	\$258.19	\$274.46	\$274.46
15	\$277.81	\$277.81	\$292.27	\$292.27	\$320.03	\$320.03	\$281.14	\$281.14	\$298.86	\$298.86
16	\$286.48	\$286.48	\$301.40	\$301.40	\$330.02	\$330.02	\$289.91	\$289.91	\$308.19	\$308.19
17	\$295.15	\$295.15	\$310.52	\$310.52	\$340.01	\$340.01	\$298.69	\$298.69	\$317.51	\$317.51
18	\$304.49	\$304.49	\$320.34	\$320.34	\$350.76	\$350.76	\$308.14	\$308.14	\$327.56	\$327.56
19	\$313.83	\$313.83	\$330.17	\$330.17	\$361.52	\$361.52	\$317.59	\$317.59	\$337.61	\$337.61
20	\$323.50	\$323.50	\$340.34	\$340.34	\$372.66	\$372.66	\$327.38	\$327.38	\$348.01	\$348.01
21	\$333.51	\$383.53	\$350.87	\$403.50	\$384.19	\$441.82	\$337.50	\$388.13	\$358.77	\$412.59
22	\$333.51	\$383.53	\$350.87	\$403.50	\$384.19	\$441.82	\$337.50	\$388.13	\$358.77	\$412.59
23	\$333.51	\$383.53	\$350.87	\$403.50	\$384.19	\$441.82	\$337.50	\$388.13	\$358.77	\$412.59
24	\$333.51	\$383.53	\$350.87	\$403.50	\$384.19	\$441.82	\$337.50	\$388.13	\$358.77	\$412.59
25	\$334.84	\$385.07	\$352.27	\$405.11	\$385.73	\$443.58	\$338.85	\$389.68	\$360.21	\$414.24
26	\$341.51	\$392.74	\$359.29	\$413.18	\$393.41	\$452.42	\$345.60	\$397.44	\$367.38	\$422.49
27	\$349.51	\$401.94	\$367.71	\$422.87	\$402.63	\$463.02	\$353.70	\$406.76	\$375.99	\$432.39
28	\$362.52	\$416.90	\$381.40	\$438.61	\$417.61	\$480.26	\$366.86	\$421.89	\$389.99	\$448.48
29	\$373.19	\$429.17	\$392.62	\$451.52	\$429.91	\$494.39	\$377.66	\$434.31	\$401.47	\$461.69
30	\$378.53	\$435.31	\$398.24	\$457.97	\$436.05	\$501.46	\$383.06	\$440.52	\$407.21	\$468.29
31	\$386.53	\$444.51	\$406.66	\$467.66	\$445.27	\$512.07	\$391.16	\$449.84	\$415.82	\$478.19
32	\$394.54	\$453.72	\$415.08	\$477.34	\$454.50	\$522.67	\$399.26	\$459.15	\$424.43	\$488.09
33	\$399.54	\$459.74	\$420.34	\$483.39	\$460.26	\$529.30	\$404.33	\$464.98	\$429.81	\$494.28
34	\$404.88	\$465.61	\$425.96	\$489.85	\$466.41	\$536.37	\$409.73	\$471.19	\$435.55	\$500.88
35	\$407.54	\$468.68	\$428.76	\$493.08	\$469.48	\$539.90	\$412.43	\$474.29	\$438.42	\$504.18
36	\$410.21	\$471.74	\$431.57	\$496.31	\$472.55	\$543.44	\$415.13	\$477.40	\$441.29	\$507.48
37	\$412.88	\$474.81	\$434.38	\$499.53	\$475.63	\$546.97	\$417.83	\$480.50	\$444.16	\$510.78
38	\$415.55	\$477.88	\$437.18	\$502.76	\$478.70	\$550.50	\$420.53	\$483.61	\$447.03	\$514.09
39	\$420.88	\$484.02	\$442.80	\$509.22	\$484.85	\$557.57	\$425.93	\$484.82	\$452.77	\$520.69
40	\$426.22	\$490.15	\$448.41	\$515.67	\$490.99	\$564.64	\$431.33	\$496.03	\$458.51	\$527.29
41	\$434.22	\$499.36	\$456.83	\$525.36	\$500.21	\$575.25	\$439.43	\$505.34	\$467.12	\$537.19
42	\$441.90	\$508.18	\$464.90	\$534.64	\$509.05	\$585.41	\$447.19	\$514.27	\$475.37	\$546.68
43	\$452.57	\$520.45	\$476.13	\$547.55	\$521.34	\$599.55	\$457.99	\$526.69	\$486.85	\$559.88
44	\$465.91	\$535.79	\$490.17	\$563.69	\$536.71	\$617.22	\$471.49	\$542.21	\$501.21	\$576.39
45	\$481.58	\$553.82	\$506.66	\$582.65	\$554.77	\$637.98	\$487.35	\$560.46	\$518.07	\$595.78
46	\$500.26	\$575.30	\$526.31	\$605.25	\$576.28	\$662.73	\$506.25	\$582.19	\$538.16	\$618.88
47	\$521.27	\$599.46	\$548.41	\$630.67	\$600.49	\$690.56	\$527.52	\$606.64	\$560.76	\$644.88
48	\$545.28	\$627.07	\$573.67	\$659.72	\$628.15	\$722.37	\$551.82	\$634.59	\$586.59	\$674.58
49	\$568.96	\$654.31	\$598.58	\$688.37	\$655.43	\$753.74	\$575.78	\$662.14	\$612.07	\$703.88
50	\$595.64	\$684.99	\$626.65	\$720.65	\$686.16	\$789.09	\$602.78	\$693.19	\$640.77	\$736.88
51	\$621.99	\$715.29	\$654.37	\$752.53	\$716.51	\$823.99	\$629.44	\$723.86	\$669.11	\$769.48
52	\$651.00	\$748.65	\$684.90	\$787.63	\$749.74	\$862.43	\$658.80	\$757.62	\$700.32	\$805.37
53	\$680.35	\$782.40	\$715.77	\$823.14	\$783.75	\$901.31	\$688.50	\$791.78	\$731.90	\$841.68
54	\$712.04	\$818.84	\$749.11	\$861.47	\$820.24	\$934.28	\$720.57	\$828.65	\$765.98	\$880.88
55	\$743.72	\$855.28	\$782.44	\$899.81	\$856.74	\$985.25	\$752.63	\$865.52	\$800.06	\$920.07
56	\$778.07	\$894.78	\$818.58	\$941.37	\$896.31	\$1,030.76	\$787.39	\$905.50	\$837.02	\$962.57
57	\$812.75	\$934.67	\$855.07	\$983.33	\$936.27	\$1,076.71	\$822.49	\$945.87	\$874.33	\$1,005.48
58	\$849.77	\$977.24	\$894.02	\$1,028.12	\$978.91	\$1,125.75	\$859.95	\$988.95	\$914.15	\$1,051.28
59	\$868.12	\$998.33	\$913.31	\$1,050.31	\$1,000.04	\$1,150.05	\$878.52	\$1,010.29	\$933.89	\$1,073.97
60	\$905.13	\$1,040.91	\$952.26	\$1,095.10	\$1,042.69	\$1,199.09	\$915.98	\$1,053.38	\$973.71	\$1,119.77
61	\$937.15	\$1,077.72	\$985.94	\$1,133.84	\$1,079.57	\$1,241.51	\$948.38	\$1,090.64	\$1,008.15	\$1,159.37
62	\$958.16	\$1,101.89	\$1,008.05	\$1,159.26	\$1,103.77	\$1,269.34	\$969.64	\$1,115.09	\$1,030.75	\$1,185.37
63	\$984.51	\$1,132.19	\$1,035.77	\$1,191.13	\$1,134.13	\$1,304.24	\$996.30	\$1,145.75	\$1,059.10	\$1,217.96
64+	\$1,000.50	\$1,150.58	\$1,052.59	\$1,210.48	\$1,125.55	\$1,325.43	\$1,012.48	\$1,164.36	\$1,076.30	\$1,237.75

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

HIOS Plan ID (On Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
HIOS Plan ID (Off Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
Plan Marketing Name =>	Ambetter Complete Silver	Ambetter Focused Silver	Ambetter Choice Bronze HSA	Ambetter Clear Bronze	Ambetter Elite Bronze					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Silver	Bronze	Bronze	Bronze					
Deductible =>	\$6000 INT	\$6100 INT	\$6900 INT	\$8600 INT	\$0 Med / \$3,800 Rx					
Coinsurance =>	40%	50%	0%	0%	50%					
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	N/A	\$25 Generic Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,500	\$7,500	\$6,900	\$8,600	\$8,700					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$287.44	\$287.44	\$279.28	\$279.28	\$211.31	\$211.31	\$203.95	\$203.95	\$242.71	\$242.71
15	\$312.99	\$312.99	\$304.11	\$304.11	\$230.09	\$230.09	\$222.08	\$222.08	\$264.29	\$264.29
16	\$322.76	\$322.76	\$313.60	\$313.60	\$237.27	\$237.27	\$229.01	\$229.01	\$272.54	\$272.54
17	\$332.53	\$332.53	\$323.09	\$323.09	\$244.46	\$244.46	\$235.94	\$235.94	\$280.79	\$280.79
18	\$343.05	\$343.05	\$333.31	\$333.31	\$252.19	\$252.19	\$243.41	\$243.41	\$289.67	\$289.67
19	\$353.57	\$353.57	\$343.53	\$343.53	\$259.92	\$259.92	\$250.87	\$250.87	\$298.55	\$298.55
20	\$364.46	\$364.46	\$354.12	\$354.12	\$267.93	\$267.93	\$258.60	\$258.60	\$307.76	\$307.76
21	\$375.74	\$432.10	\$365.07	\$419.83	\$276.22	\$317.65	\$266.60	\$306.59	\$317.27	\$364.87
22	\$375.74	\$432.10	\$365.07	\$419.83	\$276.22	\$317.65	\$266.60	\$306.59	\$317.27	\$364.87
23	\$375.74	\$432.10	\$365.07	\$419.83	\$276.22	\$317.65	\$266.60	\$306.59	\$317.27	\$364.87
24	\$375.74	\$432.10	\$365.07	\$419.83	\$276.22	\$317.65	\$266.60	\$306.59	\$317.27	\$364.87
25	\$377.24	\$433.82	\$366.53	\$421.51	\$277.33	\$318.93	\$267.67	\$307.82	\$318.54	\$366.32
26	\$384.75	\$442.47	\$373.83	\$429.91	\$282.85	\$325.28	\$273.00	\$313.95	\$324.89	\$373.62
27	\$393.77	\$452.84	\$382.60	\$439.99	\$289.48	\$332.90	\$279.40	\$321.31	\$332.50	\$382.38
28	\$408.42	\$469.69	\$396.83	\$456.36	\$300.25	\$345.29	\$289.80	\$333.27	\$344.88	\$396.61
29	\$420.45	\$483.51	\$408.52	\$469.79	\$309.09	\$355.46	\$298.33	\$343.08	\$355.03	\$408.38
30	\$426.46	\$490.43	\$414.36	\$476.51	\$313.51	\$360.54	\$302.59	\$347.98	\$360.11	\$414.12
31	\$435.48	\$500.80	\$423.12	\$486.59	\$320.14	\$368.16	\$308.99	\$355.34	\$367.72	\$422.88
32	\$444.49	\$511.17	\$431.88	\$496.66	\$326.77	\$375.79	\$315.39	\$362.70	\$375.34	\$431.64
33	\$450.13	\$517.65	\$437.36	\$502.96	\$330.91	\$380.55	\$319.39	\$367.30	\$380.09	\$437.11
34	\$456.14	\$524.56	\$443.20	\$509.68	\$335.33	\$385.63	\$323.66	\$372.20	\$385.17	\$442.95
35	\$459.15	\$528.02	\$446.12	\$513.04	\$337.54	\$388.17	\$325.79	\$374.66	\$387.71	\$445.87
36	\$462.15	\$531.48	\$449.04	\$516.40	\$339.75	\$390.71	\$327.92	\$377.11	\$390.25	\$448.78
37	\$465.16	\$534.93	\$451.96	\$519.75	\$341.96	\$393.26	\$330.05	\$379.56	\$392.79	\$451.70
38	\$468.17	\$538.39	\$454.88	\$523.11	\$344.17	\$395.80	\$332.19	\$382.02	\$395.32	\$454.62
39	\$474.18	\$545.30	\$460.72	\$529.83	\$348.59	\$400.88	\$336.45	\$386.92	\$400.40	\$460.46
40	\$480.19	\$552.22	\$466.56	\$536.55	\$353.01	\$405.96	\$340.72	\$391.83	\$405.48	\$466.30
41	\$489.21	\$562.59	\$475.32	\$546.62	\$359.64	\$413.59	\$347.12	\$399.18	\$413.09	\$475.05
42	\$497.85	\$572.53	\$483.72	\$556.28	\$365.99	\$420.89	\$353.25	\$406.24	\$420.39	\$483.45
43	\$509.87	\$586.35	\$495.40	\$569.71	\$374.83	\$431.06	\$361.78	\$416.05	\$430.54	\$495.12
44	\$524.90	\$603.64	\$510.01	\$586.51	\$385.88	\$443.76	\$372.44	\$428.31	\$443.23	\$509.72
45	\$542.56	\$623.95	\$527.16	\$598.86	\$398.96	\$458.69	\$384.97	\$442.72	\$458.14	\$526.87
46	\$563.60	\$648.14	\$547.61	\$629.75	\$414.33	\$476.48	\$399.90	\$459.89	\$475.91	\$547.30
47	\$587.27	\$675.36	\$570.61	\$656.20	\$431.73	\$496.49	\$416.70	\$479.21	\$495.90	\$570.28
48	\$614.33	\$706.48	\$596.89	\$686.43	\$451.62	\$519.36	\$435.90	\$501.28	\$518.74	\$596.55
49	\$641.00	\$737.15	\$622.81	\$716.24	\$471.23	\$541.92	\$454.82	\$523.05	\$541.27	\$622.46
50	\$671.06	\$771.72	\$652.02	\$749.82	\$493.33	\$567.33	\$476.15	\$547.58	\$566.65	\$651.65
51	\$700.75	\$805.86	\$680.86	\$782.99	\$515.15	\$592.43	\$497.21	\$571.80	\$591.72	\$680.47
52	\$733.43	\$843.45	\$712.62	\$819.52	\$539.18	\$620.06	\$520.41	\$598.47	\$619.32	\$712.22
53	\$766.50	\$881.47	\$744.75	\$856.46	\$563.49	\$648.02	\$543.87	\$625.45	\$647.24	\$744.32
54	\$802.19	\$922.52	\$779.43	\$889.34	\$589.34	\$678.19	\$569.20	\$654.58	\$677.38	\$778.99
55	\$837.89	\$963.57	\$814.11	\$936.23	\$615.97	\$708.37	\$594.52	\$683.70	\$707.52	\$813.65
56	\$876.59	\$1,008.08	\$851.71	\$979.47	\$644.42	\$741.09	\$621.98	\$715.28	\$740.20	\$851.23
57	\$915.67	\$1,053.02	\$889.68	\$1,023.13	\$673.15	\$774.12	\$649.71	\$747.17	\$773.20	\$889.18
58	\$957.37	\$1,100.98	\$930.21	\$1,069.74	\$703.81	\$809.38	\$679.30	\$781.20	\$808.41	\$929.68
59	\$978.04	\$1,124.74	\$950.28	\$1,092.83	\$719.00	\$826.85	\$693.97	\$798.06	\$825.86	\$949.74
60	\$1,019.74	\$1,172.71	\$990.81	\$1,139.43	\$749.66	\$862.11	\$723.56	\$832.09	\$861.08	\$990.24
61	\$1,055.82	\$1,214.19	\$1,025.85	\$1,179.73	\$776.18	\$892.61	\$749.15	\$861.53	\$891.54	\$1,025.27
62	\$1,079.49	\$1,241.41	\$1,048.85	\$1,206.18	\$793.58	\$912.62	\$765.95	\$880.84	\$911.53	\$1,048.26
63	\$1,109.17	\$1,275.55	\$1,077.69	\$1,239.35	\$815.41	\$937.72	\$787.01	\$905.06	\$936.59	\$1,077.08
64+	\$1,127.21	\$1,296.29	\$1,095.20	\$1,259.48	\$828.64	\$952.94	\$799.79	\$919.76	\$951.80	\$1,094.58

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

HIOS Plan ID (On Exchange)=>	86199PA0010028	N/A	N/A	N/A	N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0010028	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004	
Plan Marketing Name =>	Ambetter Everyday Bronze	Ambetter Gold 201 HSA	Ambetter Gold 202	Ambetter Silver 201 HSA	Ambetter Silver 203	
Form # =>	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Bronze	Gold	Gold	Silver	Silver	
Deductible =>	\$8300 INT	\$3200 INT	\$2000 INT	\$5800 INT	\$6450 INT	
Coinurance =>	50% Preferred Brand Drugs	0%	20%	0%	35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	N/A	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	N/A	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	\$8,700	\$3,200	\$6,000	\$5,800	\$8,200	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$217.77	\$217.77	\$251.42	\$251.42	\$263.57	\$263.57
15	\$237.12	\$237.12	\$273.77	\$273.77	\$287.00	\$287.00
16	\$244.53	\$244.53	\$282.32	\$282.32	\$295.96	\$295.96
17	\$251.93	\$251.93	\$290.86	\$290.86	\$304.91	\$304.91
18	\$259.90	\$259.90	\$300.07	\$300.07	\$314.56	\$314.56
19	\$267.87	\$267.87	\$309.27	\$309.27	\$324.21	\$324.21
20	\$276.12	\$276.12	\$318.80	\$318.80	\$334.20	\$334.20
21	\$284.66	\$327.36	\$328.66	\$377.96	\$344.54	\$396.22
22	\$284.66	\$327.36	\$328.66	\$377.96	\$344.54	\$396.22
23	\$284.66	\$327.36	\$328.66	\$377.96	\$344.54	\$396.22
24	\$284.66	\$327.36	\$328.66	\$377.96	\$344.54	\$396.22
25	\$285.80	\$328.67	\$329.97	\$379.47	\$345.91	\$397.80
26	\$291.50	\$335.22	\$336.55	\$387.03	\$352.80	\$405.73
27	\$298.33	\$343.08	\$344.43	\$396.10	\$361.07	\$415.23
28	\$309.43	\$355.84	\$357.25	\$410.84	\$374.51	\$430.69
29	\$318.54	\$366.32	\$367.77	\$422.93	\$385.54	\$443.37
30	\$323.09	\$371.56	\$373.03	\$428.98	\$391.05	\$449.71
31	\$329.93	\$379.41	\$380.92	\$438.05	\$399.32	\$459.21
32	\$336.76	\$387.27	\$388.80	\$447.12	\$407.59	\$468.72
33	\$341.03	\$392.18	\$393.73	\$452.79	\$412.75	\$474.67
34	\$345.58	\$397.42	\$398.99	\$458.84	\$418.27	\$481.01
35	\$347.86	\$400.04	\$401.62	\$461.86	\$421.02	\$484.18
36	\$350.14	\$402.66	\$404.25	\$464.89	\$423.78	\$487.35
37	\$352.41	\$405.28	\$406.88	\$467.91	\$426.54	\$490.52
38	\$354.69	\$407.89	\$409.51	\$470.94	\$429.29	\$493.69
39	\$359.25	\$413.13	\$414.77	\$476.98	\$434.80	\$500.02
40	\$363.80	\$418.37	\$420.03	\$483.03	\$440.32	\$506.36
41	\$370.63	\$426.23	\$427.91	\$492.10	\$448.59	\$515.87
42	\$377.18	\$433.76	\$435.47	\$500.79	\$456.51	\$524.99
43	\$386.29	\$444.23	\$445.99	\$512.89	\$467.53	\$537.67
44	\$397.68	\$457.33	\$459.14	\$528.01	\$481.32	\$553.51
45	\$411.05	\$472.71	\$474.58	\$545.77	\$497.51	\$572.14
46	\$427.00	\$491.04	\$492.99	\$566.94	\$516.80	\$594.32
47	\$444.93	\$511.67	\$513.69	\$590.75	\$538.51	\$619.29
48	\$465.42	\$535.24	\$537.36	\$617.96	\$563.32	\$647.81
49	\$485.64	\$558.48	\$560.69	\$644.80	\$587.78	\$675.94
50	\$508.41	\$584.67	\$586.98	\$675.03	\$615.34	\$707.64
51	\$530.90	\$610.53	\$612.95	\$704.89	\$642.56	\$738.94
52	\$555.66	\$639.01	\$641.54	\$737.77	\$672.53	\$773.41
53	\$580.71	\$667.82	\$670.46	\$771.03	\$702.85	\$808.28
54	\$607.76	\$698.92	\$701.69	\$806.94	\$735.58	\$845.92
55	\$634.80	\$730.02	\$732.91	\$842.85	\$768.31	\$883.56
56	\$664.12	\$763.74	\$766.76	\$881.78	\$803.80	\$924.37
57	\$693.73	\$797.78	\$800.94	\$921.08	\$839.63	\$965.58
58	\$725.32	\$834.12	\$837.42	\$963.04	\$877.88	\$1,009.56
59	\$740.98	\$852.13	\$855.50	\$983.82	\$896.83	\$1,031.35
60	\$772.58	\$888.46	\$891.98	\$1,025.78	\$935.07	\$1,075.33
61	\$799.90	\$919.89	\$923.53	\$1,062.06	\$968.15	\$1,113.37
62	\$817.84	\$940.51	\$944.24	\$1,085.87	\$989.85	\$1,138.33
63	\$840.33	\$966.38	\$970.20	\$1,115.73	\$1,017.07	\$1,169.63
64+	\$853.97	\$982.07	\$1,133.85	\$1,133.85	\$1,033.59	\$1,188.63

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		86199PA0020039		86199PA0020025	
HIOS Plan ID (Off Exchange)=>	86199PA0030018		86199PA0030019		86199PA0030017		86199PA0020039		86199PA0020025	
Plan Marketing Name =>	Ambetter Silver 224		Ambetter Silver 226		Ambetter Bronze \$1500 Medical Deductible		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Bronze		Gold		Gold	
Deductible =>	\$7450 INT		\$5450 INT		\$1,500 Med / \$3,800 Rx		\$900 INT		\$1450 INT	
Coinsurance =>	0%		30%		50%		30% Laboratory Outpatient and Professional Services		20%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	\$7,450		\$8,400		\$8,700		\$8,700		\$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$215.92	\$215.92	\$216.57	\$216.57	\$232.97	\$232.97	\$266.60	\$266.60	\$280.48	\$280.48
15	\$235.12	\$235.12	\$235.82	\$235.82	\$253.68	\$253.68	\$290.30	\$290.30	\$305.41	\$305.41
16	\$242.46	\$242.46	\$243.18	\$243.18	\$261.60	\$261.60	\$299.36	\$299.36	\$314.94	\$314.94
17	\$249.79	\$249.79	\$250.54	\$250.54	\$269.51	\$269.51	\$308.42	\$308.42	\$324.48	\$324.48
18	\$257.70	\$257.70	\$258.47	\$258.47	\$278.04	\$278.04	\$318.18	\$318.18	\$334.74	\$334.74
19	\$265.60	\$265.60	\$266.39	\$266.39	\$286.57	\$286.57	\$327.93	\$327.93	\$345.01	\$345.01
20	\$273.79	\$273.79	\$274.60	\$274.60	\$295.40	\$295.40	\$338.04	\$338.04	\$355.64	\$355.64
21	\$282.25	\$324.59	\$283.10	\$325.56	\$304.53	\$350.22	\$348.49	\$400.77	\$366.64	\$421.64
22	\$282.25	\$324.59	\$283.10	\$325.56	\$304.53	\$350.22	\$348.49	\$400.77	\$366.64	\$421.64
23	\$282.25	\$324.59	\$283.10	\$325.56	\$304.53	\$350.22	\$348.49	\$400.77	\$366.64	\$421.64
24	\$282.25	\$324.59	\$283.10	\$325.56	\$304.53	\$350.22	\$348.49	\$400.77	\$366.64	\$421.64
25	\$283.38	\$325.89	\$284.23	\$326.86	\$305.75	\$351.62	\$349.89	\$402.37	\$368.11	\$423.32
26	\$289.03	\$332.38	\$289.89	\$333.37	\$311.84	\$358.62	\$356.86	\$410.39	\$375.44	\$431.75
27	\$295.80	\$340.17	\$296.68	\$341.19	\$319.15	\$367.03	\$365.22	\$420.01	\$384.24	\$441.87
28	\$306.81	\$352.83	\$307.72	\$353.88	\$331.03	\$380.68	\$378.81	\$435.64	\$398.54	\$458.32
29	\$315.84	\$363.22	\$316.78	\$364.30	\$340.77	\$391.89	\$389.97	\$448.46	\$410.27	\$471.81
30	\$320.36	\$368.41	\$321.31	\$369.51	\$345.65	\$397.49	\$395.54	\$454.87	\$416.14	\$478.56
31	\$327.13	\$376.20	\$328.11	\$377.32	\$352.96	\$405.90	\$403.91	\$464.49	\$424.94	\$488.68
32	\$333.91	\$383.99	\$334.90	\$385.14	\$360.26	\$414.30	\$412.27	\$474.11	\$433.73	\$498.79
33	\$338.14	\$388.86	\$339.15	\$390.02	\$364.83	\$419.56	\$417.50	\$480.12	\$439.23	\$505.12
34	\$342.66	\$394.05	\$343.68	\$395.23	\$369.71	\$425.16	\$423.07	\$486.53	\$445.10	\$511.87
35	\$344.91	\$396.65	\$345.94	\$397.83	\$372.14	\$427.96	\$425.86	\$489.74	\$448.03	\$515.24
36	\$347.17	\$399.25	\$348.21	\$400.44	\$374.58	\$430.76	\$428.65	\$492.95	\$450.97	\$518.61
37	\$349.43	\$401.84	\$350.47	\$403.04	\$377.01	\$433.57	\$431.44	\$496.15	\$453.90	\$521.98
38	\$351.69	\$404.44	\$352.74	\$405.65	\$379.45	\$436.37	\$434.22	\$499.36	\$456.83	\$525.36
39	\$356.20	\$409.64	\$357.27	\$410.86	\$384.32	\$441.97	\$439.80	\$505.77	\$462.70	\$532.10
40	\$360.72	\$414.83	\$361.80	\$416.07	\$389.20	\$447.58	\$445.38	\$512.18	\$468.57	\$538.85
41	\$367.49	\$422.62	\$368.59	\$423.88	\$396.50	\$455.98	\$453.74	\$521.80	\$477.36	\$548.97
42	\$373.99	\$430.08	\$375.10	\$431.37	\$403.51	\$464.04	\$461.76	\$531.02	\$485.80	\$558.67
43	\$383.02	\$440.47	\$384.16	\$441.78	\$413.25	\$475.24	\$472.91	\$543.84	\$497.53	\$572.16
44	\$394.31	\$453.46	\$395.48	\$454.81	\$425.44	\$489.25	\$486.85	\$559.87	\$512.20	\$589.02
45	\$407.57	\$468.71	\$408.79	\$470.11	\$439.75	\$505.71	\$503.23	\$578.71	\$529.43	\$608.84
46	\$423.38	\$486.89	\$424.64	\$488.34	\$456.80	\$525.32	\$522.74	\$601.15	\$549.96	\$632.45
47	\$441.16	\$507.34	\$442.48	\$508.85	\$475.99	\$547.39	\$544.70	\$626.40	\$573.06	\$659.02
48	\$461.49	\$530.71	\$462.86	\$532.29	\$497.91	\$572.60	\$569.79	\$655.26	\$599.46	\$689.37
49	\$481.53	\$553.75	\$482.96	\$555.41	\$519.54	\$597.47	\$594.53	\$683.71	\$625.49	\$719.31
50	\$504.11	\$579.72	\$505.61	\$581.45	\$543.90	\$625.48	\$622.41	\$715.77	\$654.82	\$753.04
51	\$526.40	\$605.36	\$527.97	\$607.17	\$567.96	\$653.15	\$649.94	\$747.43	\$683.78	\$786.35
52	\$550.96	\$633.60	\$552.60	\$635.49	\$594.45	\$683.62	\$680.26	\$782.30	\$715.68	\$823.03
53	\$575.80	\$662.17	\$577.52	\$664.14	\$621.25	\$714.44	\$710.93	\$817.57	\$747.94	\$860.14
54	\$602.61	\$693.00	\$604.41	\$695.07	\$650.18	\$747.71	\$744.04	\$855.64	\$782.78	\$900.19
55	\$629.43	\$723.84	\$631.30	\$726.00	\$679.11	\$780.98	\$777.14	\$893.72	\$817.61	\$940.25
56	\$658.50	\$757.27	\$660.46	\$759.53	\$710.48	\$817.05	\$813.04	\$934.99	\$855.37	\$983.68
57	\$687.85	\$791.03	\$689.90	\$793.39	\$742.15	\$853.47	\$849.28	\$976.67	\$893.50	\$1,027.53
58	\$719.18	\$827.06	\$721.33	\$829.53	\$775.96	\$892.35	\$887.97	\$1,021.16	\$934.20	\$1,074.33
59	\$734.71	\$844.91	\$736.90	\$847.43	\$792.70	\$911.61	\$907.13	\$1,043.20	\$954.36	\$1,097.52
60	\$766.04	\$880.94	\$768.32	\$883.57	\$826.51	\$950.48	\$945.82	\$1,087.69	\$995.06	\$1,144.32
61	\$793.13	\$912.10	\$795.50	\$914.82	\$855.74	\$984.10	\$979.27	\$1,126.16	\$1,030.26	\$1,184.80
62	\$810.92	\$932.55	\$813.33	\$935.33	\$874.93	\$1,006.17	\$1,001.23	\$1,151.41	\$1,053.36	\$1,211.36
63	\$833.21	\$958.20	\$835.70	\$961.05	\$898.99	\$1,033.84	\$1,028.76	\$1,183.07	\$1,082.32	\$1,244.67
64+	\$846.74	\$973.76	\$849.27	\$976.66	\$913.59	\$1,050.65	\$1,045.46	\$1,202.29	\$1,099.90	\$1,264.89

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

HIOS Plan ID (On Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034					
HIOS Plan ID (Off Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034					
Plan Marketing Name =>	Ambetter Elite Gold + Vision + Adult Dental	Ambetter Everyday Gold + Vision + Adult Dental	Ambetter Clear Silver + Vision + Adult Dental	Ambetter Complete Silver + Vision + Adult Dental	Ambetter Focused Silver + Vision + Adult Dental					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Gold	Gold	Silver	Silver	Silver					
Deductible =>	\$0 INT	\$750 INT	\$5400 INT	\$6000 INT	\$6100 INT					
Coinsurance =>	30%	35%	0%	40%	50%					
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$5,000	\$7,500	\$5,400	\$8,500	\$7,500					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$307.11	\$307.11	\$269.79	\$269.79	\$286.80	\$286.80	\$300.36	\$300.36	\$291.83	\$291.83
15	\$334.41	\$334.41	\$293.77	\$293.77	\$312.29	\$312.29	\$327.05	\$327.05	\$317.77	\$317.77
16	\$344.85	\$344.85	\$302.94	\$302.94	\$322.04	\$322.04	\$337.26	\$337.26	\$327.69	\$327.69
17	\$355.29	\$355.29	\$312.11	\$312.11	\$331.78	\$331.78	\$347.47	\$347.47	\$337.61	\$337.61
18	\$366.53	\$366.53	\$321.99	\$321.99	\$342.28	\$342.28	\$358.46	\$358.46	\$348.29	\$348.29
19	\$377.77	\$377.77	\$331.86	\$331.86	\$352.78	\$352.78	\$369.46	\$369.46	\$358.97	\$358.97
20	\$389.41	\$389.41	\$342.09	\$342.09	\$363.65	\$363.65	\$380.84	\$380.84	\$370.04	\$370.04
21	\$401.46	\$461.67	\$352.67	\$405.57	\$374.90	\$431.13	\$392.62	\$451.52	\$381.48	\$438.70
22	\$401.46	\$461.67	\$352.67	\$405.57	\$374.90	\$431.13	\$392.62	\$451.52	\$381.48	\$438.70
23	\$401.46	\$461.67	\$352.67	\$405.57	\$374.90	\$431.13	\$392.62	\$451.52	\$381.48	\$438.70
24	\$401.46	\$461.67	\$352.67	\$405.57	\$374.90	\$431.13	\$392.62	\$451.52	\$381.48	\$438.70
25	\$403.06	\$463.52	\$354.08	\$407.19	\$376.40	\$432.86	\$394.19	\$453.32	\$383.01	\$440.46
26	\$411.09	\$472.75	\$361.13	\$415.30	\$383.89	\$441.48	\$402.04	\$462.35	\$390.64	\$449.23
27	\$420.73	\$483.83	\$369.60	\$425.04	\$392.89	\$451.83	\$411.47	\$473.19	\$399.79	\$459.76
28	\$436.38	\$501.84	\$383.35	\$440.86	\$407.51	\$468.64	\$426.78	\$490.80	\$414.67	\$476.87
29	\$449.23	\$516.61	\$394.64	\$453.83	\$419.51	\$482.44	\$439.34	\$505.25	\$426.88	\$490.91
30	\$455.65	\$524.00	\$400.28	\$460.32	\$425.51	\$489.33	\$445.63	\$512.47	\$432.98	\$497.93
31	\$465.29	\$535.08	\$408.74	\$470.06	\$434.51	\$499.68	\$455.05	\$523.31	\$442.14	\$508.46
32	\$474.92	\$546.16	\$417.21	\$479.79	\$443.50	\$510.03	\$464.47	\$534.14	\$451.29	\$518.99
33	\$480.94	\$553.09	\$422.50	\$485.87	\$449.13	\$516.50	\$470.36	\$544.92	\$457.01	\$525.57
34	\$487.37	\$560.47	\$428.14	\$492.36	\$455.13	\$523.39	\$476.64	\$548.14	\$463.12	\$532.58
35	\$490.58	\$564.17	\$430.96	\$495.61	\$458.12	\$526.84	\$479.78	\$551.75	\$466.17	\$536.09
36	\$493.79	\$567.86	\$433.78	\$498.85	\$461.12	\$530.29	\$482.92	\$555.36	\$469.22	\$539.60
37	\$497.00	\$571.55	\$436.61	\$502.10	\$464.12	\$533.74	\$486.07	\$558.98	\$472.27	\$543.11
38	\$500.21	\$575.25	\$439.43	\$505.34	\$467.12	\$537.19	\$489.21	\$562.59	\$475.32	\$546.62
39	\$506.64	\$582.63	\$445.07	\$511.83	\$473.12	\$544.09	\$495.49	\$569.81	\$481.43	\$553.64
40	\$513.06	\$590.02	\$450.71	\$518.32	\$479.12	\$550.99	\$501.77	\$577.04	\$487.53	\$560.66
41	\$522.70	\$601.10	\$459.18	\$528.05	\$488.12	\$561.33	\$511.19	\$587.87	\$496.69	\$571.19
42	\$531.93	\$611.72	\$467.29	\$537.38	\$496.74	\$571.25	\$520.22	\$598.26	\$505.46	\$581.28
43	\$544.78	\$626.49	\$478.57	\$550.36	\$508.74	\$585.05	\$532.79	\$612.71	\$517.67	\$595.32
44	\$560.83	\$644.96	\$492.68	\$566.58	\$523.73	\$602.29	\$548.49	\$630.77	\$532.93	\$612.87
45	\$579.70	\$666.66	\$509.26	\$585.64	\$541.35	\$622.55	\$566.95	\$651.99	\$550.86	\$633.49
46	\$602.18	\$692.51	\$529.01	\$608.36	\$562.35	\$646.70	\$588.93	\$677.27	\$572.22	\$658.05
47	\$627.48	\$721.60	\$551.22	\$633.91	\$585.96	\$673.86	\$613.67	\$705.72	\$596.25	\$685.69
48	\$656.38	\$754.84	\$576.62	\$663.11	\$612.96	\$704.90	\$641.94	\$738.23	\$623.72	\$717.28
49	\$684.88	\$787.62	\$601.66	\$691.90	\$639.57	\$735.51	\$669.81	\$770.28	\$650.81	\$748.43
50	\$717.00	\$824.55	\$629.87	\$724.35	\$669.57	\$770.00	\$701.22	\$806.41	\$681.32	\$783.52
51	\$748.72	\$861.02	\$657.73	\$756.39	\$699.18	\$804.06	\$732.24	\$842.08	\$711.46	\$818.18
52	\$783.64	\$901.19	\$688.41	\$791.67	\$731.80	\$841.57	\$766.40	\$881.36	\$744.65	\$856.35
53	\$818.97	\$941.82	\$719.45	\$827.36	\$764.79	\$879.51	\$800.95	\$921.09	\$778.22	\$884.05
54	\$857.11	\$985.67	\$752.95	\$865.89	\$800.41	\$920.47	\$838.25	\$963.98	\$814.46	\$936.63
55	\$895.25	\$1,029.53	\$786.45	\$904.42	\$836.02	\$961.42	\$875.55	\$1,006.88	\$850.70	\$978.31
56	\$936.60	\$1,077.09	\$822.78	\$946.20	\$874.64	\$1,005.83	\$915.99	\$1,053.38	\$889.99	\$1,023.49
57	\$978.35	\$1,125.10	\$859.46	\$988.38	\$913.62	\$1,050.67	\$956.82	\$1,100.34	\$929.67	\$1,069.12
58	\$1,022.91	\$1,176.35	\$898.60	\$1,033.39	\$955.24	\$1,098.52	\$1,000.40	\$1,150.46	\$972.01	\$1,117.81
59	\$1,044.99	\$1,201.74	\$918.00	\$1,055.70	\$975.86	\$1,122.24	\$1,021.99	\$1,175.29	\$992.99	\$1,141.94
60	\$1,089.55	\$1,252.98	\$957.15	\$1,100.72	\$1,017.47	\$1,170.09	\$1,065.58	\$1,225.41	\$1,035.34	\$1,190.64
61	\$1,128.09	\$1,297.30	\$991.00	\$1,139.65	\$1,053.46	\$1,211.48	\$1,103.27	\$1,268.76	\$1,071.96	\$1,232.75
62	\$1,153.38	\$1,326.39	\$1,013.22	\$1,165.20	\$1,077.08	\$1,238.64	\$1,128.00	\$1,297.20	\$1,095.99	\$1,260.39
63	\$1,185.10	\$1,362.86	\$1,041.08	\$1,197.25	\$1,106.70	\$1,272.70	\$1,159.02	\$1,332.87	\$1,126.13	\$1,295.05
64+	\$1,204.35	\$1,385.00	\$1,057.99	\$1,216.69	\$1,124.67	\$1,293.38	\$1,177.85	\$1,354.53	\$1,144.42	\$1,316.06

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

HIOS Plan ID (On Exchange)=>	86199PA0020022		86199PA0020037		86199PA0020031		86199PA0020028		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020022		86199PA0020037		86199PA0020031		86199PA0020028		86199PA0040007	
Plan Marketing Name =>	Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Clear Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Gold 201 HSA + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6900 INT		\$8600 INT		\$0 Med / \$3,800 Rx		\$8300 INT		\$3200 INT	
Coinsurance =>	0%		0%		50%		50% Preferred Brand Drugs		0%	
Copays =>	N/A		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		N/A	
OOP Maximum =>	\$6,900		\$8,600		\$8,700		\$8,700		\$3,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$220.81	\$220.81	\$213.12	\$213.12	\$253.62	\$253.62	\$227.55	\$227.55	\$262.72	\$262.72
15	\$240.43	\$240.43	\$232.06	\$232.06	\$276.17	\$276.17	\$247.78	\$247.78	\$286.08	\$286.08
16	\$247.94	\$247.94	\$239.30	\$239.30	\$284.79	\$284.79	\$255.52	\$255.52	\$295.01	\$295.01
17	\$255.44	\$255.44	\$246.55	\$246.55	\$293.41	\$293.41	\$263.25	\$263.25	\$303.94	\$303.94
18	\$263.52	\$263.52	\$254.35	\$254.35	\$302.69	\$302.69	\$271.58	\$271.58	\$313.55	\$313.55
19	\$271.61	\$271.61	\$262.15	\$262.15	\$311.97	\$311.97	\$279.91	\$279.91	\$323.17	\$323.17
20	\$279.98	\$279.98	\$270.23	\$270.23	\$321.59	\$321.59	\$288.53	\$288.53	\$333.13	\$333.13
21	\$288.64	\$331.93	\$278.58	\$320.37	\$331.53	\$381.26	\$297.46	\$342.08	\$343.43	\$394.94
22	\$288.64	\$331.93	\$278.58	\$320.37	\$331.53	\$381.26	\$297.46	\$342.08	\$343.43	\$394.94
23	\$288.64	\$331.93	\$278.58	\$320.37	\$331.53	\$381.26	\$297.46	\$342.08	\$343.43	\$394.94
24	\$288.64	\$331.93	\$278.58	\$320.37	\$331.53	\$381.26	\$297.46	\$342.08	\$343.43	\$394.94
25	\$289.79	\$333.26	\$279.70	\$321.65	\$332.86	\$382.79	\$298.65	\$343.44	\$344.80	\$396.52
26	\$295.56	\$339.90	\$285.27	\$328.06	\$339.49	\$390.41	\$304.60	\$350.29	\$351.67	\$404.42
27	\$302.49	\$347.86	\$291.96	\$335.75	\$347.45	\$399.56	\$311.74	\$358.50	\$359.91	\$413.90
28	\$313.75	\$360.81	\$302.82	\$348.25	\$360.38	\$414.43	\$323.34	\$371.84	\$373.31	\$429.30
29	\$322.98	\$371.43	\$311.74	\$358.50	\$370.99	\$426.63	\$332.85	\$382.78	\$384.30	\$441.94
30	\$327.60	\$376.74	\$316.19	\$363.62	\$376.29	\$432.73	\$337.61	\$388.26	\$389.79	\$448.26
31	\$334.53	\$384.71	\$322.88	\$371.31	\$384.25	\$441.88	\$344.75	\$396.47	\$398.04	\$457.74
32	\$341.46	\$392.67	\$329.57	\$379.00	\$392.20	\$451.03	\$351.89	\$404.68	\$406.28	\$467.22
33	\$345.79	\$397.65	\$333.74	\$383.81	\$397.18	\$456.75	\$356.35	\$409.81	\$411.43	\$473.14
34	\$350.40	\$402.96	\$338.20	\$388.93	\$402.48	\$462.85	\$361.11	\$415.28	\$416.92	\$479.46
35	\$352.71	\$405.62	\$340.43	\$391.50	\$405.13	\$465.90	\$363.49	\$418.02	\$419.67	\$482.62
36	\$355.02	\$408.28	\$342.66	\$394.06	\$407.79	\$468.95	\$365.87	\$420.75	\$422.42	\$485.78
37	\$357.33	\$410.93	\$344.89	\$396.62	\$410.44	\$472.00	\$368.25	\$423.49	\$425.17	\$488.94
38	\$359.64	\$413.59	\$347.12	\$399.18	\$413.09	\$475.05	\$370.63	\$426.23	\$427.91	\$492.10
39	\$364.26	\$418.90	\$351.57	\$404.31	\$418.40	\$481.15	\$375.39	\$431.70	\$433.41	\$498.42
40	\$368.88	\$424.21	\$356.03	\$409.44	\$423.70	\$487.25	\$380.15	\$437.17	\$438.90	\$504.74
41	\$375.80	\$432.17	\$362.72	\$417.13	\$431.66	\$496.41	\$387.29	\$445.38	\$445.15	\$514.22
42	\$382.44	\$439.81	\$369.12	\$424.49	\$439.28	\$505.17	\$394.13	\$453.25	\$455.04	\$523.30
43	\$391.68	\$450.43	\$378.04	\$434.75	\$449.89	\$517.37	\$403.65	\$464.20	\$466.03	\$535.94
44	\$403.22	\$463.71	\$389.18	\$447.56	\$463.15	\$532.63	\$415.55	\$477.88	\$479.77	\$551.74
45	\$416.79	\$479.31	\$402.28	\$462.62	\$478.73	\$550.54	\$429.53	\$493.96	\$495.91	\$570.30
46	\$432.95	\$497.90	\$417.88	\$480.56	\$497.30	\$571.90	\$446.19	\$513.11	\$515.15	\$592.42
47	\$451.14	\$518.81	\$435.43	\$500.74	\$518.19	\$595.91	\$464.93	\$534.66	\$536.78	\$617.30
48	\$471.92	\$542.71	\$455.49	\$523.81	\$542.06	\$623.37	\$486.34	\$559.29	\$561.51	\$645.73
49	\$492.41	\$566.27	\$475.27	\$546.56	\$565.60	\$650.44	\$507.46	\$583.58	\$585.89	\$673.78
50	\$515.50	\$592.83	\$497.55	\$572.19	\$592.12	\$680.94	\$531.26	\$610.95	\$613.37	\$705.37
51	\$538.31	\$619.05	\$519.56	\$597.49	\$618.31	\$711.06	\$554.76	\$637.97	\$640.50	\$736.57
52	\$563.42	\$647.93	\$543.80	\$625.37	\$647.15	\$744.23	\$580.64	\$667.73	\$670.38	\$770.93
53	\$588.82	\$677.14	\$568.31	\$653.56	\$676.33	\$777.78	\$606.81	\$697.84	\$700.03	\$805.69
54	\$616.24	\$708.67	\$594.78	\$684.00	\$707.82	\$814.00	\$635.07	\$730.33	\$733.22	\$843.21
55	\$643.66	\$740.21	\$621.24	\$714.43	\$739.32	\$850.22	\$663.33	\$762.83	\$765.85	\$880.73
56	\$673.39	\$774.40	\$649.94	\$747.43	\$773.47	\$889.49	\$693.97	\$798.06	\$801.22	\$921.41
57	\$703.41	\$808.92	\$678.91	\$780.75	\$807.95	\$929.14	\$724.90	\$833.64	\$836.94	\$962.48
58	\$735.44	\$845.76	\$709.83	\$816.31	\$844.75	\$971.46	\$757.92	\$871.61	\$875.06	\$1,006.32
59	\$751.32	\$864.02	\$725.16	\$833.93	\$862.98	\$992.43	\$774.28	\$890.42	\$893.95	\$1,028.04
60	\$783.36	\$900.86	\$756.08	\$869.49	\$899.78	\$1,034.75	\$807.30	\$928.39	\$932.07	\$1,071.88
61	\$811.07	\$932.73	\$782.82	\$900.25	\$931.61	\$1,071.35	\$835.86	\$961.23	\$965.04	\$1,109.79
62	\$829.25	\$953.64	\$800.37	\$920.43	\$952.50	\$1,095.37	\$854.60	\$982.78	\$986.67	\$1,134.68
63	\$852.05	\$979.86	\$822.38	\$945.74	\$978.69	\$1,125.49	\$878.09	\$1,009.81	\$1,013.81	\$1,165.88
64+	\$865.89	\$995.77	\$835.73	\$961.10	\$994.58	\$1,143.77	\$892.35	\$1,026.21	\$1,030.27	\$1,184.84

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040018		86199PA0040019	
Plan Marketing Name =>	Ambetter Gold 202 + Vision + Adult Dental		Ambetter Silver 201 HSA + Vision + Adult Dental		Ambetter Silver 203 + Vision + Adult Dental		Ambetter Silver 224 + Vision + Adult Dental		Ambetter Silver 226 + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$2000 INT		\$5800 INT		\$6450 INT		\$7450 INT		\$5450 INT	
Coinsurance =>	20%		0%		35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services		0%		30%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,000		\$5,800		\$8,200		\$7,450		\$8,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.42	\$275.42	\$211.53	\$211.53	\$220.56	\$220.56	\$225.63	\$225.63	\$226.30	\$226.30
15	\$299.90	\$299.90	\$230.33	\$230.33	\$240.17	\$240.17	\$245.68	\$245.68	\$246.42	\$246.42
16	\$309.26	\$309.26	\$237.52	\$237.52	\$247.67	\$247.67	\$253.35	\$253.35	\$254.11	\$254.11
17	\$318.62	\$318.62	\$244.71	\$244.71	\$255.16	\$255.16	\$261.02	\$261.02	\$261.80	\$261.80
18	\$328.70	\$328.70	\$252.45	\$252.45	\$263.23	\$263.23	\$269.28	\$269.28	\$270.08	\$270.08
19	\$338.78	\$338.78	\$260.19	\$260.19	\$271.31	\$271.31	\$277.54	\$277.54	\$278.37	\$278.37
20	\$349.22	\$349.22	\$268.21	\$268.21	\$279.67	\$279.67	\$286.09	\$286.09	\$286.94	\$286.94
21	\$360.02	\$414.02	\$276.51	\$317.98	\$288.32	\$331.57	\$294.94	\$339.18	\$295.82	\$340.19
22	\$360.02	\$414.02	\$276.51	\$317.98	\$288.32	\$331.57	\$294.94	\$339.18	\$295.82	\$340.19
23	\$360.02	\$414.02	\$276.51	\$317.98	\$288.32	\$331.57	\$294.94	\$339.18	\$295.82	\$340.19
24	\$360.02	\$414.02	\$276.51	\$317.98	\$288.32	\$331.57	\$294.94	\$339.18	\$295.82	\$340.19
25	\$361.46	\$415.68	\$277.61	\$319.26	\$289.47	\$332.89	\$296.12	\$340.54	\$297.00	\$341.55
26	\$368.66	\$423.96	\$283.14	\$325.62	\$295.24	\$339.52	\$302.02	\$347.32	\$302.92	\$348.36
27	\$377.30	\$433.90	\$289.78	\$333.25	\$302.16	\$347.48	\$309.10	\$355.46	\$310.02	\$356.52
28	\$391.34	\$450.04	\$300.56	\$345.65	\$313.40	\$360.41	\$320.60	\$368.69	\$321.56	\$369.79
29	\$402.86	\$463.29	\$309.41	\$355.82	\$322.63	\$371.02	\$330.04	\$379.54	\$331.02	\$380.67
30	\$408.62	\$469.92	\$313.84	\$360.91	\$327.24	\$376.33	\$334.76	\$384.97	\$335.75	\$386.12
31	\$417.26	\$479.85	\$320.47	\$368.54	\$334.16	\$384.29	\$341.83	\$393.11	\$342.85	\$394.28
32	\$425.90	\$489.79	\$327.11	\$376.18	\$341.08	\$392.24	\$348.91	\$401.25	\$349.95	\$402.45
33	\$431.30	\$496.00	\$331.26	\$380.95	\$345.41	\$397.22	\$353.34	\$406.34	\$354.39	\$407.55
34	\$437.06	\$502.62	\$335.68	\$386.03	\$350.02	\$402.52	\$358.06	\$411.77	\$359.12	\$412.99
35	\$439.94	\$505.94	\$337.89	\$388.58	\$352.33	\$405.17	\$360.42	\$414.48	\$361.49	\$415.71
36	\$442.83	\$509.25	\$340.10	\$391.12	\$354.63	\$407.83	\$362.78	\$417.19	\$363.86	\$418.44
37	\$445.71	\$512.56	\$342.32	\$393.66	\$356.94	\$410.48	\$365.14	\$419.91	\$366.22	\$421.16
38	\$448.59	\$515.87	\$344.53	\$396.21	\$359.25	\$413.13	\$367.49	\$422.62	\$368.59	\$423.88
39	\$454.35	\$522.50	\$348.95	\$401.30	\$363.86	\$418.44	\$372.21	\$428.05	\$373.32	\$429.32
40	\$460.11	\$529.12	\$353.38	\$406.38	\$368.47	\$423.74	\$376.93	\$433.47	\$378.06	\$434.77
41	\$468.75	\$539.06	\$360.01	\$414.02	\$375.39	\$431.70	\$384.01	\$441.61	\$385.16	\$442.93
42	\$477.03	\$548.58	\$366.37	\$421.33	\$382.02	\$439.33	\$390.79	\$449.41	\$391.96	\$450.75
43	\$488.55	\$561.83	\$375.22	\$431.50	\$391.25	\$449.94	\$400.23	\$460.27	\$401.43	\$461.64
44	\$502.95	\$578.39	\$386.28	\$444.22	\$402.78	\$463.20	\$412.03	\$473.84	\$413.26	\$475.25
45	\$519.87	\$597.85	\$399.28	\$459.17	\$416.33	\$478.78	\$425.89	\$489.78	\$427.16	\$491.24
46	\$540.03	\$621.04	\$414.76	\$476.98	\$432.48	\$497.35	\$442.41	\$508.77	\$443.73	\$510.29
47	\$562.71	\$647.12	\$432.18	\$497.01	\$450.64	\$518.24	\$460.99	\$530.14	\$462.37	\$531.72
48	\$588.63	\$676.93	\$452.09	\$519.90	\$471.40	\$542.11	\$482.23	\$554.56	\$483.66	\$556.21
49	\$614.19	\$706.32	\$471.72	\$542.48	\$491.87	\$565.65	\$503.17	\$578.64	\$504.67	\$580.37
50	\$643.00	\$739.45	\$493.84	\$567.92	\$514.94	\$592.18	\$526.76	\$605.78	\$528.33	\$607.58
51	\$671.44	\$772.15	\$515.69	\$593.04	\$537.71	\$618.37	\$550.06	\$632.57	\$551.70	\$634.46
52	\$702.76	\$808.17	\$539.74	\$620.71	\$562.80	\$647.22	\$575.72	\$662.08	\$577.44	\$664.05
53	\$734.44	\$844.61	\$564.08	\$648.69	\$588.17	\$676.40	\$601.68	\$691.93	\$603.47	\$693.99
54	\$768.64	\$883.94	\$590.34	\$678.90	\$615.56	\$707.89	\$629.70	\$724.15	\$631.57	\$726.31
55	\$802.85	\$923.27	\$616.61	\$709.11	\$642.95	\$739.39	\$657.72	\$756.37	\$659.68	\$758.63
56	\$839.93	\$965.92	\$645.09	\$741.86	\$672.65	\$773.54	\$688.09	\$791.31	\$690.15	\$793.67
57	\$877.37	\$1,008.98	\$673.85	\$774.93	\$702.63	\$808.03	\$718.77	\$826.58	\$720.91	\$829.05
58	\$917.33	\$1,054.93	\$704.54	\$810.22	\$734.64	\$844.83	\$751.51	\$864.23	\$753.75	\$866.81
59	\$937.13	\$1,077.70	\$719.75	\$827.71	\$750.49	\$863.07	\$767.73	\$882.89	\$770.02	\$885.52
60	\$977.10	\$1,123.66	\$750.44	\$863.01	\$782.50	\$899.87	\$800.47	\$920.54	\$802.85	\$923.28
61	\$1,011.66	\$1,163.41	\$776.99	\$893.54	\$810.18	\$931.70	\$828.78	\$953.10	\$831.25	\$955.94
62	\$1,034.34	\$1,189.49	\$794.41	\$913.57	\$828.34	\$952.59	\$847.36	\$974.47	\$849.89	\$977.37
63	\$1,062.78	\$1,222.20	\$816.25	\$938.69	\$851.12	\$978.78	\$870.66	\$1,001.26	\$873.26	\$1,004.25
64+	\$1,080.04	\$1,242.05	\$829.50	\$953.93	\$864.94	\$994.68	\$884.80	\$1,017.52	\$887.44	\$1,020.56

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

HIOS Plan ID (On Exchange)=>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032					
HIOS Plan ID (Off Exchange)=>	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032					
Plan Marketing Name =>	Ambetter Clear Gold	Ambetter Complete Gold	Ambetter Elite Gold	Ambetter Everyday Gold	Ambetter Clear Silver					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Gold	Gold	Gold	Gold	Silver					
Deductible =>	\$900 INT	\$1450 INT	\$0 INT	\$750 INT	\$5400 INT					
Coinsurance =>	30% Laboratory Outpatient and Professional Services	20%	30%	35%	0%					
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A					
OOP Maximum =>	\$8,700	\$7,500	\$5,000	\$7,500	\$5,400					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$219.84	\$219.84	\$231.29	\$231.29	\$253.25	\$253.25	\$222.48	\$222.48	\$236.50	\$236.50
15	\$239.39	\$239.39	\$251.85	\$251.85	\$275.77	\$275.77	\$242.25	\$242.25	\$257.52	\$257.52
16	\$246.86	\$246.86	\$259.71	\$259.71	\$284.37	\$284.37	\$249.82	\$249.82	\$265.56	\$265.56
17	\$254.33	\$254.33	\$267.57	\$267.57	\$292.98	\$292.98	\$257.38	\$257.38	\$273.60	\$273.60
18	\$262.38	\$262.38	\$276.04	\$276.04	\$302.25	\$302.25	\$265.52	\$265.52	\$282.25	\$282.25
19	\$270.42	\$270.42	\$284.50	\$284.50	\$311.52	\$311.52	\$273.66	\$273.66	\$290.91	\$290.91
20	\$278.76	\$278.76	\$293.27	\$293.27	\$321.12	\$321.12	\$282.10	\$282.10	\$299.88	\$299.88
21	\$287.38	\$330.49	\$302.34	\$347.69	\$331.05	\$380.71	\$290.82	\$334.44	\$309.15	\$355.52
22	\$287.38	\$330.49	\$302.34	\$347.69	\$331.05	\$380.71	\$290.82	\$334.44	\$309.15	\$355.52
23	\$287.38	\$330.49	\$302.34	\$347.69	\$331.05	\$380.71	\$290.82	\$334.44	\$309.15	\$355.52
24	\$287.38	\$330.49	\$302.34	\$347.69	\$331.05	\$380.71	\$290.82	\$334.44	\$309.15	\$355.52
25	\$288.53	\$331.81	\$303.55	\$349.08	\$332.38	\$382.23	\$291.98	\$335.78	\$310.39	\$356.95
26	\$294.28	\$338.42	\$309.60	\$356.04	\$339.00	\$389.85	\$297.80	\$342.47	\$316.57	\$364.06
27	\$301.17	\$346.35	\$316.85	\$364.38	\$346.94	\$398.98	\$304.78	\$350.50	\$323.99	\$372.59
28	\$312.38	\$359.24	\$328.64	\$377.94	\$359.85	\$413.83	\$316.12	\$363.54	\$336.05	\$386.45
29	\$321.58	\$369.81	\$338.32	\$389.07	\$370.45	\$426.01	\$325.43	\$374.24	\$345.94	\$397.83
30	\$326.17	\$375.10	\$343.16	\$394.63	\$375.74	\$432.11	\$330.08	\$379.60	\$350.89	\$403.52
31	\$333.07	\$383.03	\$350.41	\$402.98	\$383.69	\$441.24	\$337.06	\$387.62	\$358.31	\$412.05
32	\$339.97	\$390.96	\$357.67	\$411.32	\$391.63	\$450.38	\$344.04	\$395.65	\$365.73	\$420.58
33	\$344.28	\$395.92	\$362.20	\$416.54	\$396.60	\$456.09	\$348.40	\$400.67	\$370.36	\$425.92
34	\$348.88	\$401.21	\$367.04	\$422.10	\$401.90	\$462.18	\$353.06	\$406.02	\$375.31	\$431.61
35	\$351.18	\$403.85	\$369.46	\$424.88	\$404.55	\$465.23	\$355.38	\$408.69	\$377.78	\$434.45
36	\$353.48	\$406.50	\$371.88	\$427.66	\$407.19	\$468.27	\$357.71	\$411.37	\$380.26	\$437.29
37	\$355.77	\$409.14	\$374.30	\$430.44	\$409.84	\$471.32	\$360.04	\$414.04	\$382.73	\$440.14
38	\$358.07	\$411.78	\$376.72	\$433.22	\$412.49	\$474.36	\$362.36	\$416.72	\$385.20	\$442.98
39	\$362.67	\$417.07	\$381.55	\$438.79	\$417.79	\$480.46	\$367.02	\$422.07	\$390.15	\$448.67
40	\$367.27	\$422.36	\$386.39	\$444.35	\$423.08	\$486.55	\$371.67	\$427.42	\$395.09	\$454.36
41	\$374.17	\$430.29	\$393.65	\$452.70	\$431.03	\$495.68	\$378.65	\$435.45	\$402.51	\$462.89
42	\$380.78	\$437.89	\$400.60	\$460.69	\$438.64	\$504.44	\$385.34	\$443.14	\$409.62	\$471.07
43	\$389.97	\$448.47	\$410.28	\$471.82	\$449.24	\$516.62	\$394.65	\$453.84	\$419.52	\$482.45
44	\$401.47	\$461.69	\$422.37	\$485.73	\$462.48	\$531.85	\$406.28	\$467.22	\$431.88	\$496.67
45	\$414.97	\$477.22	\$436.58	\$502.07	\$478.04	\$549.74	\$419.95	\$482.94	\$446.41	\$513.38
46	\$431.07	\$495.73	\$453.51	\$521.54	\$496.58	\$571.06	\$436.23	\$501.67	\$463.73	\$533.29
47	\$449.17	\$516.55	\$472.56	\$543.44	\$517.43	\$595.05	\$454.55	\$522.74	\$483.20	\$555.68
48	\$469.86	\$540.34	\$494.33	\$568.48	\$541.27	\$622.46	\$475.49	\$546.82	\$505.46	\$581.28
49	\$490.27	\$563.81	\$515.79	\$593.16	\$564.77	\$649.49	\$496.14	\$570.56	\$527.41	\$606.52
50	\$513.26	\$590.25	\$539.98	\$620.98	\$591.26	\$679.95	\$519.41	\$597.32	\$552.14	\$634.96
51	\$535.96	\$616.36	\$563.87	\$648.45	\$617.41	\$710.02	\$542.38	\$623.74	\$576.57	\$663.05
52	\$560.96	\$645.11	\$590.17	\$678.70	\$646.21	\$743.14	\$567.68	\$652.84	\$603.46	\$693.98
53	\$586.25	\$674.19	\$616.78	\$709.29	\$676.35	\$776.65	\$593.28	\$682.27	\$629.67	\$725.27
54	\$613.55	\$705.59	\$645.50	\$742.32	\$706.80	\$812.81	\$620.90	\$714.04	\$660.04	\$759.04
55	\$640.85	\$736.98	\$674.22	\$775.35	\$738.25	\$848.98	\$648.53	\$745.81	\$689.41	\$792.82
56	\$670.45	\$771.02	\$705.36	\$811.17	\$772.34	\$888.20	\$678.49	\$780.26	\$721.25	\$829.44
57	\$700.34	\$805.39	\$736.81	\$847.33	\$806.77	\$927.79	\$708.73	\$815.04	\$753.40	\$866.41
58	\$732.24	\$842.08	\$770.37	\$885.92	\$843.52	\$970.05	\$741.01	\$852.17	\$787.72	\$905.87
59	\$748.05	\$860.25	\$786.99	\$905.04	\$861.73	\$990.99	\$757.01	\$870.56	\$804.72	\$925.43
60	\$779.95	\$896.94	\$820.55	\$943.64	\$898.47	\$1,033.25	\$789.29	\$907.68	\$839.04	\$964.89
61	\$807.53	\$928.66	\$849.58	\$977.02	\$930.26	\$1,069.79	\$817.21	\$939.79	\$868.71	\$999.02
62	\$825.64	\$949.48	\$868.63	\$998.92	\$951.11	\$1,093.78	\$835.53	\$960.86	\$888.19	\$1,021.42
63	\$848.34	\$975.59	\$892.51	\$1,026.39	\$977.26	\$1,123.85	\$858.51	\$987.28	\$912.61	\$1,049.51
64+	\$862.12	\$991.44	\$907.00	\$1,043.06	\$993.13	\$1,142.11	\$872.45	\$1,003.31	\$927.43	\$1,066.55

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

HIOS Plan ID (On Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
HIOS Plan ID (Off Exchange)=>	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031					
Plan Marketing Name =>	Ambetter Complete Silver	Ambetter Focused Silver	Ambetter Choice Bronze HSA	Ambetter Clear Bronze	Ambetter Elite Bronze					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Silver	Silver	Bronze	Bronze	Bronze					
Deductible =>	\$6000 INT	\$6100 INT	\$6900 INT	\$8600 INT	\$0 Med / \$3,800 Rx					
Coinsurance =>	40%	50%	0%	0%	50%					
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	N/A	\$25 Generic Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,500	\$7,500	\$6,900	\$8,600	\$8,700					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$247.68	\$247.68	\$240.65	\$240.65	\$182.08	\$182.08	\$175.74	\$175.74	\$209.14	\$209.14
15	\$269.70	\$269.70	\$262.04	\$262.04	\$198.27	\$198.27	\$191.36	\$191.36	\$227.74	\$227.74
16	\$278.12	\$278.12	\$270.22	\$270.22	\$204.46	\$204.46	\$197.34	\$197.34	\$234.84	\$234.84
17	\$286.53	\$286.53	\$278.40	\$278.40	\$210.65	\$210.65	\$203.31	\$203.31	\$241.95	\$241.95
18	\$295.60	\$295.60	\$287.21	\$287.21	\$217.31	\$217.31	\$209.74	\$209.74	\$249.61	\$249.61
19	\$304.66	\$304.66	\$296.02	\$296.02	\$223.97	\$223.97	\$216.17	\$216.17	\$257.26	\$257.26
20	\$314.05	\$314.05	\$305.14	\$305.14	\$230.88	\$230.88	\$222.84	\$222.84	\$265.19	\$265.19
21	\$323.77	\$372.33	\$314.58	\$361.77	\$238.02	\$273.72	\$229.73	\$264.19	\$273.39	\$314.40
22	\$323.77	\$372.33	\$314.58	\$361.77	\$238.02	\$273.72	\$229.73	\$264.19	\$273.39	\$314.40
23	\$323.77	\$372.33	\$314.58	\$361.77	\$238.02	\$273.72	\$229.73	\$264.19	\$273.39	\$314.40
24	\$323.77	\$372.33	\$314.58	\$361.77	\$238.02	\$273.72	\$229.73	\$264.19	\$273.39	\$314.40
25	\$325.06	\$373.82	\$315.84	\$363.21	\$238.97	\$274.81	\$230.65	\$265.24	\$274.49	\$315.66
26	\$331.54	\$381.27	\$322.13	\$370.45	\$243.73	\$280.29	\$235.24	\$270.53	\$279.95	\$321.95
27	\$339.31	\$390.20	\$329.68	\$379.13	\$249.44	\$286.86	\$240.76	\$276.87	\$286.51	\$329.49
28	\$351.93	\$404.72	\$341.95	\$393.24	\$258.72	\$297.53	\$249.72	\$287.17	\$297.18	\$341.75
29	\$362.30	\$416.64	\$352.01	\$404.82	\$266.34	\$306.29	\$257.07	\$295.63	\$305.93	\$351.81
30	\$367.48	\$422.60	\$357.05	\$410.60	\$270.15	\$310.67	\$260.74	\$299.85	\$310.30	\$356.84
31	\$375.25	\$431.53	\$364.60	\$419.29	\$275.86	\$317.24	\$266.26	\$306.19	\$316.86	\$364.39
32	\$383.02	\$440.47	\$372.15	\$427.97	\$281.57	\$323.81	\$271.77	\$312.53	\$323.42	\$371.94
33	\$387.87	\$446.05	\$376.87	\$433.40	\$285.14	\$327.92	\$275.22	\$316.50	\$327.52	\$376.65
34	\$393.05	\$452.01	\$381.90	\$439.18	\$288.95	\$332.30	\$278.89	\$320.72	\$331.90	\$381.68
35	\$395.64	\$454.99	\$384.42	\$442.08	\$290.86	\$334.49	\$280.73	\$322.84	\$334.08	\$384.20
36	\$398.23	\$457.97	\$386.93	\$444.97	\$292.76	\$336.68	\$282.57	\$324.95	\$336.27	\$386.71
37	\$400.82	\$460.95	\$389.45	\$447.87	\$294.67	\$338.86	\$284.40	\$327.06	\$338.46	\$389.23
38	\$403.41	\$463.93	\$391.97	\$450.76	\$296.57	\$341.05	\$286.24	\$329.18	\$340.65	\$391.74
39	\$408.59	\$469.88	\$397.00	\$456.55	\$300.38	\$345.43	\$289.92	\$333.41	\$345.02	\$396.77
40	\$413.77	\$475.84	\$402.03	\$462.34	\$304.19	\$349.81	\$293.59	\$337.63	\$349.39	\$401.80
41	\$421.54	\$484.78	\$409.58	\$471.02	\$309.90	\$356.38	\$299.11	\$343.97	\$355.96	\$409.35
42	\$428.99	\$493.34	\$416.82	\$479.34	\$315.37	\$362.68	\$304.39	\$350.05	\$362.24	\$416.58
43	\$439.35	\$505.25	\$426.88	\$490.92	\$322.99	\$371.44	\$311.74	\$358.50	\$370.99	\$426.64
44	\$452.30	\$520.15	\$439.47	\$505.39	\$332.51	\$382.39	\$320.93	\$369.07	\$381.93	\$439.22
45	\$467.52	\$537.65	\$454.25	\$522.39	\$343.70	\$395.25	\$331.73	\$381.49	\$394.78	\$453.99
46	\$485.65	\$558.50	\$471.87	\$542.65	\$357.03	\$410.58	\$344.59	\$396.28	\$410.09	\$471.60
47	\$506.05	\$581.95	\$491.69	\$565.44	\$372.02	\$427.82	\$359.07	\$412.93	\$427.31	\$491.41
48	\$529.36	\$608.76	\$514.34	\$591.49	\$389.16	\$447.53	\$375.61	\$431.95	\$447.00	\$514.04
49	\$552.35	\$635.20	\$536.67	\$617.17	\$406.06	\$466.97	\$391.92	\$450.71	\$466.41	\$536.37
50	\$578.25	\$664.98	\$561.84	\$646.11	\$425.10	\$488.86	\$410.30	\$471.84	\$488.28	\$561.52
51	\$603.83	\$694.40	\$586.69	\$674.69	\$443.90	\$510.49	\$428.44	\$491.71	\$509.88	\$586.36
52	\$631.99	\$726.79	\$614.06	\$706.17	\$464.61	\$534.30	\$448.43	\$515.70	\$533.66	\$613.71
53	\$660.48	\$759.56	\$641.74	\$738.00	\$485.55	\$558.39	\$468.65	\$538.94	\$557.72	\$641.38
54	\$691.24	\$794.93	\$671.63	\$772.37	\$508.17	\$584.39	\$490.47	\$564.04	\$583.69	\$671.25
55	\$722.00	\$830.30	\$701.51	\$806.74	\$530.78	\$610.39	\$512.30	\$589.14	\$609.66	\$701.11
56	\$755.35	\$868.65	\$733.91	\$844.00	\$555.29	\$638.59	\$535.96	\$616.35	\$637.82	\$733.50
57	\$789.02	\$907.37	\$766.63	\$881.62	\$580.05	\$667.05	\$559.85	\$643.83	\$666.26	\$766.19
58	\$824.96	\$948.70	\$801.55	\$921.78	\$606.47	\$697.44	\$585.35	\$673.15	\$696.60	\$801.09
59	\$842.77	\$969.18	\$818.85	\$941.68	\$619.56	\$712.49	\$597.98	\$687.68	\$711.64	\$818.38
60	\$878.70	\$1,010.51	\$853.77	\$981.83	\$645.98	\$742.87	\$623.48	\$717.01	\$741.99	\$853.28
61	\$909.78	\$1,046.25	\$883.97	\$1,016.56	\$668.83	\$769.15	\$645.54	\$742.37	\$768.23	\$883.47
62	\$930.18	\$1,069.71	\$903.79	\$1,039.35	\$683.82	\$786.40	\$660.01	\$759.01	\$785.45	\$903.27
63	\$955.76	\$1,099.12	\$928.64	\$1,067.93	\$702.63	\$808.02	\$678.16	\$779.88	\$807.05	\$928.11
64+	\$971.28	\$1,116.98	\$943.72	\$1,085.28	\$714.03	\$821.14	\$689.17	\$792.54	\$820.16	\$943.33

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

HIOS Plan ID (On Exchange)=>	86199PA0010028	N/A	N/A	N/A	N/A					
HIOS Plan ID (Off Exchange)=>	86199PA0010028	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004					
Plan Marketing Name =>	Ambetter Everyday Bronze	Ambetter Gold 201 HSA	Ambetter Gold 202	Ambetter Silver 201 HSA	Ambetter Silver 203					
Form # =>	86199	86199	86199	86199	86199					
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8					
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter					
Metal =>	Bronze	Gold	Gold	Silver	Silver					
Deductible =>	\$8300 INT	\$3200 INT	\$2000 INT	\$5800 INT	\$6450 INT					
Coinurance =>	50% Preferred Brand Drugs	0%	20%	0%	35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services					
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	N/A	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	N/A	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$8,700	\$3,200	\$6,000	\$5,800	\$8,200					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$187.65	\$187.65	\$216.65	\$216.65	\$227.12	\$227.12	\$174.43	\$174.43	\$181.88	\$181.88
15	\$204.33	\$204.33	\$235.91	\$235.91	\$247.30	\$247.30	\$189.94	\$189.94	\$198.05	\$198.05
16	\$210.71	\$210.71	\$243.27	\$243.27	\$255.02	\$255.02	\$195.87	\$195.87	\$204.23	\$204.23
17	\$217.08	\$217.08	\$250.63	\$250.63	\$262.74	\$262.74	\$201.79	\$201.79	\$210.41	\$210.41
18	\$223.95	\$223.95	\$258.56	\$258.56	\$271.05	\$271.05	\$208.18	\$208.18	\$217.07	\$217.07
19	\$230.82	\$230.82	\$266.49	\$266.49	\$279.37	\$279.37	\$214.56	\$214.56	\$223.73	\$223.73
20	\$237.93	\$237.93	\$274.71	\$274.71	\$287.98	\$287.98	\$221.18	\$221.18	\$230.62	\$230.62
21	\$245.29	\$282.09	\$283.20	\$325.68	\$296.88	\$341.42	\$228.02	\$262.22	\$237.76	\$273.42
22	\$245.29	\$282.09	\$283.20	\$325.68	\$296.88	\$341.42	\$228.02	\$262.22	\$237.76	\$273.42
23	\$245.29	\$282.09	\$283.20	\$325.68	\$296.88	\$341.42	\$228.02	\$262.22	\$237.76	\$273.42
24	\$245.29	\$282.09	\$283.20	\$325.68	\$296.88	\$341.42	\$228.02	\$262.22	\$237.76	\$273.42
25	\$246.27	\$283.21	\$284.33	\$326.99	\$298.07	\$342.78	\$228.93	\$263.27	\$238.71	\$274.51
26	\$251.18	\$288.86	\$290.00	\$333.50	\$304.01	\$349.61	\$233.49	\$268.51	\$243.46	\$279.98
27	\$257.07	\$295.63	\$296.80	\$341.32	\$311.13	\$357.80	\$238.96	\$274.81	\$249.17	\$286.54
28	\$266.63	\$306.63	\$307.84	\$354.02	\$322.71	\$371.12	\$247.85	\$285.03	\$258.44	\$297.21
29	\$274.48	\$315.65	\$316.90	\$364.44	\$332.21	\$382.04	\$255.15	\$293.42	\$266.05	\$305.96
30	\$278.41	\$320.17	\$321.43	\$369.65	\$336.96	\$387.51	\$258.80	\$297.62	\$269.85	\$310.33
31	\$284.29	\$326.94	\$328.23	\$377.47	\$344.09	\$395.70	\$264.27	\$303.91	\$275.56	\$316.89
32	\$290.18	\$333.71	\$335.03	\$385.28	\$351.21	\$403.89	\$269.74	\$310.20	\$281.26	\$323.45
33	\$293.86	\$337.94	\$339.28	\$390.17	\$355.67	\$409.02	\$273.16	\$314.14	\$284.83	\$327.56
34	\$297.78	\$342.45	\$343.81	\$395.38	\$360.42	\$414.48	\$276.81	\$318.33	\$288.64	\$331.93
35	\$299.75	\$344.71	\$346.07	\$397.98	\$362.79	\$417.21	\$278.64	\$320.43	\$290.54	\$334.12
36	\$301.71	\$346.97	\$348.34	\$400.59	\$365.17	\$419.94	\$280.46	\$322.53	\$292.44	\$336.31
37	\$303.67	\$349.22	\$350.60	\$403.19	\$367.54	\$422.67	\$282.28	\$324.63	\$294.34	\$338.49
38	\$305.63	\$351.48	\$352.87	\$405.80	\$369.92	\$425.40	\$284.11	\$326.72	\$296.24	\$340.68
39	\$309.56	\$355.99	\$357.40	\$411.01	\$374.67	\$430.87	\$287.76	\$330.92	\$300.05	\$345.05
40	\$313.48	\$360.51	\$361.93	\$416.22	\$379.42	\$436.33	\$291.40	\$335.12	\$303.85	\$349.43
41	\$319.37	\$367.28	\$368.73	\$424.04	\$386.54	\$444.52	\$296.88	\$341.41	\$309.56	\$355.99
42	\$325.01	\$373.76	\$375.24	\$431.53	\$393.37	\$452.38	\$302.12	\$347.44	\$315.03	\$362.28
43	\$332.86	\$382.79	\$384.31	\$441.95	\$402.87	\$463.30	\$309.42	\$355.83	\$322.63	\$371.03
44	\$342.67	\$394.07	\$395.63	\$454.98	\$414.75	\$476.96	\$318.54	\$366.32	\$332.14	\$381.97
45	\$354.20	\$407.33	\$408.94	\$470.29	\$428.70	\$493.00	\$329.26	\$378.64	\$343.32	\$394.82
46	\$367.94	\$423.13	\$424.80	\$488.52	\$445.32	\$512.12	\$342.02	\$393.33	\$356.63	\$410.13
47	\$383.39	\$440.90	\$442.64	\$509.04	\$464.03	\$533.63	\$356.39	\$409.85	\$371.61	\$427.35
48	\$401.05	\$461.21	\$463.04	\$532.49	\$485.40	\$558.21	\$372.81	\$428.73	\$388.73	\$447.04
49	\$418.47	\$481.24	\$483.14	\$555.61	\$506.48	\$589.00	\$389.00	\$447.35	\$405.61	\$466.45
50	\$438.09	\$503.80	\$505.80	\$581.67	\$530.23	\$609.77	\$407.24	\$468.32	\$424.63	\$488.33
51	\$457.47	\$526.09	\$528.17	\$607.40	\$553.69	\$636.74	\$425.25	\$489.04	\$443.41	\$509.93
52	\$478.81	\$550.63	\$552.81	\$635.73	\$579.52	\$666.44	\$445.09	\$511.85	\$464.10	\$533.71
53	\$500.40	\$575.45	\$577.73	\$664.39	\$605.64	\$686.49	\$465.15	\$534.93	\$485.02	\$557.77
54	\$523.70	\$602.25	\$604.64	\$695.33	\$633.84	\$728.92	\$486.81	\$559.84	\$507.61	\$583.75
55	\$547.00	\$629.05	\$631.54	\$726.27	\$662.05	\$761.36	\$508.48	\$584.75	\$530.20	\$609.72
56	\$572.27	\$658.11	\$660.71	\$759.82	\$692.63	\$796.52	\$531.96	\$611.76	\$554.68	\$637.89
57	\$597.78	\$687.44	\$690.16	\$793.69	\$723.50	\$832.03	\$555.68	\$639.03	\$579.41	\$666.32
58	\$625.00	\$718.75	\$721.60	\$829.84	\$756.46	\$869.93	\$580.99	\$668.13	\$605.80	\$696.67
59	\$638.49	\$734.27	\$737.17	\$847.75	\$772.79	\$888.70	\$593.53	\$682.56	\$618.88	\$711.71
60	\$665.72	\$765.58	\$768.61	\$883.90	\$805.74	\$926.60	\$618.84	\$711.66	\$645.27	\$742.06
61	\$689.27	\$792.66	\$795.80	\$915.17	\$834.24	\$959.38	\$640.73	\$736.83	\$668.09	\$768.31
62	\$704.72	\$810.43	\$813.64	\$935.69	\$852.94	\$980.89	\$655.09	\$753.35	\$683.07	\$785.53
63	\$724.10	\$832.72	\$836.01	\$961.41	\$876.40	\$1,007.86	\$673.10	\$774.07	\$701.85	\$807.13
64+	\$735.86	\$846.24	\$849.59	\$977.03	\$890.63	\$1,024.23	\$684.03	\$786.64	\$713.25	\$820.23

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		86199PA0020039		86199PA0020025	
HIOS Plan ID (Off Exchange)=>	86199PA0030018		86199PA0030019		86199PA0030017		86199PA0020039		86199PA0020025	
Plan Marketing Name =>	Ambetter Silver 224		Ambetter Silver 226		Ambetter Bronze \$1500 Medical Deductible		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Bronze		Gold		Gold	
Deductible =>	\$7450 INT		\$5450 INT		\$1,500 Med / \$3,800 Rx		\$900 INT		\$1450 INT	
Coinsurance =>	0%		30%		50%		30% Laboratory Outpatient and Professional Services		20%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	\$7,450		\$8,400		\$8,700		\$8,700		\$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$186.06	\$186.06	\$186.61	\$186.61	\$200.75	\$200.75	\$229.73	\$229.73	\$241.69	\$241.69
15	\$202.60	\$202.60	\$203.20	\$203.20	\$218.59	\$218.59	\$250.15	\$250.15	\$263.17	\$263.17
16	\$208.92	\$208.92	\$209.54	\$209.54	\$225.41	\$225.41	\$257.95	\$257.95	\$271.38	\$271.38
17	\$215.25	\$215.25	\$215.89	\$215.89	\$232.24	\$232.24	\$265.76	\$265.76	\$279.60	\$279.60
18	\$222.06	\$222.06	\$222.72	\$222.72	\$239.58	\$239.58	\$274.17	\$274.17	\$288.44	\$288.44
19	\$228.87	\$228.87	\$229.55	\$229.55	\$246.93	\$246.93	\$282.58	\$282.58	\$297.29	\$297.29
20	\$235.92	\$235.92	\$236.62	\$236.62	\$254.54	\$254.54	\$291.29	\$291.29	\$306.45	\$306.45
21	\$243.22	\$243.22	\$243.94	\$243.94	\$262.41	\$262.41	\$300.29	\$300.29	\$315.93	\$315.93
22	\$243.22	\$243.22	\$243.94	\$243.94	\$262.41	\$262.41	\$300.29	\$300.29	\$315.93	\$315.93
23	\$243.22	\$243.22	\$243.94	\$243.94	\$262.41	\$262.41	\$300.29	\$300.29	\$315.93	\$315.93
24	\$243.22	\$243.22	\$243.94	\$243.94	\$262.41	\$262.41	\$300.29	\$300.29	\$315.93	\$315.93
25	\$244.19	\$244.19	\$244.92	\$244.92	\$263.46	\$263.46	\$301.50	\$301.50	\$317.19	\$317.19
26	\$249.05	\$249.05	\$249.80	\$249.80	\$268.71	\$268.71	\$307.50	\$307.50	\$323.51	\$323.51
27	\$254.89	\$254.89	\$255.65	\$255.65	\$275.01	\$275.01	\$314.71	\$314.71	\$331.09	\$331.09
28	\$264.38	\$264.38	\$265.16	\$265.16	\$285.24	\$285.24	\$328.03	\$328.03	\$343.42	\$343.42
29	\$272.16	\$272.16	\$272.97	\$272.97	\$293.64	\$293.64	\$336.03	\$336.03	\$353.53	\$353.53
30	\$276.05	\$276.05	\$276.87	\$276.87	\$297.84	\$297.84	\$342.52	\$342.52	\$358.58	\$358.58
31	\$281.89	\$281.89	\$282.73	\$282.73	\$304.14	\$304.14	\$349.76	\$349.76	\$366.16	\$366.16
32	\$287.72	\$287.72	\$288.58	\$288.58	\$310.44	\$310.44	\$357.00	\$357.00	\$373.74	\$373.74
33	\$291.37	\$291.37	\$292.24	\$292.24	\$314.37	\$314.37	\$361.53	\$361.53	\$378.48	\$378.48
34	\$295.26	\$295.26	\$296.14	\$296.14	\$318.57	\$318.57	\$366.36	\$366.36	\$383.54	\$383.54
35	\$297.21	\$297.21	\$298.10	\$298.10	\$320.67	\$320.67	\$368.77	\$368.77	\$386.07	\$386.07
36	\$299.15	\$299.15	\$300.05	\$300.05	\$322.77	\$322.77	\$371.19	\$371.19	\$388.59	\$388.59
37	\$301.10	\$301.10	\$302.00	\$302.00	\$324.87	\$324.87	\$373.60	\$373.60	\$391.12	\$391.12
38	\$303.05	\$303.05	\$303.95	\$303.95	\$326.97	\$326.97	\$376.01	\$376.01	\$393.65	\$393.65
39	\$306.94	\$306.94	\$307.85	\$307.85	\$329.07	\$329.07	\$378.42	\$378.42	\$396.17	\$396.17
40	\$310.83	\$310.83	\$311.76	\$311.76	\$331.17	\$331.17	\$380.84	\$380.84	\$398.70	\$398.70
41	\$316.67	\$316.67	\$317.61	\$317.61	\$333.27	\$333.27	\$383.26	\$383.26	\$401.22	\$401.22
42	\$322.56	\$322.56	\$323.52	\$323.52	\$335.37	\$335.37	\$385.67	\$385.67	\$403.76	\$403.76
43	\$330.04	\$330.04	\$331.03	\$331.03	\$337.47	\$337.47	\$388.09	\$388.09	\$406.29	\$406.29
44	\$339.77	\$339.77	\$340.79	\$340.79	\$339.58	\$339.58	\$390.50	\$390.50	\$408.82	\$408.82
45	\$351.20	\$351.20	\$352.25	\$352.25	\$341.68	\$341.68	\$392.91	\$392.91	\$411.34	\$411.34
46	\$364.82	\$364.82	\$365.91	\$365.91	\$343.79	\$343.79	\$395.32	\$395.32	\$413.87	\$413.87
47	\$380.15	\$380.15	\$381.28	\$381.28	\$345.89	\$345.89	\$397.73	\$397.73	\$416.39	\$416.39
48	\$397.66	\$397.66	\$398.84	\$398.84	\$348.00	\$348.00	\$400.14	\$400.14	\$418.91	\$418.91
49	\$414.93	\$414.93	\$416.16	\$416.16	\$350.11	\$350.11	\$402.55	\$402.55	\$421.42	\$421.42
50	\$434.38	\$434.38	\$435.68	\$435.68	\$352.22	\$352.22	\$404.96	\$404.96	\$423.94	\$423.94
51	\$453.60	\$453.60	\$454.95	\$454.95	\$354.33	\$354.33	\$407.37	\$407.37	\$426.46	\$426.46
52	\$474.76	\$474.76	\$476.17	\$476.17	\$356.44	\$356.44	\$409.78	\$409.78	\$428.98	\$428.98
53	\$496.16	\$496.16	\$497.64	\$497.64	\$358.55	\$358.55	\$412.19	\$412.19	\$431.50	\$431.50
54	\$519.26	\$519.26	\$520.81	\$520.81	\$360.66	\$360.66	\$414.60	\$414.60	\$434.02	\$434.02
55	\$542.37	\$542.37	\$543.99	\$543.99	\$362.77	\$362.77	\$416.81	\$416.81	\$436.54	\$436.54
56	\$567.42	\$567.42	\$569.11	\$569.11	\$364.88	\$364.88	\$419.02	\$419.02	\$439.06	\$439.06
57	\$592.72	\$592.72	\$594.48	\$594.48	\$367.00	\$367.00	\$421.23	\$421.23	\$441.58	\$441.58
58	\$619.71	\$619.71	\$621.56	\$621.56	\$369.11	\$369.11	\$423.44	\$423.44	\$444.10	\$444.10
59	\$643.09	\$643.09	\$644.98	\$644.98	\$371.22	\$371.22	\$425.65	\$425.65	\$446.62	\$446.62
60	\$660.09	\$660.09	\$662.05	\$662.05	\$373.33	\$373.33	\$427.86	\$427.86	\$449.14	\$449.14
61	\$683.44	\$683.44	\$685.47	\$685.47	\$375.44	\$375.44	\$430.07	\$430.07	\$451.66	\$451.66
62	\$698.76	\$698.76	\$700.84	\$700.84	\$377.55	\$377.55	\$432.28	\$432.28	\$454.18	\$454.18
63	\$717.97	\$717.97	\$720.11	\$720.11	\$379.66	\$379.66	\$434.49	\$434.49	\$456.70	\$456.70
64+	\$729.63	\$729.63	\$731.80	\$731.80	\$381.77	\$381.77	\$436.70	\$436.70	\$459.22	\$459.22

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

HIOS Plan ID (On Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034	
HIOS Plan ID (Off Exchange)=>	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034	
Plan Marketing Name =>	Ambetter Elite Gold + Vision + Adult Dental	Ambetter Everyday Gold + Vision + Adult Dental	Ambetter Clear Silver + Vision + Adult Dental	Ambetter Complete Silver + Vision + Adult Dental	Ambetter Focused Silver + Vision + Adult Dental	
Form # =>	86199	86199	86199	86199	86199	
Rating Area =>	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	
Network =>	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	
Metal =>	Gold	Gold	Silver	Silver	Silver	
Deductible =>	\$0 INT	\$750 INT	\$5400 INT	\$6000 INT	\$6100 INT	
Coinsurance =>	30%	35%	0%	40%	50%	
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	N/A	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	\$5,000	\$7,500	\$5,400	\$8,500	\$7,500	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.64	\$264.64	\$232.48	\$232.48	\$247.13	\$247.13
15	\$288.16	\$288.16	\$253.14	\$253.14	\$269.10	\$269.10
16	\$297.15	\$297.15	\$261.04	\$261.04	\$277.50	\$277.50
17	\$306.15	\$306.15	\$268.94	\$268.94	\$285.90	\$285.90
18	\$315.83	\$315.83	\$277.45	\$277.45	\$294.94	\$294.94
19	\$325.52	\$325.52	\$285.96	\$285.96	\$303.99	\$303.99
20	\$335.55	\$335.55	\$294.78	\$294.78	\$313.35	\$313.35
21	\$345.93	\$345.93	\$303.89	\$303.89	\$323.05	\$323.05
22	\$345.93	\$345.93	\$303.89	\$303.89	\$323.05	\$323.05
23	\$345.93	\$345.93	\$303.89	\$303.89	\$323.05	\$323.05
24	\$345.93	\$345.93	\$303.89	\$303.89	\$323.05	\$323.05
25	\$347.31	\$347.31	\$305.11	\$305.11	\$324.34	\$324.34
26	\$354.23	\$354.23	\$311.19	\$311.19	\$330.80	\$330.80
27	\$362.54	\$362.54	\$318.48	\$318.48	\$338.55	\$338.55
28	\$376.03	\$376.03	\$330.33	\$330.33	\$351.15	\$351.15
29	\$387.10	\$387.10	\$340.06	\$340.06	\$361.49	\$361.49
30	\$392.63	\$392.63	\$344.92	\$344.92	\$366.66	\$366.66
31	\$400.93	\$400.93	\$352.21	\$352.21	\$374.41	\$374.41
32	\$409.24	\$409.24	\$359.50	\$359.50	\$382.16	\$382.16
33	\$414.42	\$414.42	\$364.06	\$364.06	\$387.01	\$387.01
34	\$419.96	\$419.96	\$368.93	\$368.93	\$392.18	\$392.18
35	\$422.73	\$422.73	\$371.36	\$371.36	\$394.76	\$394.76
36	\$425.49	\$425.49	\$373.79	\$373.79	\$397.35	\$397.35
37	\$428.26	\$428.26	\$376.22	\$376.22	\$399.93	\$399.93
38	\$431.03	\$431.03	\$378.65	\$378.65	\$402.51	\$402.51
39	\$436.56	\$436.56	\$383.51	\$383.51	\$407.68	\$407.68
40	\$442.10	\$442.10	\$388.37	\$388.37	\$412.85	\$412.85
41	\$450.40	\$450.40	\$395.67	\$395.67	\$420.60	\$420.60
42	\$458.36	\$458.36	\$402.66	\$402.66	\$428.03	\$428.03
43	\$469.43	\$469.43	\$412.38	\$412.38	\$438.37	\$438.37
44	\$483.26	\$483.26	\$424.54	\$424.54	\$451.29	\$451.29
45	\$499.52	\$499.52	\$438.82	\$438.82	\$466.48	\$466.48
46	\$518.90	\$518.90	\$455.84	\$455.84	\$484.57	\$484.57
47	\$540.69	\$540.69	\$474.98	\$474.98	\$504.92	\$504.92
48	\$565.60	\$565.60	\$496.86	\$496.86	\$528.18	\$528.18
49	\$590.16	\$590.16	\$518.44	\$518.44	\$551.12	\$551.12
50	\$617.83	\$617.83	\$542.75	\$542.75	\$576.96	\$576.96
51	\$645.16	\$645.16	\$566.76	\$566.76	\$602.48	\$602.48
52	\$675.26	\$675.26	\$593.20	\$593.20	\$630.58	\$630.58
53	\$705.70	\$705.70	\$619.94	\$619.94	\$659.01	\$659.01
54	\$738.56	\$738.56	\$648.81	\$648.81	\$689.70	\$689.70
55	\$771.42	\$771.42	\$677.68	\$677.68	\$720.39	\$720.39
56	\$807.06	\$807.06	\$708.98	\$708.98	\$753.66	\$753.66
57	\$843.03	\$843.03	\$740.59	\$740.59	\$787.26	\$787.26
58	\$881.43	\$881.43	\$774.32	\$774.32	\$823.12	\$823.12
59	\$900.46	\$900.46	\$791.03	\$791.03	\$840.89	\$840.89
60	\$938.86	\$938.86	\$824.76	\$824.76	\$876.74	\$876.74
61	\$972.06	\$972.06	\$853.94	\$853.94	\$907.76	\$907.76
62	\$993.86	\$993.86	\$873.08	\$873.08	\$928.11	\$928.11
63	\$1,021.19	\$1,021.19	\$897.09	\$897.09	\$953.63	\$953.63
64+	\$1,037.77	\$1,037.77	\$911.66	\$911.66	\$969.12	\$969.12

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

HIOS Plan ID (On Exchange)=>	86199PA0020022		86199PA0020037		86199PA0020031		86199PA0020028		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020022		86199PA0020037		86199PA0020031		86199PA0020028		86199PA0040007	
Plan Marketing Name =>	Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Clear Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Gold 201 HSA + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6900 INT		\$8600 INT		\$0 Med / \$3,800 Rx		\$8300 INT		\$3200 INT	
Coinsurance =>	0%		0%		50%		50% Preferred Brand Drugs		0%	
Copays =>	N/A		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		N/A	
OOP Maximum =>	\$6,900		\$8,600		\$8,700		\$8,700		\$3,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$190.27	\$190.27	\$183.64	\$183.64	\$218.54	\$218.54	\$196.08	\$196.08	\$226.39	\$226.39
15	\$207.18	\$207.18	\$199.96	\$199.96	\$237.97	\$237.97	\$213.51	\$213.51	\$246.51	\$246.51
16	\$213.65	\$213.65	\$206.21	\$206.21	\$245.40	\$245.40	\$220.18	\$220.18	\$254.20	\$254.20
17	\$220.11	\$220.11	\$212.45	\$212.45	\$252.83	\$252.83	\$226.84	\$226.84	\$261.90	\$261.90
18	\$227.08	\$227.08	\$219.17	\$219.17	\$260.82	\$260.82	\$234.02	\$234.02	\$270.18	\$270.18
19	\$234.04	\$234.04	\$225.89	\$225.89	\$268.82	\$268.82	\$241.19	\$241.19	\$278.47	\$278.47
20	\$241.25	\$241.25	\$232.85	\$232.85	\$277.11	\$277.11	\$248.63	\$248.63	\$287.05	\$287.05
21	\$248.71	\$286.02	\$240.05	\$276.06	\$285.68	\$328.53	\$256.32	\$294.76	\$295.93	\$340.32
22	\$248.71	\$286.02	\$240.05	\$276.06	\$285.68	\$328.53	\$256.32	\$294.76	\$295.93	\$340.32
23	\$248.71	\$286.02	\$240.05	\$276.06	\$285.68	\$328.53	\$256.32	\$294.76	\$295.93	\$340.32
24	\$248.71	\$286.02	\$240.05	\$276.06	\$285.68	\$328.53	\$256.32	\$294.76	\$295.93	\$340.32
25	\$249.71	\$287.17	\$241.01	\$277.17	\$286.82	\$329.85	\$257.34	\$295.94	\$297.11	\$341.68
26	\$254.68	\$292.89	\$245.82	\$282.69	\$292.54	\$336.42	\$262.47	\$301.84	\$303.03	\$348.49
27	\$260.65	\$299.75	\$251.58	\$289.31	\$299.39	\$344.30	\$268.62	\$308.91	\$310.13	\$356.66
28	\$270.35	\$310.91	\$260.94	\$300.08	\$310.53	\$378.62	\$278.62	\$320.41	\$321.68	\$369.93
29	\$278.31	\$320.06	\$268.62	\$308.91	\$319.67	\$387.63	\$286.82	\$329.84	\$331.15	\$380.82
30	\$282.29	\$324.63	\$272.46	\$313.33	\$324.25	\$372.88	\$290.92	\$334.56	\$335.88	\$386.26
31	\$288.26	\$331.50	\$278.22	\$319.96	\$331.10	\$380.77	\$297.07	\$341.63	\$342.98	\$394.43
32	\$294.23	\$338.36	\$283.98	\$326.58	\$337.96	\$388.65	\$303.22	\$348.71	\$350.09	\$402.60
33	\$297.96	\$342.65	\$287.58	\$330.72	\$342.24	\$393.58	\$307.07	\$353.13	\$354.52	\$407.70
34	\$301.94	\$347.23	\$291.43	\$335.14	\$346.81	\$398.84	\$311.17	\$357.84	\$359.26	\$413.15
35	\$303.93	\$349.52	\$293.35	\$337.35	\$349.10	\$401.46	\$313.22	\$360.20	\$361.63	\$415.87
36	\$305.92	\$351.81	\$295.27	\$339.56	\$351.39	\$404.09	\$315.27	\$362.56	\$363.99	\$418.59
37	\$307.91	\$354.09	\$297.19	\$341.76	\$353.67	\$406.72	\$317.32	\$364.92	\$366.36	\$421.32
38	\$309.90	\$356.38	\$299.11	\$343.97	\$355.96	\$409.35	\$319.37	\$367.28	\$368.73	\$424.04
39	\$313.88	\$360.96	\$302.95	\$348.39	\$360.53	\$414.61	\$323.47	\$371.99	\$373.46	\$429.48
40	\$317.86	\$365.54	\$306.79	\$352.81	\$365.10	\$419.86	\$327.57	\$376.71	\$378.20	\$434.93
41	\$323.83	\$372.40	\$312.55	\$359.43	\$371.95	\$427.75	\$333.72	\$383.78	\$385.30	\$443.10
42	\$329.55	\$378.98	\$318.07	\$365.78	\$378.52	\$435.30	\$339.62	\$390.56	\$392.11	\$450.92
43	\$337.51	\$388.13	\$325.75	\$374.62	\$387.67	\$445.82	\$347.82	\$399.99	\$401.58	\$461.81
44	\$347.45	\$399.57	\$335.36	\$385.66	\$399.09	\$458.96	\$358.07	\$411.78	\$413.41	\$475.43
45	\$359.14	\$413.02	\$346.64	\$398.63	\$412.52	\$474.40	\$370.12	\$425.64	\$427.32	\$491.42
46	\$373.07	\$429.03	\$360.08	\$414.09	\$428.52	\$492.80	\$384.47	\$442.15	\$443.90	\$510.48
47	\$388.74	\$447.05	\$375.20	\$431.48	\$446.52	\$513.49	\$400.62	\$460.72	\$462.54	\$531.92
48	\$406.65	\$467.65	\$392.49	\$451.36	\$467.09	\$537.15	\$419.08	\$481.94	\$483.85	\$556.42
49	\$424.31	\$487.95	\$409.53	\$470.96	\$487.37	\$560.47	\$437.28	\$502.87	\$504.86	\$580.59
50	\$444.20	\$510.83	\$428.74	\$493.05	\$510.22	\$586.76	\$457.78	\$526.45	\$528.53	\$607.81
51	\$463.85	\$533.43	\$447.70	\$514.86	\$532.79	\$612.71	\$478.03	\$549.73	\$551.91	\$634.70
52	\$485.49	\$558.31	\$468.58	\$538.87	\$557.65	\$641.29	\$500.33	\$575.38	\$577.66	\$664.30
53	\$507.38	\$583.48	\$489.71	\$563.17	\$582.79	\$670.20	\$522.88	\$601.32	\$603.70	\$694.25
54	\$531.01	\$610.66	\$512.51	\$589.39	\$609.92	\$701.41	\$547.23	\$629.32	\$631.81	\$726.58
55	\$554.63	\$637.83	\$535.32	\$615.62	\$637.06	\$732.62	\$571.58	\$657.32	\$659.92	\$758.91
56	\$580.25	\$667.29	\$560.05	\$644.05	\$666.49	\$766.46	\$597.99	\$687.68	\$690.41	\$793.97
57	\$606.12	\$697.03	\$585.01	\$672.76	\$696.20	\$800.63	\$624.64	\$718.34	\$721.18	\$829.36
58	\$633.72	\$728.78	\$611.66	\$703.41	\$727.91	\$837.10	\$653.09	\$751.06	\$754.03	\$867.13
59	\$647.40	\$744.51	\$624.86	\$718.59	\$743.62	\$855.17	\$667.19	\$767.27	\$770.31	\$885.85
60	\$675.01	\$776.26	\$651.51	\$749.23	\$775.33	\$891.63	\$695.64	\$799.99	\$803.15	\$923.63
61	\$698.89	\$803.72	\$674.55	\$775.73	\$802.76	\$923.17	\$720.25	\$828.29	\$831.56	\$956.30
62	\$714.56	\$821.74	\$689.67	\$793.13	\$820.76	\$943.87	\$736.40	\$846.86	\$850.21	\$977.74
63	\$734.20	\$844.34	\$708.64	\$814.93	\$843.32	\$969.82	\$756.64	\$870.14	\$873.59	\$1,004.62
64+	\$746.12	\$858.04	\$720.14	\$828.17	\$857.02	\$985.57	\$768.93	\$884.27	\$887.77	\$1,020.62

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040018		86199PA0040019	
Plan Marketing Name =>	Ambetter Gold 202 + Vision + Adult Dental		Ambetter Silver 201 HSA + Vision + Adult Dental		Ambetter Silver 203 + Vision + Adult Dental		Ambetter Silver 224 + Vision + Adult Dental		Ambetter Silver 226 + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$2000 INT		\$5800 INT		\$6450 INT		\$7450 INT		\$5450 INT	
Coinsurance =>	20%		0%		35% Specialist Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpatient Services		0%		30%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$80 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	\$6,000		\$5,800		\$8,200		\$7,450		\$8,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$237.32	\$237.32	\$182.27	\$182.27	\$190.06	\$190.06	\$194.42	\$194.42	\$195.00	\$195.00
15	\$258.42	\$258.42	\$198.47	\$198.47	\$206.95	\$206.95	\$211.70	\$211.70	\$212.34	\$212.34
16	\$266.48	\$266.48	\$204.67	\$204.67	\$213.41	\$213.41	\$218.31	\$218.31	\$218.96	\$218.96
17	\$274.55	\$274.55	\$210.86	\$210.86	\$219.87	\$219.87	\$224.92	\$224.92	\$225.59	\$225.59
18	\$283.24	\$283.24	\$217.54	\$217.54	\$226.83	\$226.83	\$232.04	\$232.04	\$232.73	\$232.73
19	\$291.92	\$291.92	\$224.21	\$224.21	\$233.78	\$233.78	\$239.15	\$239.15	\$239.86	\$239.86
20	\$300.92	\$300.92	\$231.12	\$231.12	\$240.99	\$240.99	\$246.52	\$246.52	\$247.26	\$247.26
21	\$310.23	\$310.23	\$238.26	\$238.26	\$248.44	\$248.44	\$254.15	\$254.15	\$254.90	\$254.90
22	\$310.23	\$310.23	\$238.26	\$238.26	\$248.44	\$248.44	\$254.15	\$254.15	\$254.90	\$254.90
23	\$310.23	\$310.23	\$238.26	\$238.26	\$248.44	\$248.44	\$254.15	\$254.15	\$254.90	\$254.90
24	\$310.23	\$310.23	\$238.26	\$238.26	\$248.44	\$248.44	\$254.15	\$254.15	\$254.90	\$254.90
25	\$311.47	\$311.47	\$239.22	\$239.22	\$249.44	\$249.44	\$255.16	\$255.16	\$255.92	\$255.92
26	\$317.67	\$317.67	\$243.98	\$243.98	\$254.40	\$254.40	\$260.25	\$260.25	\$261.02	\$261.02
27	\$325.12	\$325.12	\$249.70	\$249.70	\$260.37	\$260.37	\$266.35	\$266.35	\$267.14	\$267.14
28	\$337.22	\$337.22	\$258.99	\$258.99	\$270.06	\$270.06	\$276.26	\$276.26	\$277.08	\$277.08
29	\$347.14	\$347.14	\$266.62	\$266.62	\$278.01	\$278.01	\$284.39	\$284.39	\$285.24	\$285.24
30	\$352.11	\$352.11	\$270.43	\$270.43	\$281.98	\$281.98	\$288.46	\$288.46	\$289.32	\$289.32
31	\$359.55	\$359.55	\$276.15	\$276.15	\$287.94	\$287.94	\$294.56	\$294.56	\$295.43	\$295.43
32	\$367.00	\$367.00	\$281.87	\$281.87	\$293.91	\$293.91	\$300.66	\$300.66	\$301.55	\$301.55
33	\$371.65	\$371.65	\$285.44	\$285.44	\$297.63	\$297.63	\$304.47	\$304.47	\$305.38	\$305.38
34	\$376.61	\$376.61	\$289.25	\$289.25	\$301.61	\$301.61	\$308.53	\$308.53	\$309.45	\$309.45
35	\$379.10	\$379.10	\$291.16	\$291.16	\$303.60	\$303.60	\$310.57	\$310.57	\$311.49	\$311.49
36	\$381.58	\$381.58	\$293.06	\$293.06	\$305.58	\$305.58	\$312.60	\$312.60	\$313.53	\$313.53
37	\$384.06	\$384.06	\$294.97	\$294.97	\$307.57	\$307.57	\$314.63	\$314.63	\$315.57	\$315.57
38	\$386.54	\$386.54	\$296.88	\$296.88	\$309.56	\$309.56	\$316.67	\$316.67	\$317.61	\$317.61
39	\$391.51	\$391.51	\$300.69	\$300.69	\$313.53	\$313.53	\$320.73	\$320.73	\$321.69	\$321.69
40	\$396.47	\$396.47	\$304.50	\$304.50	\$317.51	\$317.51	\$324.80	\$324.80	\$325.77	\$325.77
41	\$403.91	\$403.91	\$310.22	\$310.22	\$323.47	\$323.47	\$330.90	\$330.90	\$331.89	\$331.89
42	\$411.05	\$411.05	\$315.70	\$315.70	\$329.18	\$329.18	\$336.74	\$336.74	\$337.75	\$337.75
43	\$420.98	\$420.98	\$323.32	\$323.32	\$337.13	\$337.13	\$344.88	\$344.88	\$345.91	\$345.91
44	\$433.39	\$433.39	\$332.86	\$332.86	\$347.07	\$347.07	\$355.04	\$355.04	\$356.10	\$356.10
45	\$447.97	\$447.97	\$344.05	\$344.05	\$358.75	\$358.75	\$366.99	\$366.99	\$368.08	\$368.08
46	\$465.34	\$465.34	\$357.40	\$357.40	\$372.66	\$372.66	\$381.22	\$381.22	\$382.36	\$382.36
47	\$484.88	\$484.88	\$372.41	\$372.41	\$428.27	\$428.27	\$398.31	\$398.31	\$400.00	\$400.00
48	\$507.22	\$507.22	\$389.56	\$389.56	\$448.00	\$448.00	\$428.56	\$428.56	\$430.30	\$430.30
49	\$529.25	\$529.25	\$406.48	\$406.48	\$467.45	\$467.45	\$448.42	\$448.42	\$450.26	\$450.26
50	\$554.06	\$554.06	\$425.54	\$425.54	\$489.37	\$489.37	\$473.72	\$473.72	\$475.61	\$475.61
51	\$578.57	\$578.57	\$444.36	\$444.36	\$511.02	\$511.02	\$493.34	\$493.34	\$495.28	\$495.28
52	\$605.56	\$605.56	\$465.09	\$465.09	\$534.86	\$534.86	\$517.70	\$517.70	\$519.71	\$519.71
53	\$632.86	\$632.86	\$486.06	\$486.06	\$558.97	\$558.97	\$542.84	\$542.84	\$544.91	\$544.91
54	\$662.33	\$662.33	\$508.69	\$508.69	\$585.00	\$585.00	\$569.99	\$569.99	\$572.14	\$572.14
55	\$691.80	\$691.80	\$531.33	\$531.33	\$611.03	\$611.03	\$594.02	\$594.02	\$596.21	\$596.21
56	\$723.76	\$723.76	\$555.87	\$555.87	\$639.25	\$639.25	\$622.26	\$622.26	\$624.51	\$624.51
57	\$756.02	\$756.02	\$586.42	\$586.42	\$667.75	\$667.75	\$651.35	\$651.35	\$653.70	\$653.70
58	\$790.46	\$790.46	\$607.10	\$607.10	\$698.16	\$698.16	\$681.03	\$681.03	\$683.48	\$683.48
59	\$807.52	\$807.52	\$620.20	\$620.20	\$713.23	\$713.23	\$696.69	\$696.69	\$699.24	\$699.24
60	\$841.95	\$841.95	\$646.65	\$646.65	\$743.65	\$743.65	\$727.41	\$727.41	\$730.06	\$730.06
61	\$871.73	\$871.73	\$1,002.50	\$1,002.50	\$769.95	\$769.95	\$748.12	\$748.12	\$750.81	\$750.81
62	\$891.28	\$891.28	\$1,024.97	\$1,024.97	\$787.21	\$787.21	\$773.77	\$773.77	\$776.52	\$776.52
63	\$915.79	\$915.79	\$1,053.16	\$1,053.16	\$808.86	\$808.86	\$793.40	\$793.40	\$796.24	\$796.24
64+	\$930.66	\$930.66	\$1,070.26	\$1,070.26	\$821.99	\$821.99	\$807.53	\$807.53	\$810.37	\$810.37

Pennsylvania Health & Wellness, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia

Pennsylvania Health & Wellness, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off	Ambetter	Rating Area 3, Rating Area 6, Rating Area 7, Rating Area 8	Bradford, Carbon, Lackawanna, Luzerne, Monroe, Sullivan, Susquehanna, Wayne, Wyoming, Lehigh, Northampton, Schuylkill, Berks, Lancaster, Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
					0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off											
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off											
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off											
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off											
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off											
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off											
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off											
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off											
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off											
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off											
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off											
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off											
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off											
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off											
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off											
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off											
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off											
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off											
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off											
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off											
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off											
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off											
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off											
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off											
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off											
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off											
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off											
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off											
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off											
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off											
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off											
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off											
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off											
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off											
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off											

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3																	
02-01-2022 Number of Covered Lives by Rating County					169	104	0	650	536	0	321	0	16	107	0	172	42
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off	\$300.50	\$300.50		\$300.50	\$300.50		\$300.50		\$300.50	\$300.50		\$300.50	\$300.50
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off	\$316.14	\$316.14		\$316.14	\$316.14		\$316.14		\$316.14	\$316.14		\$316.14	\$316.14
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off	\$346.17	\$346.17		\$346.17	\$346.17		\$346.17		\$346.17	\$346.17		\$346.17	\$346.17
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off	\$304.10	\$304.10		\$304.10	\$304.10		\$304.10		\$304.10	\$304.10		\$304.10	\$304.10
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off	\$323.26	\$323.26		\$323.26	\$323.26		\$323.26		\$323.26	\$323.26		\$323.26	\$323.26
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off	\$338.55	\$338.55		\$338.55	\$338.55		\$338.55		\$338.55	\$338.55		\$338.55	\$338.55
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off	\$328.94	\$328.94		\$328.94	\$328.94		\$328.94		\$328.94	\$328.94		\$328.94	\$328.94
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off	\$248.88	\$248.88		\$248.88	\$248.88		\$248.88		\$248.88	\$248.88		\$248.88	\$248.88
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off	\$240.22	\$240.22		\$240.22	\$240.22		\$240.22		\$240.22	\$240.22		\$240.22	\$240.22
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off	\$285.87	\$285.87		\$285.87	\$285.87		\$285.87		\$285.87	\$285.87		\$285.87	\$285.87
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off	\$256.49	\$256.49		\$256.49	\$256.49		\$256.49		\$256.49	\$256.49		\$256.49	\$256.49
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	\$296.13	\$296.13		\$296.13	\$296.13		\$296.13		\$296.13	\$296.13		\$296.13	\$296.13
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	\$310.44	\$310.44		\$310.44	\$310.44		\$310.44		\$310.44	\$310.44		\$310.44	\$310.44
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	\$238.43	\$238.43		\$238.43	\$238.43		\$238.43		\$238.43	\$238.43		\$238.43	\$238.43
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	\$248.61	\$248.61		\$248.61	\$248.61		\$248.61		\$248.61	\$248.61		\$248.61	\$248.61
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off	\$254.32	\$254.32		\$254.32	\$254.32		\$254.32		\$254.32	\$254.32		\$254.32	\$254.32
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off	\$255.08	\$255.08		\$255.08	\$255.08		\$255.08		\$255.08	\$255.08		\$255.08	\$255.08
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off	\$274.39	\$274.39		\$274.39	\$274.39		\$274.39		\$274.39	\$274.39		\$274.39	\$274.39
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$314.00	\$314.00		\$314.00	\$314.00		\$314.00		\$314.00	\$314.00		\$314.00	\$314.00
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$330.35	\$330.35		\$330.35	\$330.35		\$330.35		\$330.35	\$330.35		\$330.35	\$330.35
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$361.72	\$361.72		\$361.72	\$361.72		\$361.72		\$361.72	\$361.72		\$361.72	\$361.72
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$317.77	\$317.77		\$317.77	\$317.77		\$317.77		\$317.77	\$317.77		\$317.77	\$317.77
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$337.79	\$337.79		\$337.79	\$337.79		\$337.79		\$337.79	\$337.79		\$337.79	\$337.79
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$353.76	\$353.76		\$353.76	\$353.76		\$353.76		\$353.76	\$353.76		\$353.76	\$353.76
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$343.72	\$343.72		\$343.72	\$343.72		\$343.72		\$343.72	\$343.72		\$343.72	\$343.72
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off	\$260.07	\$260.07		\$260.07	\$260.07		\$260.07		\$260.07	\$260.07		\$260.07	\$260.07
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$251.01	\$251.01		\$251.01	\$251.01		\$251.01		\$251.01	\$251.01		\$251.01	\$251.01
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$298.72	\$298.72		\$298.72	\$298.72		\$298.72		\$298.72	\$298.72		\$298.72	\$298.72
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$268.02	\$268.02		\$268.02	\$268.02		\$268.02		\$268.02	\$268.02		\$268.02	\$268.02
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off	\$309.44	\$309.44		\$309.44	\$309.44		\$309.44		\$309.44	\$309.44		\$309.44	\$309.44
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off	\$324.39	\$324.39		\$324.39	\$324.39		\$324.39		\$324.39	\$324.39		\$324.39	\$324.39
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off	\$249.14	\$249.14		\$249.14	\$249.14		\$249.14		\$249.14	\$249.14		\$249.14	\$249.14
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off	\$259.78	\$259.78		\$259.78	\$259.78		\$259.78		\$259.78	\$259.78		\$259.78	\$259.78
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off	\$265.75	\$265.75		\$265.75	\$265.75		\$265.75		\$265.75	\$265.75		\$265.75	\$265.75
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off	\$266.54	\$266.54		\$266.54	\$266.54		\$266.54		\$266.54	\$266.54		\$266.54	\$266.54

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 4									
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0
					Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off										
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off										
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off										
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off										
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off										
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off										
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off										
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off										
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off										
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off										
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off										
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off										
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off										
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off										
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off										
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off										
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off										
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off										
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off										
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off										
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off										
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off										
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off										
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off										
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off										
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off										
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off										
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off										
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off										
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off										
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off										
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off										
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off										
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off										
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off										

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 5							RATING AREA 6					
					0	0	0	0	0	0	0	0	49	719	0	0	447
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off										\$301.24			\$301.24
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off										\$316.93			\$316.93
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off										\$347.02			\$347.02
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off										\$304.85			\$304.85
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off										\$324.07			\$324.07
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off										\$339.39			\$339.39
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off										\$329.76			\$329.76
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off										\$249.50			\$249.50
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off										\$240.81			\$240.81
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off										\$286.58			\$286.58
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off										\$257.13			\$257.13
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off										\$296.87			\$296.87
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off										\$311.21			\$311.21
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off										\$239.02			\$239.02
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off										\$249.23			\$249.23
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off										\$254.95			\$254.95
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off										\$255.71			\$255.71
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off										\$275.08			\$275.08
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off										\$314.78			\$314.78
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off										\$331.17			\$331.17
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off										\$362.62			\$362.62
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off										\$318.55			\$318.55
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off										\$338.63			\$338.63
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off										\$354.64			\$354.64
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off										\$344.58			\$344.58
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off										\$260.71			\$260.71
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off										\$251.64			\$251.64
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off										\$299.46			\$299.46
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off										\$268.68			\$268.68
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off										\$310.21			\$310.21
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off										\$325.19			\$325.19
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off										\$249.76			\$249.76
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off										\$260.43			\$260.43
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off										\$266.41			\$266.41
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off										\$267.20			\$267.20

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					0	213	0	0	RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Northumberland	Schuylkill	Snyder	Union	0	0	613	0
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off		\$301.24					\$333.51	\$333.51
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off		\$316.93					\$350.87	\$350.87
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off		\$347.02					\$384.19	\$384.19
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off		\$304.85					\$337.50	\$337.50
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off		\$324.07					\$358.77	\$358.77
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off		\$339.39					\$375.74	\$375.74
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off		\$329.76					\$365.07	\$365.07
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off		\$249.50					\$276.22	\$276.22
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off		\$240.81					\$266.60	\$266.60
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off		\$286.58					\$317.27	\$317.27
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off		\$257.13					\$284.66	\$284.66
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off		\$296.87					\$328.66	\$328.66
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off		\$311.21					\$344.54	\$344.54
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off		\$239.02					\$264.62	\$264.62
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off		\$249.23					\$275.92	\$275.92
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off		\$254.95					\$282.25	\$282.25
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off		\$255.71					\$283.10	\$283.10
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off		\$275.08					\$304.53	\$304.53
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$314.78					\$348.49	\$348.49
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$331.17					\$366.64	\$366.64
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$362.62					\$401.46	\$401.46
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$318.55					\$352.67	\$352.67
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$338.63					\$374.90	\$374.90
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$354.64					\$392.62	\$392.62
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$344.58					\$381.48	\$381.48
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off		\$260.71					\$288.64	\$288.64
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off		\$251.64					\$278.58	\$278.58
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off		\$299.46					\$331.53	\$331.53
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off		\$268.68					\$297.46	\$297.46
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off		\$310.21					\$343.43	\$343.43
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off		\$325.19					\$360.02	\$360.02
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off		\$249.76					\$276.51	\$276.51
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off		\$260.43					\$288.32	\$288.32
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off		\$266.41					\$294.94	\$294.94
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off		\$267.20					\$295.82	\$295.82

Company Name Pennsylvania Health & Wellness, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 8					RATING AREA 9						
					901	203	493	899	2,715	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off	\$287.38	\$287.38	\$287.38	\$287.38	\$287.38							
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off	\$302.34	\$302.34	\$302.34	\$302.34	\$302.34							
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off	\$331.05	\$331.05	\$331.05	\$331.05	\$331.05							
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off	\$290.82	\$290.82	\$290.82	\$290.82	\$290.82							
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off	\$309.15	\$309.15	\$309.15	\$309.15	\$309.15							
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off	\$323.77	\$323.77	\$323.77	\$323.77	\$323.77							
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58							
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off	\$238.02	\$238.02	\$238.02	\$238.02	\$238.02							
86199PA0010037	Ambetter Clear Bronze	HMO	Bronze	On/Off	\$229.73	\$229.73	\$229.73	\$229.73	\$229.73							
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off	\$273.39	\$273.39	\$273.39	\$273.39	\$273.39							
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off	\$245.29	\$245.29	\$245.29	\$245.29	\$245.29							
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	\$283.20	\$283.20	\$283.20	\$283.20	\$283.20							
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	\$296.88	\$296.88	\$296.88	\$296.88	\$296.88							
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	\$228.02	\$228.02	\$228.02	\$228.02	\$228.02							
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	\$237.76	\$237.76	\$237.76	\$237.76	\$237.76							
86199PA0030018	Ambetter Silver 224	HMO	Silver	Off	\$243.22	\$243.22	\$243.22	\$243.22	\$243.22							
86199PA0030019	Ambetter Silver 226	HMO	Silver	Off	\$243.94	\$243.94	\$243.94	\$243.94	\$243.94							
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	HMO	Bronze	Off	\$262.41	\$262.41	\$262.41	\$262.41	\$262.41							
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$300.29	\$300.29	\$300.29	\$300.29	\$300.29							
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$315.93	\$315.93	\$315.93	\$315.93	\$315.93							
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$345.93	\$345.93	\$345.93	\$345.93	\$345.93							
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$303.89	\$303.89	\$303.89	\$303.89	\$303.89							
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$323.05	\$323.05	\$323.05	\$323.05	\$323.05							
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$338.32	\$338.32	\$338.32	\$338.32	\$338.32							
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$328.72	\$328.72	\$328.72	\$328.72	\$328.72							
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off	\$248.71	\$248.71	\$248.71	\$248.71	\$248.71							
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$240.05	\$240.05	\$240.05	\$240.05	\$240.05							
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$285.68	\$285.68	\$285.68	\$285.68	\$285.68							
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$256.32	\$256.32	\$256.32	\$256.32	\$256.32							
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	HMO	Gold	Off	\$295.93	\$295.93	\$295.93	\$295.93	\$295.93							
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	HMO	Gold	Off	\$310.23	\$310.23	\$310.23	\$310.23	\$310.23							
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	HMO	Silver	Off	\$238.26	\$238.26	\$238.26	\$238.26	\$238.26							
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	HMO	Silver	Off	\$248.44	\$248.44	\$248.44	\$248.44	\$248.44							
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	HMO	Silver	Off	\$254.15	\$254.15	\$254.15	\$254.15	\$254.15							
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	HMO	Silver	Off	\$254.90	\$254.90	\$254.90	\$254.90	\$254.90							

Unified Rate Review v5.4

Company Legal Name:

Pennsylvania Health & Wellness, Inc.

HIOS Issuer ID:

86199

Effective Date of Rate Change(s):

1/1/2023

State:

PA

Market:

Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2021	to	12/31/2021
		Total	PMPM
Allowed Claims		\$17,269,003.12	\$296.34
Reinsurance		\$806,704.47	\$13.84
Incurred Claims in Experience Period		\$13,548,957.09	\$232.50
Risk Adjustment		-\$6,654,353.22	-\$114.19
Experience Period Premium		\$30,995,668.99	\$531.90
Experience Period Member Months		58,274	

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	\$64.65	1.114	1.025	1.114	1.025	\$84.29
Outpatient Hospital	\$82.27	1.109	1.025	1.109	1.025	\$106.30
Professional	\$74.95	1.051	1.025	1.051	1.025	\$86.98
Other Medical	\$5.16	1.000	1.025	1.000	1.025	\$5.42
Capitation	\$1.63	1.000	1.000	1.000	1.000	\$1.63
Prescription Drug	\$63.29	1.037	1.045	1.037	1.045	\$74.32
Total	\$291.95					\$358.95

Morbidity Adjustment	1.018
Demographic Shift	1.139
Plan Design Changes	0.983
Other	0.933
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2023	\$381.72

Manual EHB Allowed Claims PMPM	\$434.70
Applied Credibility %	68.28%

Projected Period Totals			
Projected Index Rate for 1/1/2023	\$398.52	\$35,841,693.24	
Reinsurance	\$22.33	\$2,008,293.21	
Risk Adjustment Payment/Charge	-\$140.02	-\$12,592,978.74	
Exchange User Fees	3.45%	\$1,658,943.62	
Market Adjusted Index Rate	\$534.66	\$48,085,322.39	
Projected Member Months	89,937		

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: Pennsylvania Health & Wellness, Inc.
HIOS Issuer ID: 86199
Effective Date of Rate Change(s): 1/1/2023

State: PA
Market: Individual

To add a product to Worksheet 2 - Plan
To add a plan to Worksheet 2 - Plan Pr
To validate, select the Validate button
To finalize, select the Finalize button a
To remove a product, navigate to the c
To remove a plan, navigate to the con

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Ambetter													
1.2 Product ID	86199PA001													
1.3 Plan Name	Ambetter Clear	Ambetter	Ambetter Elite	Ambetter	Ambetter Clear	Ambetter	Ambetter Focused	Ambetter Choice	Ambetter Clear	Ambetter Elite	Ambetter	Ambetter Secure	Ambetter	
1.4 Plan ID (Standard Component ID)	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031	86199PA0010028	86199PA0010026	86199PA0010008	
1.5 Metal	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Gold	Silver	
1.6 AV Metal Value	0.788	0.815	0.818	0.786	0.701	0.712	0.702	0.644	0.614	0.647	0.647	0.797	0.700	
1.7 Plan Category	New	Renewing	New	Renewing	Renewing	Renewing	Renewing	Renewing	New	Renewing	Renewing	Terminated	Terminated	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	
1.10 Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	-4.95%	0.00%	-1.29%	8.01%	-0.79%	5.71%	4.70%	0.00%	1.23%	8.09%	0.00%	0.00%	
1.12 Product Rate Increase %	3.30%													
1.13 Submission Level Rate Increase %														

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031	86199PA0010028	86199PA0010026	86199PA0010008
\$17,269,003	\$17,269,003	\$0	\$1,858,719	\$0	\$0	\$0	\$2,890,852	\$0	\$1,250,129	\$0	\$0	\$0	\$889,220	\$642,020
\$806,704	\$806,704	\$0	\$91,790	\$0	\$0	\$0	\$103,055	\$0	\$124,004	\$0	\$0	\$0	\$27,142	\$16,059
	\$2,913,342	\$0	\$443,231	\$0	\$0	\$0	\$306,679	\$0	\$495,102	\$0	\$0	\$0	\$152,137	\$72,285
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$13,548,957	\$13,548,957	\$0	\$1,323,698	\$0	\$0	\$0	\$2,481,118	\$0	\$631,023	\$0	\$0	\$0	\$709,940	\$553,676
-\$6,654,353	-\$6,654,353	\$0	-\$1,330,710	\$0	\$0	\$0	\$100,600	\$0	-\$2,097,940	\$0	\$0	\$0	\$61,032	\$98,429
\$30,995,669	\$30,995,669	\$0	\$3,815,152	\$0	\$0	\$0	\$4,486,799	\$0	\$3,782,612	\$0	\$0	\$0	\$1,141,222	\$732,877
58,274	58,274	0	6,628	0	0	0	7,442	0	8,959	0	0	0	1,960	1,160
	9,369	0	664	0	641	1,108	648	1,349	1,119	0	319	551	0	0
	\$510.93	\$0.00	\$550.77	\$0.00	\$547.65	\$591.16	\$595.49	\$518.26	\$398.84	\$0.00	\$489.88	\$441.16	\$0.00	\$0.00
	55.66%	#DIV/0!	53.28%	#DIV/0!	#DIV/0!	#DIV/0!	54.09%	#DIV/0!	37.46%	#DIV/0!	#DIV/0!	#DIV/0!	59.05%	66.60%
Per Member Per Month														
2.13 Allowed Claims	\$296.34	#DIV/0!	\$280.43	#DIV/0!	#DIV/0!	#DIV/0!	\$388.45	#DIV/0!	\$139.54	#DIV/0!	#DIV/0!	#DIV/0!	\$453.68	\$553.47
2.14 Reinsurance	\$13.84	#DIV/0!	\$13.85	#DIV/0!	#DIV/0!	#DIV/0!	\$13.85	#DIV/0!	\$13.84	#DIV/0!	#DIV/0!	#DIV/0!	\$13.85	\$13.84
2.15 Member Cost Sharing	\$49.99	#DIV/0!	\$66.87	#DIV/0!	#DIV/0!	#DIV/0!	\$41.21	#DIV/0!	\$55.26	#DIV/0!	#DIV/0!	#DIV/0!	\$77.62	\$62.31
2.16 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00
2.17 Incurred Claims	\$232.50	#DIV/0!	\$199.71	#DIV/0!	#DIV/0!	#DIV/0!	\$333.39	#DIV/0!	\$70.43	#DIV/0!	#DIV/0!	#DIV/0!	\$362.21	\$477.31
2.18 Risk Adjustment Transfer Amount	-\$114.19	#DIV/0!	-\$200.77	#DIV/0!	#DIV/0!	#DIV/0!	\$13.52	#DIV/0!	-\$234.17	#DIV/0!	#DIV/0!	#DIV/0!	\$31.14	\$84.85
2.19 Premium	\$531.90	#DIV/0!	\$575.61	#DIV/0!	#DIV/0!	#DIV/0!	\$602.90	#DIV/0!	\$422.21	#DIV/0!	#DIV/0!	#DIV/0!	\$582.26	\$631.79

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031	86199PA0010028	86199PA0010026	86199PA0010008
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		0.8442	0.8881	0.9725	0.8543	0.9082	0.9511	0.9241	0.6992	0.6748	0.8031	0.7206	0.0000	0.0000
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense		11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	0.00%	0.00%
3.7 Taxes and Fees		0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.00%	0.00%
3.8 Profit & Risk Load		1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$524.95	\$552.25	\$604.74	\$531.24	\$564.75	\$591.43	\$574.64	\$434.79	\$419.62	\$499.40	\$448.10	\$0.00	\$0.00
3.11 Age Calibration Factor		0.5709												
3.12 Geographic Calibration Factor		1.0000												
3.13 Tobacco Calibration Factor		0.9954												
3.14 Calibrated Plan Adjusted Index Rate		\$298.32	\$313.83	\$343.66	\$301.89	\$320.93	\$336.09	\$326.55	\$247.08	\$238.46	\$283.79	\$254.64	\$0.00	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	86199PA0010039	86199PA0010025	86199PA0010040	86199PA0010035	86199PA0010032	86199PA0010004	86199PA0010034	86199PA0010022	86199PA0010037	86199PA0010031	86199PA0010028	86199PA0010026	86199PA0010008
4.2 Allowed Claims	\$36,070,703	\$1,394,294	\$1,444,423	\$493,822	\$1,393,208	\$5,097,544	\$4,550,531	\$6,190,464	\$5,335,182	\$2,049,650	\$1,096,827	\$2,058,642	\$0	\$0
4.3 Reinsurance	\$1,681,219	\$66,754	\$66,754	\$62,245	\$66,754	\$229,442	\$204,355	\$267,651	\$267,557	\$107,019	\$53,519	\$107,019	\$0	\$0
4.4 Member Cost Sharing	\$5,874,053	\$267,295	\$242,799	\$62,907	\$269,492	\$437,978	\$515,240	\$599,321	\$1,372,846	\$559,630	\$150,587	\$557,807	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$28,515,431	\$1,060,245	\$1,134,871	\$408,670	\$1,056,962	\$4,430,124	\$3,830,936	\$5,323,492	\$3,694,779	\$1,383,001	\$892,721	\$1,393,816	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$10,543,252	-\$603,841	-\$603,974	-\$201,330	-\$603,832	-\$1,219,948	-\$1,124,291	-\$1,397,908	-\$1,683,145	-\$673,096	-\$337,064	-\$673,114	\$0	\$0
4.8 Premium	\$47,067,223	\$1,873,664	\$1,971,217	\$719,267	\$1,896,112	\$6,927,936	\$6,462,185	\$8,223,564	\$6,219,938	\$2,401,256	\$1,429,072	\$2,563,927	\$0	\$0
4.9 Projected Member Months	89,937	3,571	3,571	1,190	3,571	12,274	10,932	14,318	14,313	5,725	2,863	5,725	0	0
4.10 Loss Ratio	78.07%	83.50%	83.00%	78.90%	81.79%	77.61%	71.77%	77.99%	81.44%	80.03%	81.75%	73.72%	#DIV/0!	#DIV/0!
Per Member Per Month														
4.11 Allowed Claims	\$401.07	\$390.45	\$404.49	\$414.98	\$390.15	\$415.31	\$416.26	\$432.36	\$372.75	\$358.02	\$383.10	\$359.59	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$65.31	\$74.85	\$67.99	\$52.86	\$75.47	\$35.68	\$47.13	\$41.86	\$95.92	\$97.75	\$52.60	\$97.43	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$317.06	\$296.90	\$317.80	\$343.42	\$295.99	\$360.94	\$350.43	\$371.80	\$258.14	\$241.57	\$311.81	\$243.46	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$117.23	-\$169.10	-\$169.13	-\$169.18	-\$169.09	-\$99.39	-\$102.84	-\$97.63	-\$117.60	-\$117.57	-\$117.73	-\$117.57	#DIV/0!	#DIV/0!
4.17 Premium	\$523.34	\$524.69	\$552.01	\$604.43	\$530.98	\$564.44	\$591.13	\$574.35	\$434.57	\$419.43	\$499.15	\$447.85	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Product Info, select the Add Product button or Ctrl + Shift + P.

Product Info, select the Add Plan button or Ctrl + Shift + L.

Company Legal Name: or Ctrl + Shift + I.

HIOS Issuer ID: r Ctrl + Shift + F.

Effective Date of Rate Change(s): orresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

esponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Ambetter																
1.2 Product ID	86199PA003																
1.3 Plan Name	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Gold	Ambetter Gold	Ambetter Silver	Ambetter Silver	Ambetter Silver	Ambetter Silver	Ambetter Bronze	Ambetter Secure		
1.4 Plan ID (Standard Component ID)	86199PA0010033	86199PA0010009	86199PA0010010	86199PA0010012	86199PA0010027	86199PA0010030	86199PA0010006	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004	86199PA0030018	86199PA0030019	86199PA0030017	86199PA0030016		
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Gold		
1.6 AV Metal Value	0.680	0.692	0.706	0.682	0.692	0.638	0.649	0.793	0.791	0.690	0.687	0.712	0.718	0.640	0.780		
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	New	New	New	Terminated		
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO		
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
1.10 Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023		
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.49%	-12.48%	-3.72%	0.00%	0.00%	0.00%	0.00%	0.00%		
1.12 Product Rate Increase %																	
1.13 Submission Level Rate Increase %																	

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	86199PA0010033	86199PA0010009	86199PA0010010	86199PA0010012	86199PA0010027	86199PA0010030	86199PA0010006	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004	86199PA0030018	86199PA0030019	86199PA0030017	86199PA0030016		
2.2 Allowed Claims	\$0	\$122,175	\$64,790	\$4,143,031	\$637,676	\$0	\$1,447,303	\$0	\$79	\$5,124	\$83	\$0	\$0	\$0	\$0	\$0	
2.3 Reinsurance	\$0	\$4,761	\$3,282	\$166,155	\$24,498	\$0	\$97,943	\$4	\$166	\$1,343	\$125	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$0	\$29,449	\$12,951	\$396,211	\$83,542	\$0	\$272,841	\$0	\$8	\$2,786	\$10	\$0	\$0	\$0	\$0	\$0	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$0	\$87,964	\$48,557	\$3,580,665	\$529,636	\$0	\$1,076,519	-\$4	-\$96	\$994	-\$51	\$0	\$0	\$0	\$0	\$0	
2.7 Risk Adjustment Transfer Amount	\$0	\$38,170	-\$31,693	-\$1,521,401	\$53,916	\$0	-\$1,485,925	-\$1,649	-\$6,102	-\$24,794	-\$2,177	\$0	\$0	\$0	\$0	\$0	
2.8 Premium	\$0	\$223,236	\$148,068	\$7,169,588	\$1,135,710	\$0	\$2,875,981	\$1,939	\$9,587	\$39,831	\$2,852	\$0	\$0	\$0	\$0	\$0	
2.9 Experience Period Member Months	0	344	237	11,997	1,769	0	7,072	2	12	97	9	0	0	0	0	0	
2.10 Current Enrollment	325	0	0	590	0	276	494	6	6	15	0	0	0	0	0	2	
2.11 Current Premium PMPM	\$585.11	\$0.00	\$0.00	\$554.53	\$0.00	\$515.48	\$404.88	\$360.48	\$526.34	\$331.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$391.52	
2.12 Loss Ratio	#DIV/0!	33.65%	41.72%	63.39%	44.52%	#DIV/0!	77.44%	-1.30%	-2.75%	6.61%	-7.61%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Per Member Per Month																	
2.13 Allowed Claims	#DIV/0!	\$355.16	\$273.37	\$345.34	\$360.47	#DIV/0!	\$204.65	\$0.00	\$6.54	\$52.82	\$9.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2.14 Reinsurance	#DIV/0!	\$13.84	\$13.85	\$13.85	\$13.85	#DIV/0!	\$13.85	\$1.89	\$13.85	\$13.85	\$13.85	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2.15 Member Cost Sharing	#DIV/0!	\$85.61	\$54.65	\$33.03	\$47.23	#DIV/0!	\$38.58	\$0.00	\$0.67	\$28.72	\$1.09	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2.16 Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2.17 Incurred Claims	#DIV/0!	\$255.71	\$204.88	\$298.46	\$299.40	#DIV/0!	\$152.22	-\$1.89	-\$7.98	\$10.25	-\$5.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2.18 Risk Adjustment Transfer Amount	#DIV/0!	\$110.96	-\$133.73	-\$126.82	\$30.48	#DIV/0!	-\$210.11	-\$824.30	-\$508.52	-\$255.61	-\$241.85	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2.19 Premium	#DIV/0!	\$648.94	\$624.76	\$597.62	\$642.01	#DIV/0!	\$406.67	\$969.71	\$798.94	\$410.62	\$316.90	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	86199PA0010033	86199PA0010009	86199PA0010010	86199PA0010012	86199PA0010027	86199PA0010030	86199PA0010006	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004	86199PA0030018	86199PA0030019	86199PA0030017	86199PA0030016	
3.2 Market Adjusted Index Rate																
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8319	0.8721	0.6698	0.6984	0.7145	0.7166	0.7709	0.0000	
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Administrative Costs																
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	0.00%	
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.00%	
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	0.00%	
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$517.31	\$542.30	\$416.51	\$434.29	\$444.30	\$445.61	\$479.37	\$0.00	

3.11 Age Calibration Factor																	
3.12 Geographic Calibration Factor																	
3.13 Tobacco Calibration Factor																	
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$293.97	\$308.18	\$236.69	\$246.80	\$252.49	\$253.23	\$272.42	\$0.00		

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	86199PA0010033	86199PA0010009	86199PA0010010	86199PA0010012	86199PA0010027	86199PA0010030	86199PA0010006	86199PA0030007	86199PA0030008	86199PA0030003	86199PA0030004	86199PA0030018	86199PA0030019	86199PA0030017	86199PA0030016	86199PA0030016
4.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29,228	\$31,670	\$97,695	\$11,905	\$93,592	\$35,699	\$21,128	\$0	
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,327	\$1,495	\$4,767	\$598	\$4,767	\$1,795	\$1,084	\$0	
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,123	\$5,271	\$23,660	\$2,901	\$18,521	\$7,379	\$3,274	\$0	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$22,778	\$24,903	\$69,268	\$8,405	\$70,305	\$26,526	\$16,770	\$0	
4.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$12,013	-\$13,536	-\$36,021	-\$4,520	-\$36,030	-\$13,564	-\$6,830	\$0	
4.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$36,712	\$43,363	\$106,158	\$13,891	\$113,234	\$42,757	\$27,788	\$0	
4.9 Projected Member Months	0	0	0	0	0	0	0	71	80	255	32	255	96	58	0	
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	92.22%	83.49%	98.76%	89.70%	91.06%	90.86%	80.02%	#DIV/0!	
Per Member Per Month																
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$411.66	\$395.87	\$383.12	\$372.03	\$367.03	\$371.86	\$364.28	#DIV/0!	
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	#DIV/0!	
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$72.16	\$65.89	\$92.79	\$90.67	\$72.63	\$76.86	\$56.44	#DIV/0!	
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$320.81	\$311.29	\$271.64	\$262.66	\$275.70	\$276.31	\$289.14	#DIV/0!	
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$169.20	-\$169.19	-\$141.26	-\$141.25	-\$141.29	-\$141.29	-\$117.76	#DIV/0!	
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$517.06	\$542.04	\$416.31	\$434.09	\$444.06	\$445.38	\$479.11	#DIV/0!	

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name															
1.2 Product ID															
1.3 Plan Name	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Clear	Ambetter	Ambetter Elite	Ambetter	Ambetter Clear	Ambetter	Ambetter Focused	Ambetter Choice
1.4 Plan ID (Standard Component ID)	86199PA0030006	86199PA0030010	86199PA0030005	86199PA0030002	86199PA0030012	86199PA0030001	86199PA0030009	86199PA0020039	86199PA0020025	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034	86199PA0020022
1.5 Metal	Silver	Bronze	Silver	Silver	Silver	Silver	Bronze	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze
1.6 AV Metal Value	0.700	0.648	0.697	0.696	0.680	0.714	0.616	0.788	0.815	0.818	0.786	0.701	0.712	0.702	0.644
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	Renewing	New	Renewing	New	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.39%	0.00%	-2.41%	0.00%	-2.63%	4.62%	2.65%
1.12 Product Rate Increase %															
1.13 Submission Level Rate Increase %	2.75%														

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	86199PA0030006	86199PA0030010	86199PA0030005	86199PA0030002	86199PA0030012	86199PA0030001	86199PA0030009	86199PA0020039	86199PA0020025	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034	86199PA0020022
2.2 Allowed Claims	\$4,157	\$0	\$0	\$6,246	\$0	\$4,401	\$0	\$0	\$410,911	\$0	\$0	\$0	\$966,110	\$0	\$665,243
2.3 Reinsurance	\$540	\$0	\$0	\$485	\$0	\$402	\$0	\$0	\$16,368	\$0	\$0	\$0	\$46,281	\$0	\$24,262
2.4 Member Cost Sharing	\$3,183	\$0	\$0	\$4,381	\$0	\$1,916	\$0	\$0	\$73,377	\$0	\$0	\$0	\$124,778	\$0	\$174,465
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$434	\$0	\$0	\$1,380	\$0	\$2,084	\$0	\$0	\$321,166	\$0	\$0	\$0	\$795,052	\$0	\$466,516
2.7 Risk Adjustment Transfer Amount	-\$13,988	\$0	\$0	-\$10,740	\$0	-\$7,238	\$0	\$0	\$98,825	\$0	\$0	\$0	-\$318,469	\$0	\$73,094
2.8 Premium	\$14,866	\$0	\$0	\$17,801	\$0	\$11,809	\$0	\$0	\$577,910	\$0	\$0	\$0	\$1,875,563	\$0	\$846,924
2.9 Experience Period Member Months	39	0	0	35	0	29	0	0	1,182	0	0	0	3,342	0	1,752
2.10 Current Enrollment	0	3	0	14	15	5	2	0	171	0	88	0	293	132	162
2.11 Current Premium PMPM	\$0.00	\$321.13	\$0.00	\$393.74	\$407.50	\$268.87	\$504.49	\$0.00	\$487.25	\$0.00	\$520.53	\$0.00	\$542.41	\$545.96	\$429.13
2.12 Loss Ratio	49.44%	#DIV/0!	#DIV/0!	19.54%	#DIV/0!	45.59%	#DIV/0!	#DIV/0!	47.46%	#DIV/0!	#DIV/0!	#DIV/0!	51.06%	#DIV/0!	50.71%
Per Member Per Month															
2.13 Allowed Claims	\$106.59	#DIV/0!	#DIV/0!	\$178.45	#DIV/0!	\$151.77	#DIV/0!	#DIV/0!	\$347.64	#DIV/0!	#DIV/0!	#DIV/0!	\$289.08	#DIV/0!	\$379.70
2.14 Reinsurance	\$13.85	#DIV/0!	#DIV/0!	\$13.85	#DIV/0!	\$13.85	#DIV/0!	#DIV/0!	\$13.85	#DIV/0!	#DIV/0!	#DIV/0!	\$13.85	#DIV/0!	\$13.85
2.15 Member Cost Sharing	\$81.60	#DIV/0!	#DIV/0!	\$125.18	#DIV/0!	\$66.06	#DIV/0!	#DIV/0!	\$62.08	#DIV/0!	#DIV/0!	#DIV/0!	\$37.34	#DIV/0!	\$99.58
2.16 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00
2.17 Incurred Claims	\$11.14	#DIV/0!	#DIV/0!	\$39.43	#DIV/0!	\$71.86	#DIV/0!	#DIV/0!	\$271.71	#DIV/0!	#DIV/0!	#DIV/0!	\$237.90	#DIV/0!	\$266.28
2.18 Risk Adjustment Transfer Amount	-\$358.67	#DIV/0!	#DIV/0!	-\$306.85	#DIV/0!	-\$249.58	#DIV/0!	#DIV/0!	\$83.61	#DIV/0!	#DIV/0!	#DIV/0!	-\$95.29	#DIV/0!	\$41.72
2.19 Premium	\$381.19	#DIV/0!	#DIV/0!	\$508.59	#DIV/0!	\$407.21	#DIV/0!	#DIV/0!	\$488.93	#DIV/0!	#DIV/0!	#DIV/0!	\$561.21	#DIV/0!	\$483.40

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	86199PA0030006	86199PA0030010	86199PA0030005	86199PA0030002	86199PA0030012	86199PA0030001	86199PA0030009	86199PA0020039	86199PA0020025	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034	86199PA0020022
3.2 Market Adjusted Index Rate	\$534.66														
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8442	0.8881	0.9725	0.8543	0.9082	0.9511	0.9241	0.6992
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0449	1.0449	1.0449	1.0449	1.0449	1.0449	1.0449	1.0449
Administrative Costs															
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$548.53	\$577.05	\$631.89	\$555.09	\$590.11	\$617.98	\$600.44	\$454.31

3.11 Age Calibration Factor	0.5709														
3.12 Geographic Calibration Factor	1.0000														
3.13 Tobacco Calibration Factor	0.9954														
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$311.71	\$327.92	\$359.09	\$315.44	\$335.34	\$351.18	\$341.21	\$258.17

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	86199PA0030006	86199PA0030010	86199PA0030005	86199PA0030002	86199PA0030012	86199PA0030001	86199PA0030009	86199PA0020039	86199PA0020025	86199PA0020040	86199PA0020035	86199PA0020036	86199PA0020004	86199PA0020034	86199PA0020022
4.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$215,381	\$222,695	\$76,199	\$215,223	\$729,269	\$664,961	\$890,123	\$800,899
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,739	\$9,739	\$3,253	\$9,739	\$31,106	\$28,302	\$36,545	\$37,835
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$41,527	\$37,953	\$10,043	\$41,848	\$67,456	\$78,707	\$91,324	\$203,960
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$164,115	\$175,002	\$62,904	\$163,636	\$630,708	\$557,952	\$762,254	\$559,103
4.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$88,099	-\$88,118	-\$29,438	-\$88,098	-\$165,390	-\$155,706	-\$190,872	-\$238,013
4.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$285,649	\$300,521	\$109,897	\$289,071	\$981,441	\$935,187	\$1,173,323	\$919,092
4.9 Projected Member Months	0	0	0	0	0	0	0	521	521	174	521	1,664	1,514	1,955	2,024
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	83.08%	82.39%	78.18%	81.42%	77.29%	71.58%	77.59%	82.09%
Per Member Per Month															
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$413.40	\$427.44	\$437.93	\$413.10	\$438.26	\$439.21	\$455.31	\$395.70
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$79.71	\$72.85	\$57.72	\$80.32	\$40.54	\$51.99	\$46.71	\$100.77
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$315.00	\$335.90	\$361.52	\$314.08	\$379.03	\$368.53	\$389.90	\$276.24
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$169.10	-\$169.13	-\$169.18	-\$169.09	-\$99.39	-\$102.84	-\$97.63	-\$117.60
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$548.27	\$576.82	\$631.59	\$554.84	\$589.81	\$617.69	\$600.17	\$454.10

[illegible]

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Ambetter + Vision + Adult Dental									
1.2 Product ID	86199PA004									
1.3 Plan Name	Ambetter Gold	Ambetter Gold	Ambetter Silver	Ambetter Silver	Ambetter Silver	Ambetter Silver	Ambetter	Ambetter	Ambetter	Ambetter
1.4 Plan ID (Standard Component ID)	86199PA0040007	86199PA0040008	86199PA0040003	86199PA0040004	86199PA0040018	86199PA0040019	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001
1.5 Metal	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.793	0.791	0.690	0.687	0.712	0.718	0.700	0.697	0.696	0.714
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	New	New	Terminated	Terminated	Terminated	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior)	3.87%	-13.00%	-4.93%	-4.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %	-5.76%									
1.13 Submission Level Rate Increase %										

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	86199PA0040007	86199PA0040008	86199PA0040003	86199PA0040004	86199PA0040018	86199PA0040019	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001
2.2 Allowed Claims	\$0	\$7,766	\$145	\$0	\$0	\$0	\$34	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$360	\$263	\$8	\$0	\$0	\$55	\$0	\$8	\$19
2.4 Member Cost Sharing	\$0	\$527	\$0	\$0	\$0	\$0	\$13	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$6,878	-\$118	-\$8	\$0	\$0	-\$34	\$0	-\$8	-\$19
2.7 Risk Adjustment Transfer Amount	\$0	\$2,356	-\$5,682	-\$1,868	\$0	\$0	-\$994	\$0	-\$931	-\$1,339
2.8 Premium	\$0	\$16,101	\$5,667	\$1,170	\$0	\$0	\$1,457	\$0	\$1,419	\$2,709
2.9 Experience Period Member Months	0	26	19	4	0	0	4	0	4	10
2.10 Current Enrollment	2	3	9	2	0	0	0	0	5	2
2.11 Current Premium PMPM	\$345.93	\$509.96	\$465.72	\$273.21	\$0.00	\$0.00	\$0.00	\$0.00	\$306.99	\$303.46
2.12 Loss Ratio	#DIV/0!	37.27%	752.38%	1.08%	#DIV/0!	#DIV/0!	-7.43%	#DIV/0!	-1.54%	-1.38%

Per Member Per Month

2.13 Allowed Claims	#DIV/0!	\$298.68	\$7.62	\$0.00	#DIV/0!	#DIV/0!	\$8.44	#DIV/0!	\$0.00	\$0.00
2.14 Reinsurance	#DIV/0!	\$13.85	\$13.85	\$1.89	#DIV/0!	#DIV/0!	\$13.85	#DIV/0!	\$1.89	\$1.89
2.15 Member Cost Sharing	#DIV/0!	\$20.27	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$3.20	#DIV/0!	\$0.00	\$0.00
2.16 Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00
2.17 Incurred Claims	#DIV/0!	\$264.56	-\$6.23	-\$1.89	#DIV/0!	#DIV/0!	-\$8.61	#DIV/0!	-\$1.89	-\$1.89
2.18 Risk Adjustment Transfer Amount	#DIV/0!	\$90.61	-\$299.07	-\$466.99	#DIV/0!	#DIV/0!	-\$248.42	#DIV/0!	-\$232.63	-\$133.95
2.19 Premium	#DIV/0!	\$619.28	\$298.25	\$292.53	#DIV/0!	#DIV/0!	\$364.36	#DIV/0!	\$354.81	\$270.94

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	86199PA0040007	86199PA0040008	86199PA0040003	86199PA0040004	86199PA0040018	86199PA0040019	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan	0.8319	0.8721	0.6698	0.6984	0.7145	0.7166	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0449	1.0449	1.0449	1.0449	1.0449	1.0449	1.0000	1.0000	1.0000	1.0000
Administrative Costs										
3.6 Administrative Expense	11.37%	11.37%	11.37%	11.37%	11.37%	11.37%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$540.53	\$566.65	\$435.21	\$453.79	\$464.25	\$465.62	\$0.00	\$0.00	\$0.00	\$0.00

3.11 Age Calibration Factor										
3.12 Geographic Calibration Factor										
3.13 Tobacco Calibration Factor										
3.14 Calibrated Plan Adjusted Index Rate	\$307.17	\$322.01	\$247.32	\$257.88	\$263.82	\$264.60	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	86199PA0040007	86199PA0040008	86199PA0040003	86199PA0040004	86199PA0040018	86199PA0040019	86199PA0040006	86199PA0040005	86199PA0040002	86199PA0040001
4.2 Allowed Claims	\$4,781	\$5,026	\$15,431	\$1,975	\$14,819	\$5,527	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$206	\$224	\$710	\$93	\$710	\$262	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$847	\$849	\$3,710	\$478	\$2,944	\$1,144	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$3,728	\$3,953	\$11,010	\$1,404	\$11,164	\$4,122	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$1,861	-\$2,030	-\$5,368	-\$706	-\$5,369	-\$1,978	\$0	\$0	\$0	\$0
4.8 Premium	\$5,943	\$6,797	\$16,531	\$2,268	\$17,633	\$6,516	\$0	\$0	\$0	\$0
4.9 Projected Member Months	11	12	38	5	38	14	0	0	0	0
4.10 Loss Ratio	91.32%	82.92%	98.63%	89.89%	91.04%	90.83%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	\$434.61	\$418.82	\$406.07	\$394.98	\$389.98	\$394.81	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	\$18.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$77.01	\$70.75	\$97.64	\$95.52	\$77.49	\$81.72	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$338.91	\$329.39	\$289.73	\$280.76	\$293.80	\$294.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$169.20	-\$169.20	-\$141.26	-\$141.25	-\$141.29	-\$141.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$540.30	\$566.40	\$435.02	\$453.60	\$464.01	\$465.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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 3	1.0078
Rating Area 6	1.0103
Rating Area 7	1.1185
Rating Area 8	0.9638

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	229.88	229.88
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	15	250.31	250.31
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	16	258.13	258.13
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	17	265.94	265.94
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	18	274.35	274.35
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	19	282.77	282.77
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	20	291.48	291.48
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	21	300.50	345.57
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	22	300.50	345.57
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	23	300.50	345.57
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	24	300.50	345.57
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	25	301.70	346.96
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	26	307.71	353.87
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	27	314.92	362.16
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	28	326.64	375.64
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	29	336.26	386.70
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	30	341.07	392.23
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	31	348.28	400.52
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	32	355.49	408.81
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	33	360.00	414.00
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	34	364.80	419.53
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	35	367.21	422.29
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	36	369.61	425.05
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	37	372.02	427.82
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	38	374.42	430.58
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	39	379.23	436.11
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	40	384.04	441.64
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	41	391.25	449.94
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	42	398.16	457.88
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	43	407.78	468.94
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	44	419.80	482.77
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	45	433.92	499.01
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	46	450.75	518.36
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	47	469.68	540.13
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	48	491.31	565.01
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	49	512.65	589.55
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	50	536.69	617.19
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	51	560.43	644.49
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	52	586.57	674.56
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	53	613.02	704.97
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	54	641.56	737.80
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	55	670.11	770.63
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	56	701.06	806.22
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	57	732.31	842.16
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	58	765.67	880.52
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	59	782.20	899.53
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	60	815.55	937.88
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	61	844.40	971.06
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	62	863.33	992.83
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	63	887.07	1020.13
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	901.47	1036.70
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	230.45	230.45
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	15	250.94	250.94
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	16	258.77	258.77
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	17	266.60	266.60
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	18	275.04	275.04
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	19	283.47	283.47
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	20	292.21	292.21
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	21	301.24	346.43
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	22	301.24	346.43
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	23	301.24	346.43
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	24	301.24	346.43
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	25	302.45	347.82
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	26	308.47	354.74
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	27	315.70	363.06
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	28	327.45	376.57
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	29	337.09	387.66
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	30	341.91	393.20
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	31	349.14	401.51
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	32	356.37	409.83
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	33	360.89	415.02
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	34	365.71	420.57
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	35	368.12	423.34
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	36	370.53	426.11
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	37	372.94	428.88
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	38	375.35	431.65
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	39	380.17	437.19
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	40	384.99	442.74
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	41	392.22	451.05
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	42	399.15	459.02
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	43	408.79	470.11
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	44	420.84	483.96
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	45	435.00	500.25
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	46	451.87	519.65
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	47	470.84	541.47
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	48	492.53	566.41
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	49	513.92	591.01
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	50	538.02	618.72
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	51	561.82	646.09
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	52	588.03	676.23
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	53	614.54	706.72
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	54	643.16	739.63
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	55	671.77	772.54
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	56	702.80	808.22
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	57	734.13	844.25
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	58	767.57	882.70
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	59	784.14	901.76
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	60	817.58	940.21
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	61	846.49	973.47
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	62	865.47	995.29
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	63	889.27	1022.66
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	903.71	1039.27
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	255.13	255.13
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	15	277.81	277.81
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	16	286.48	286.48
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	17	295.15	295.15
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	18	304.49	304.49
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	19	313.83	313.83
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	20	323.50	323.50
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	21	333.51	383.53
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	22	333.51	383.53
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	23	333.51	383.53
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	24	333.51	383.53

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	25	334.84	385.07
	Rating Area 7	Tobacco User/Non-Tobacco User	26	341.51	392.74
	Rating Area 7	Tobacco User/Non-Tobacco User	27	349.51	401.94
	Rating Area 7	Tobacco User/Non-Tobacco User	28	362.52	416.90
	Rating Area 7	Tobacco User/Non-Tobacco User	29	373.19	429.17
	Rating Area 7	Tobacco User/Non-Tobacco User	30	378.53	435.31
	Rating Area 7	Tobacco User/Non-Tobacco User	31	386.53	444.51
	Rating Area 7	Tobacco User/Non-Tobacco User	32	394.54	453.72
	Rating Area 7	Tobacco User/Non-Tobacco User	33	399.54	459.47
	Rating Area 7	Tobacco User/Non-Tobacco User	34	404.88	465.61
	Rating Area 7	Tobacco User/Non-Tobacco User	35	407.54	468.68
	Rating Area 7	Tobacco User/Non-Tobacco User	36	410.21	471.74
	Rating Area 7	Tobacco User/Non-Tobacco User	37	412.88	474.81
	Rating Area 7	Tobacco User/Non-Tobacco User	38	415.55	477.88
	Rating Area 7	Tobacco User/Non-Tobacco User	39	420.88	484.02
	Rating Area 7	Tobacco User/Non-Tobacco User	40	426.22	490.15
	Rating Area 7	Tobacco User/Non-Tobacco User	41	434.22	499.36
	Rating Area 7	Tobacco User/Non-Tobacco User	42	441.90	508.18
	Rating Area 7	Tobacco User/Non-Tobacco User	43	452.57	520.45
	Rating Area 7	Tobacco User/Non-Tobacco User	44	465.91	535.79
	Rating Area 7	Tobacco User/Non-Tobacco User	45	481.58	553.82
	Rating Area 7	Tobacco User/Non-Tobacco User	46	500.26	575.30
	Rating Area 7	Tobacco User/Non-Tobacco User	47	521.27	599.46
	Rating Area 7	Tobacco User/Non-Tobacco User	48	545.28	627.07
	Rating Area 7	Tobacco User/Non-Tobacco User	49	568.96	654.31
	Rating Area 7	Tobacco User/Non-Tobacco User	50	595.64	684.99
	Rating Area 7	Tobacco User/Non-Tobacco User	51	621.99	715.29
	Rating Area 7	Tobacco User/Non-Tobacco User	52	651.00	748.65
	Rating Area 7	Tobacco User/Non-Tobacco User	53	680.35	782.40
	Rating Area 7	Tobacco User/Non-Tobacco User	54	712.04	818.84
	Rating Area 7	Tobacco User/Non-Tobacco User	55	743.72	855.28
	Rating Area 7	Tobacco User/Non-Tobacco User	56	778.07	894.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	812.75	934.67
	Rating Area 7	Tobacco User/Non-Tobacco User	58	849.77	977.24
	Rating Area 7	Tobacco User/Non-Tobacco User	59	868.12	998.33
	Rating Area 7	Tobacco User/Non-Tobacco User	60	905.13	1040.91
	Rating Area 7	Tobacco User/Non-Tobacco User	61	937.15	1077.72
	Rating Area 7	Tobacco User/Non-Tobacco User	62	958.16	1101.89
	Rating Area 7	Tobacco User/Non-Tobacco User	63	984.51	1132.19
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1000.50	1150.58
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	219.84	219.84
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	15	239.39	239.39
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	16	246.86	246.86
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	17	254.33	254.33
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	18	262.38	262.38
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	19	270.42	270.42
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	20	278.76	278.76
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	21	287.38	330.49
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	22	287.38	330.49
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	23	287.38	330.49
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	24	287.38	330.49
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	25	288.53	331.81
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	26	294.28	338.42
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	27	301.17	346.35
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	28	312.38	359.24
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	29	321.58	369.81
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	30	326.17	375.10
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	31	333.07	383.03
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	32	339.97	390.96
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	33	344.28	395.92
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	34	348.88	401.21
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	35	351.18	403.85
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	36	353.48	406.50
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	37	355.77	409.14
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	38	358.07	411.78
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	39	362.67	417.07
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	40	367.27	422.36
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	41	374.17	430.29
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	42	380.78	437.89
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	43	389.97	448.47
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	44	401.47	461.69
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	45	414.97	477.22
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	46	431.07	495.73
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	47	449.17	516.55
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	48	469.86	540.34
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	49	490.27	563.81
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	50	513.26	590.25
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	51	535.96	616.36
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	52	560.96	645.11
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	53	586.25	674.19
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	54	613.55	705.59
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	55	640.85	736.98
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	56	670.45	771.02
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	57	700.34	805.39
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	58	732.24	842.08
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	59	748.05	860.25
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	60	779.95	896.94
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	61	807.53	928.66
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	62	825.64	949.48
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	63	848.34	975.59
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	862.12	991.44
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	241.85	241.85
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.35	263.35
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.57	271.57
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	279.79	279.79
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.64	288.64
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.49	297.49
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	306.66	306.66
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.14	363.57
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.14	363.57
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.14	363.57
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.14	363.57

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.41	365.02
	Rating Area 3	Tobacco User/Non-Tobacco User	26	323.73	372.29
	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.32	381.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	343.65	395.20
	Rating Area 3	Tobacco User/Non-Tobacco User	29	353.76	406.83
	Rating Area 3	Tobacco User/Non-Tobacco User	30	358.82	412.65
	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.41	421.37
	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.00	430.10
	Rating Area 3	Tobacco User/Non-Tobacco User	33	378.74	435.55
	Rating Area 3	Tobacco User/Non-Tobacco User	34	383.80	441.37
	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.33	444.28
	Rating Area 3	Tobacco User/Non-Tobacco User	36	388.86	447.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.39	450.09
	Rating Area 3	Tobacco User/Non-Tobacco User	38	393.92	453.00
	Rating Area 3	Tobacco User/Non-Tobacco User	39	398.97	458.82
	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.03	464.64
	Rating Area 3	Tobacco User/Non-Tobacco User	41	411.62	473.36
	Rating Area 3	Tobacco User/Non-Tobacco User	42	418.89	481.72
	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.01	493.36
	Rating Area 3	Tobacco User/Non-Tobacco User	44	441.65	507.90
	Rating Area 3	Tobacco User/Non-Tobacco User	45	456.51	524.99
	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.22	545.35
	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.13	568.25
	Rating Area 3	Tobacco User/Non-Tobacco User	48	516.90	594.43
	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.34	620.24
	Rating Area 3	Tobacco User/Non-Tobacco User	50	564.63	649.33
	Rating Area 3	Tobacco User/Non-Tobacco User	51	589.61	678.05
	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.11	709.68
	Rating Area 3	Tobacco User/Non-Tobacco User	53	644.93	741.67
	Rating Area 3	Tobacco User/Non-Tobacco User	54	674.97	776.21
	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.00	810.75
	Rating Area 3	Tobacco User/Non-Tobacco User	56	737.56	848.20
	Rating Area 3	Tobacco User/Non-Tobacco User	57	770.44	886.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	805.53	926.36
	Rating Area 3	Tobacco User/Non-Tobacco User	59	822.92	946.36
	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.01	986.72
	Rating Area 3	Tobacco User/Non-Tobacco User	61	888.36	1021.62
	Rating Area 3	Tobacco User/Non-Tobacco User	62	908.28	1044.52
	Rating Area 3	Tobacco User/Non-Tobacco User	63	933.26	1073.24
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	948.41	1090.68
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.45	242.45
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	264.00	264.00
	Rating Area 6	Tobacco User/Non-Tobacco User	16	272.24	272.24
	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.48	280.48
	Rating Area 6	Tobacco User/Non-Tobacco User	18	289.36	289.36
	Rating Area 6	Tobacco User/Non-Tobacco User	19	298.23	298.23
	Rating Area 6	Tobacco User/Non-Tobacco User	20	307.42	307.42
	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.93	364.47
	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.93	364.47
	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.93	364.47
	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.93	364.47
	Rating Area 6	Tobacco User/Non-Tobacco User	25	318.20	365.93
	Rating Area 6	Tobacco User/Non-Tobacco User	26	324.53	373.21
	Rating Area 6	Tobacco User/Non-Tobacco User	27	332.14	381.96
	Rating Area 6	Tobacco User/Non-Tobacco User	28	344.50	396.18
	Rating Area 6	Tobacco User/Non-Tobacco User	29	354.64	407.84

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	359.71	413.67
	Rating Area 6	Tobacco User/Non-Tobacco User	31	367.32	422.42
	Rating Area 6	Tobacco User/Non-Tobacco User	32	374.93	431.16
	Rating Area 6	Tobacco User/Non-Tobacco User	33	379.68	436.63
	Rating Area 6	Tobacco User/Non-Tobacco User	34	384.75	442.46
	Rating Area 6	Tobacco User/Non-Tobacco User	35	387.29	445.38
	Rating Area 6	Tobacco User/Non-Tobacco User	36	389.82	448.29
	Rating Area 6	Tobacco User/Non-Tobacco User	37	392.36	451.21
	Rating Area 6	Tobacco User/Non-Tobacco User	38	394.89	454.13
	Rating Area 6	Tobacco User/Non-Tobacco User	39	399.96	459.96
	Rating Area 6	Tobacco User/Non-Tobacco User	40	405.03	465.79
	Rating Area 6	Tobacco User/Non-Tobacco User	41	412.64	474.54
	Rating Area 6	Tobacco User/Non-Tobacco User	42	419.93	482.92
	Rating Area 6	Tobacco User/Non-Tobacco User	43	430.07	494.58
	Rating Area 6	Tobacco User/Non-Tobacco User	44	442.75	509.16
	Rating Area 6	Tobacco User/Non-Tobacco User	45	457.64	526.29
	Rating Area 6	Tobacco User/Non-Tobacco User	46	475.39	546.70
	Rating Area 6	Tobacco User/Non-Tobacco User	47	495.36	569.66
	Rating Area 6	Tobacco User/Non-Tobacco User	48	518.18	595.90
	Rating Area 6	Tobacco User/Non-Tobacco User	49	540.68	621.78
	Rating Area 6	Tobacco User/Non-Tobacco User	50	566.03	650.94
	Rating Area 6	Tobacco User/Non-Tobacco User	51	591.07	679.73
	Rating Area 6	Tobacco User/Non-Tobacco User	52	618.64	711.44
	Rating Area 6	Tobacco User/Non-Tobacco User	53	646.53	743.51
	Rating Area 6	Tobacco User/Non-Tobacco User	54	676.64	778.14
	Rating Area 6	Tobacco User/Non-Tobacco User	55	706.75	812.76
	Rating Area 6	Tobacco User/Non-Tobacco User	56	739.39	850.30
	Rating Area 6	Tobacco User/Non-Tobacco User	57	772.35	888.21
	Rating Area 6	Tobacco User/Non-Tobacco User	58	807.53	928.66
	Rating Area 6	Tobacco User/Non-Tobacco User	59	824.96	948.71
	Rating Area 6	Tobacco User/Non-Tobacco User	60	860.14	989.16
	Rating Area 6	Tobacco User/Non-Tobacco User	61	890.57	1024.15
	Rating Area 6	Tobacco User/Non-Tobacco User	62	910.53	1047.11
	Rating Area 6	Tobacco User/Non-Tobacco User	63	935.57	1075.91
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	950.76	1093.38
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	268.42	268.42
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	292.27	292.27
	Rating Area 7	Tobacco User/Non-Tobacco User	16	301.40	301.40
	Rating Area 7	Tobacco User/Non-Tobacco User	17	310.52	310.52
	Rating Area 7	Tobacco User/Non-Tobacco User	18	320.34	320.34
	Rating Area 7	Tobacco User/Non-Tobacco User	19	330.17	330.17
	Rating Area 7	Tobacco User/Non-Tobacco User	20	340.34	340.34
	Rating Area 7	Tobacco User/Non-Tobacco User	21	350.87	403.50
	Rating Area 7	Tobacco User/Non-Tobacco User	22	350.87	403.50
	Rating Area 7	Tobacco User/Non-Tobacco User	23	350.87	403.50
	Rating Area 7	Tobacco User/Non-Tobacco User	24	350.87	403.50
	Rating Area 7	Tobacco User/Non-Tobacco User	25	352.27	405.11
	Rating Area 7	Tobacco User/Non-Tobacco User	26	359.29	413.18
	Rating Area 7	Tobacco User/Non-Tobacco User	27	367.71	422.87
	Rating Area 7	Tobacco User/Non-Tobacco User	28	381.40	438.61
	Rating Area 7	Tobacco User/Non-Tobacco User	29	392.62	451.52
	Rating Area 7	Tobacco User/Non-Tobacco User	30	398.24	457.97
	Rating Area 7	Tobacco User/Non-Tobacco User	31	406.66	467.66
	Rating Area 7	Tobacco User/Non-Tobacco User	32	415.08	477.34
	Rating Area 7	Tobacco User/Non-Tobacco User	33	420.34	483.39
	Rating Area 7	Tobacco User/Non-Tobacco User	34	425.96	489.85

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	428.76	493.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	431.57	496.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	434.38	499.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	437.18	502.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	442.80	509.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	448.41	515.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	456.83	525.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	464.90	534.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	476.13	547.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	490.17	563.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	506.66	582.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	526.31	605.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	548.41	630.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	573.67	659.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	598.58	688.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	626.65	720.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	654.37	752.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	684.90	787.63	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	715.77	823.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	749.11	861.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	782.44	899.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	818.58	941.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	855.07	983.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	894.02	1028.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	913.31	1050.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	952.26	1095.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	985.94	1133.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1008.05	1159.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1035.77	1191.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1052.59	1210.48	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	231.29	231.29	
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.85	251.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.71	259.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	267.57	267.57	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	276.04	276.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	284.50	284.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	293.27	293.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	302.34	347.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	302.34	347.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	302.34	347.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	302.34	347.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	303.55	349.08	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	309.60	356.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	316.85	364.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	328.64	377.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	338.32	389.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	343.16	394.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	350.41	402.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	357.67	411.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	362.20	416.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	367.04	422.10	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	369.46	424.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	371.88	427.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	374.30	430.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	376.72	433.22	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	381.55	438.79	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	386.39	444.35
	Rating Area 8	Tobacco User/Non-Tobacco User	41	393.65	452.70
	Rating Area 8	Tobacco User/Non-Tobacco User	42	400.60	460.69
	Rating Area 8	Tobacco User/Non-Tobacco User	43	410.28	471.82
	Rating Area 8	Tobacco User/Non-Tobacco User	44	422.37	485.73
	Rating Area 8	Tobacco User/Non-Tobacco User	45	436.58	502.07
	Rating Area 8	Tobacco User/Non-Tobacco User	46	453.51	521.54
	Rating Area 8	Tobacco User/Non-Tobacco User	47	472.56	543.44
	Rating Area 8	Tobacco User/Non-Tobacco User	48	494.33	568.48
	Rating Area 8	Tobacco User/Non-Tobacco User	49	515.79	593.16
	Rating Area 8	Tobacco User/Non-Tobacco User	50	539.98	620.98
	Rating Area 8	Tobacco User/Non-Tobacco User	51	563.87	648.45
	Rating Area 8	Tobacco User/Non-Tobacco User	52	590.17	678.70
	Rating Area 8	Tobacco User/Non-Tobacco User	53	616.78	709.29
	Rating Area 8	Tobacco User/Non-Tobacco User	54	645.50	742.32
	Rating Area 8	Tobacco User/Non-Tobacco User	55	674.22	775.35
	Rating Area 8	Tobacco User/Non-Tobacco User	56	705.36	811.17
	Rating Area 8	Tobacco User/Non-Tobacco User	57	736.81	847.33
	Rating Area 8	Tobacco User/Non-Tobacco User	58	770.37	885.92
	Rating Area 8	Tobacco User/Non-Tobacco User	59	786.99	905.04
	Rating Area 8	Tobacco User/Non-Tobacco User	60	820.55	943.64
	Rating Area 8	Tobacco User/Non-Tobacco User	61	849.58	977.02
	Rating Area 8	Tobacco User/Non-Tobacco User	62	868.63	998.92
	Rating Area 8	Tobacco User/Non-Tobacco User	63	892.51	1026.39
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	907.00	1043.06
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	264.82	264.82
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	15	288.36	288.36
	Rating Area 3	Tobacco User/Non-Tobacco User	16	297.36	297.36
	Rating Area 3	Tobacco User/Non-Tobacco User	17	306.36	306.36
	Rating Area 3	Tobacco User/Non-Tobacco User	18	316.05	316.05
	Rating Area 3	Tobacco User/Non-Tobacco User	19	325.74	325.74
	Rating Area 3	Tobacco User/Non-Tobacco User	20	335.78	335.78
	Rating Area 3	Tobacco User/Non-Tobacco User	21	346.17	398.09
	Rating Area 3	Tobacco User/Non-Tobacco User	22	346.17	398.09
	Rating Area 3	Tobacco User/Non-Tobacco User	23	346.17	398.09
	Rating Area 3	Tobacco User/Non-Tobacco User	24	346.17	398.09
	Rating Area 3	Tobacco User/Non-Tobacco User	25	347.55	399.68
	Rating Area 3	Tobacco User/Non-Tobacco User	26	354.47	407.64
	Rating Area 3	Tobacco User/Non-Tobacco User	27	362.78	417.20
	Rating Area 3	Tobacco User/Non-Tobacco User	28	376.28	432.72
	Rating Area 3	Tobacco User/Non-Tobacco User	29	387.36	445.46
	Rating Area 3	Tobacco User/Non-Tobacco User	30	392.90	451.83
	Rating Area 3	Tobacco User/Non-Tobacco User	31	401.21	461.39
	Rating Area 3	Tobacco User/Non-Tobacco User	32	409.51	470.94
	Rating Area 3	Tobacco User/Non-Tobacco User	33	414.71	476.91
	Rating Area 3	Tobacco User/Non-Tobacco User	34	420.24	483.28
	Rating Area 3	Tobacco User/Non-Tobacco User	35	423.01	486.47
	Rating Area 3	Tobacco User/Non-Tobacco User	36	425.78	489.65
	Rating Area 3	Tobacco User/Non-Tobacco User	37	428.55	492.84
	Rating Area 3	Tobacco User/Non-Tobacco User	38	431.32	496.02
	Rating Area 3	Tobacco User/Non-Tobacco User	39	436.86	502.39
	Rating Area 3	Tobacco User/Non-Tobacco User	40	442.40	508.76
	Rating Area 3	Tobacco User/Non-Tobacco User	41	450.71	518.31
	Rating Area 3	Tobacco User/Non-Tobacco User	42	458.67	527.47
	Rating Area 3	Tobacco User/Non-Tobacco User	43	469.75	540.21
	Rating Area 3	Tobacco User/Non-Tobacco User	44	483.59	556.13

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	45	499.86	574.84
	Rating Area 3	Tobacco User/Non-Tobacco User	46	519.25	597.13
	Rating Area 3	Tobacco User/Non-Tobacco User	47	541.06	622.21
	Rating Area 3	Tobacco User/Non-Tobacco User	48	565.98	650.88
	Rating Area 3	Tobacco User/Non-Tobacco User	49	590.56	679.14
	Rating Area 3	Tobacco User/Non-Tobacco User	50	618.25	710.99
	Rating Area 3	Tobacco User/Non-Tobacco User	51	645.60	742.44
	Rating Area 3	Tobacco User/Non-Tobacco User	52	675.71	777.07
	Rating Area 3	Tobacco User/Non-Tobacco User	53	706.18	812.10
	Rating Area 3	Tobacco User/Non-Tobacco User	54	739.06	849.92
	Rating Area 3	Tobacco User/Non-Tobacco User	55	771.95	887.74
	Rating Area 3	Tobacco User/Non-Tobacco User	56	807.60	928.74
	Rating Area 3	Tobacco User/Non-Tobacco User	57	843.60	970.14
	Rating Area 3	Tobacco User/Non-Tobacco User	58	882.03	1014.33
	Rating Area 3	Tobacco User/Non-Tobacco User	59	901.07	1036.23
	Rating Area 3	Tobacco User/Non-Tobacco User	60	939.49	1080.42
	Rating Area 3	Tobacco User/Non-Tobacco User	61	972.72	1118.63
	Rating Area 3	Tobacco User/Non-Tobacco User	62	994.53	1143.71
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1021.88	1175.16
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1038.48	1194.25
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	265.47	265.47
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	15	289.07	289.07
	Rating Area 6	Tobacco User/Non-Tobacco User	16	298.09	298.09
	Rating Area 6	Tobacco User/Non-Tobacco User	17	307.12	307.12
	Rating Area 6	Tobacco User/Non-Tobacco User	18	316.83	316.83
	Rating Area 6	Tobacco User/Non-Tobacco User	19	326.55	326.55
	Rating Area 6	Tobacco User/Non-Tobacco User	20	336.61	336.61
	Rating Area 6	Tobacco User/Non-Tobacco User	21	347.02	399.08
	Rating Area 6	Tobacco User/Non-Tobacco User	22	347.02	399.08
	Rating Area 6	Tobacco User/Non-Tobacco User	23	347.02	399.08
	Rating Area 6	Tobacco User/Non-Tobacco User	24	347.02	399.08
	Rating Area 6	Tobacco User/Non-Tobacco User	25	348.41	400.67
	Rating Area 6	Tobacco User/Non-Tobacco User	26	355.35	408.66
	Rating Area 6	Tobacco User/Non-Tobacco User	27	363.68	418.23
	Rating Area 6	Tobacco User/Non-Tobacco User	28	377.21	433.80
	Rating Area 6	Tobacco User/Non-Tobacco User	29	388.32	446.57
	Rating Area 6	Tobacco User/Non-Tobacco User	30	393.87	452.95
	Rating Area 6	Tobacco User/Non-Tobacco User	31	402.20	462.53
	Rating Area 6	Tobacco User/Non-Tobacco User	32	410.53	472.11
	Rating Area 6	Tobacco User/Non-Tobacco User	33	415.73	478.09
	Rating Area 6	Tobacco User/Non-Tobacco User	34	421.29	484.48
	Rating Area 6	Tobacco User/Non-Tobacco User	35	424.06	487.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	426.84	490.87
	Rating Area 6	Tobacco User/Non-Tobacco User	37	429.62	494.06
	Rating Area 6	Tobacco User/Non-Tobacco User	38	432.39	497.25
	Rating Area 6	Tobacco User/Non-Tobacco User	39	437.94	503.64
	Rating Area 6	Tobacco User/Non-Tobacco User	40	443.50	510.02
	Rating Area 6	Tobacco User/Non-Tobacco User	41	451.82	519.60
	Rating Area 6	Tobacco User/Non-Tobacco User	42	459.81	528.78
	Rating Area 6	Tobacco User/Non-Tobacco User	43	470.91	541.55
	Rating Area 6	Tobacco User/Non-Tobacco User	44	484.79	557.51
	Rating Area 6	Tobacco User/Non-Tobacco User	45	501.10	576.27
	Rating Area 6	Tobacco User/Non-Tobacco User	46	520.54	598.62
	Rating Area 6	Tobacco User/Non-Tobacco User	47	542.40	623.76
	Rating Area 6	Tobacco User/Non-Tobacco User	48	567.38	652.49
	Rating Area 6	Tobacco User/Non-Tobacco User	49	592.02	680.83

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
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HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	50	619.78	712.75	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	647.20	744.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	677.39	779.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	707.93	814.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	740.90	852.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	773.86	889.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	809.61	931.05	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	845.70	972.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	884.22	1016.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	903.30	1038.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	941.82	1083.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	975.14	1121.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	997.00	1146.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1024.41	1178.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1041.05	1197.21	
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	293.90	293.90	
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	15	320.03	320.03	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	330.02	330.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	340.01	340.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	350.76	350.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	361.52	361.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	372.66	372.66	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	384.19	441.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	384.19	441.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	384.19	441.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	384.19	441.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	385.73	443.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	393.41	452.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	402.63	463.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	417.61	480.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	429.91	494.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	436.05	501.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	445.27	512.07	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	454.50	522.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	460.26	529.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	466.41	536.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	469.48	539.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	472.55	543.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	475.63	546.97	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	478.70	550.50	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	484.85	557.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	490.99	564.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	500.21	575.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	509.05	585.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	521.34	599.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	536.71	617.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	554.77	637.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	576.28	662.73	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	600.49	690.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	628.15	722.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	655.43	753.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	686.16	789.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	716.51	823.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	749.94	862.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	783.75	901.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	820.24	943.28	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	55	856.74	985.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	896.31	1030.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	936.27	1076.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	978.91	1125.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1000.04	1150.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1042.69	1199.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1079.57	1241.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1103.77	1269.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1134.13	1304.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1152.55	1325.43	
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	253.25	253.25	
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	15	275.77	275.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	284.37	284.37	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	292.98	292.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	302.25	302.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	311.52	311.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	321.12	321.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	331.05	380.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	331.05	380.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	331.05	380.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	331.05	380.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	332.38	382.23	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	339.00	389.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	346.94	398.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	359.85	413.83	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	370.45	426.01	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	375.74	432.11	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	383.69	441.24	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	391.63	450.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	396.60	456.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	401.90	462.18	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	404.55	465.23	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	407.19	468.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	409.84	471.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	412.49	474.36	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	417.79	480.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	423.08	486.55	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	431.03	495.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	438.64	504.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	449.24	516.62	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	462.48	531.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	478.04	549.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	496.58	571.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	517.43	595.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	541.27	622.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	564.77	649.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	591.26	679.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	617.41	710.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	646.21	743.14	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	675.35	776.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	706.80	812.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	738.25	848.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	772.34	888.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	806.77	927.79	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	843.52	970.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	861.73	990.99	

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.				
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	60	898.47	1033.25
	Rating Area 8	Tobacco User/Non-Tobacco User	61	930.26	1069.79
	Rating Area 8	Tobacco User/Non-Tobacco User	62	951.11	1093.78
	Rating Area 8	Tobacco User/Non-Tobacco User	63	977.26	1123.85
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	993.13	1142.11
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	232.64	232.64
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	253.31	253.31
	Rating Area 3	Tobacco User/Non-Tobacco User	16	261.22	261.22
	Rating Area 3	Tobacco User/Non-Tobacco User	17	269.13	269.13
	Rating Area 3	Tobacco User/Non-Tobacco User	18	277.64	277.64
	Rating Area 3	Tobacco User/Non-Tobacco User	19	286.16	286.16
	Rating Area 3	Tobacco User/Non-Tobacco User	20	294.98	294.98
	Rating Area 3	Tobacco User/Non-Tobacco User	21	304.10	349.71
	Rating Area 3	Tobacco User/Non-Tobacco User	22	304.10	349.71
	Rating Area 3	Tobacco User/Non-Tobacco User	23	304.10	349.71
	Rating Area 3	Tobacco User/Non-Tobacco User	24	304.10	349.71
	Rating Area 3	Tobacco User/Non-Tobacco User	25	305.31	351.11
	Rating Area 3	Tobacco User/Non-Tobacco User	26	311.40	358.11
	Rating Area 3	Tobacco User/Non-Tobacco User	27	318.70	366.50
	Rating Area 3	Tobacco User/Non-Tobacco User	28	330.56	380.14
	Rating Area 3	Tobacco User/Non-Tobacco User	29	340.29	391.33
	Rating Area 3	Tobacco User/Non-Tobacco User	30	345.15	396.92
	Rating Area 3	Tobacco User/Non-Tobacco User	31	352.45	405.32
	Rating Area 3	Tobacco User/Non-Tobacco User	32	359.75	413.71
	Rating Area 3	Tobacco User/Non-Tobacco User	33	364.31	418.96
	Rating Area 3	Tobacco User/Non-Tobacco User	34	369.18	424.55
	Rating Area 3	Tobacco User/Non-Tobacco User	35	371.61	427.35
	Rating Area 3	Tobacco User/Non-Tobacco User	36	374.04	430.15
	Rating Area 3	Tobacco User/Non-Tobacco User	37	376.47	432.95
	Rating Area 3	Tobacco User/Non-Tobacco User	38	378.91	435.74
	Rating Area 3	Tobacco User/Non-Tobacco User	39	383.77	441.34
	Rating Area 3	Tobacco User/Non-Tobacco User	40	388.64	446.93
	Rating Area 3	Tobacco User/Non-Tobacco User	41	395.94	455.33
	Rating Area 3	Tobacco User/Non-Tobacco User	42	402.93	463.37
	Rating Area 3	Tobacco User/Non-Tobacco User	43	412.66	474.56
	Rating Area 3	Tobacco User/Non-Tobacco User	44	424.83	488.55
	Rating Area 3	Tobacco User/Non-Tobacco User	45	439.12	504.99
	Rating Area 3	Tobacco User/Non-Tobacco User	46	456.15	524.57
	Rating Area 3	Tobacco User/Non-Tobacco User	47	475.31	546.60
	Rating Area 3	Tobacco User/Non-Tobacco User	48	497.20	571.78
	Rating Area 3	Tobacco User/Non-Tobacco User	49	518.79	596.61
	Rating Area 3	Tobacco User/Non-Tobacco User	50	543.12	624.59
	Rating Area 3	Tobacco User/Non-Tobacco User	51	567.14	652.22
	Rating Area 3	Tobacco User/Non-Tobacco User	52	593.60	682.64
	Rating Area 3	Tobacco User/Non-Tobacco User	53	620.36	713.42
	Rating Area 3	Tobacco User/Non-Tobacco User	54	649.25	746.64
	Rating Area 3	Tobacco User/Non-Tobacco User	55	678.14	779.86
	Rating Area 3	Tobacco User/Non-Tobacco User	56	709.46	815.88
	Rating Area 3	Tobacco User/Non-Tobacco User	57	741.09	852.25
	Rating Area 3	Tobacco User/Non-Tobacco User	58	774.84	891.07
	Rating Area 3	Tobacco User/Non-Tobacco User	59	791.57	910.30
	Rating Area 3	Tobacco User/Non-Tobacco User	60	825.32	949.12
	Rating Area 3	Tobacco User/Non-Tobacco User	61	854.52	982.69
	Rating Area 3	Tobacco User/Non-Tobacco User	62	873.67	1004.73
	Rating Area 3	Tobacco User/Non-Tobacco User	63	897.70	1032.35
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	912.28	1049.12

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	233.21	233.21	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	253.94	253.94	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	261.87	261.87	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	269.79	269.79	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	278.33	278.33	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	286.87	286.87	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	295.71	295.71	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	304.85	350.58	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	304.85	350.58	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	304.85	350.58	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	304.85	350.58	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	306.07	351.98	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	312.17	358.99	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	319.49	367.41	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	331.38	381.08	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	341.13	392.30	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	346.01	397.91	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	353.32	406.32	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	360.64	414.74	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	365.21	420.00	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	370.09	425.61	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	372.53	428.41	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	374.97	431.21	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	377.41	434.02	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	379.85	436.82	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	384.72	442.43	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	389.60	448.04	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	396.92	456.46	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	403.93	464.52	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	413.69	475.74	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	425.88	489.76	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	440.21	506.24	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	457.28	525.87	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	476.48	547.96	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	498.43	573.20	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	520.08	598.09	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	544.47	626.14	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	568.55	653.83	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	595.07	684.33	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	621.90	715.18	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	650.86	748.49	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	679.82	781.80	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	711.22	817.90	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	742.93	854.37	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	776.77	893.28	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	793.53	912.56	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	827.37	951.48	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	856.64	985.13	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	875.84	1007.22	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	899.93	1034.91	
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	914.54	1051.72	
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	258.19	258.19	
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	281.14	281.14	
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	289.91	289.91	
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	298.69	298.69	
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	308.14	308.14	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	317.59	317.59
	Rating Area 7	Tobacco User/Non-Tobacco User	20	327.38	327.38
	Rating Area 7	Tobacco User/Non-Tobacco User	21	337.50	388.13
	Rating Area 7	Tobacco User/Non-Tobacco User	22	337.50	388.13
	Rating Area 7	Tobacco User/Non-Tobacco User	23	337.50	388.13
	Rating Area 7	Tobacco User/Non-Tobacco User	24	337.50	388.13
	Rating Area 7	Tobacco User/Non-Tobacco User	25	338.85	389.68
	Rating Area 7	Tobacco User/Non-Tobacco User	26	345.60	397.44
	Rating Area 7	Tobacco User/Non-Tobacco User	27	353.70	406.76
	Rating Area 7	Tobacco User/Non-Tobacco User	28	366.86	421.89
	Rating Area 7	Tobacco User/Non-Tobacco User	29	377.66	434.31
	Rating Area 7	Tobacco User/Non-Tobacco User	30	383.06	440.52
	Rating Area 7	Tobacco User/Non-Tobacco User	31	391.16	449.84
	Rating Area 7	Tobacco User/Non-Tobacco User	32	399.26	459.15
	Rating Area 7	Tobacco User/Non-Tobacco User	33	404.33	464.98
	Rating Area 7	Tobacco User/Non-Tobacco User	34	409.73	471.19
	Rating Area 7	Tobacco User/Non-Tobacco User	35	412.43	474.29
	Rating Area 7	Tobacco User/Non-Tobacco User	36	415.13	477.40
	Rating Area 7	Tobacco User/Non-Tobacco User	37	417.83	480.50
	Rating Area 7	Tobacco User/Non-Tobacco User	38	420.53	483.61
	Rating Area 7	Tobacco User/Non-Tobacco User	39	425.93	489.82
	Rating Area 7	Tobacco User/Non-Tobacco User	40	431.33	496.03
	Rating Area 7	Tobacco User/Non-Tobacco User	41	439.43	505.34
	Rating Area 7	Tobacco User/Non-Tobacco User	42	447.19	514.27
	Rating Area 7	Tobacco User/Non-Tobacco User	43	457.99	526.69
	Rating Area 7	Tobacco User/Non-Tobacco User	44	471.49	542.21
	Rating Area 7	Tobacco User/Non-Tobacco User	45	487.35	560.46
	Rating Area 7	Tobacco User/Non-Tobacco User	46	506.25	582.19
	Rating Area 7	Tobacco User/Non-Tobacco User	47	527.52	606.64
	Rating Area 7	Tobacco User/Non-Tobacco User	48	551.82	634.59
	Rating Area 7	Tobacco User/Non-Tobacco User	49	575.78	662.14
	Rating Area 7	Tobacco User/Non-Tobacco User	50	602.78	693.19
	Rating Area 7	Tobacco User/Non-Tobacco User	51	629.44	723.86
	Rating Area 7	Tobacco User/Non-Tobacco User	52	658.80	757.62
	Rating Area 7	Tobacco User/Non-Tobacco User	53	688.50	791.78
	Rating Area 7	Tobacco User/Non-Tobacco User	54	720.57	828.65
	Rating Area 7	Tobacco User/Non-Tobacco User	55	752.63	865.52
	Rating Area 7	Tobacco User/Non-Tobacco User	56	787.39	905.50
	Rating Area 7	Tobacco User/Non-Tobacco User	57	822.49	945.87
	Rating Area 7	Tobacco User/Non-Tobacco User	58	859.95	988.95
	Rating Area 7	Tobacco User/Non-Tobacco User	59	878.52	1010.29
	Rating Area 7	Tobacco User/Non-Tobacco User	60	915.98	1053.38
	Rating Area 7	Tobacco User/Non-Tobacco User	61	948.38	1090.64
	Rating Area 7	Tobacco User/Non-Tobacco User	62	969.64	1115.09
	Rating Area 7	Tobacco User/Non-Tobacco User	63	996.30	1145.75
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1012.48	1164.36
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	222.48	222.48
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	242.25	242.25
	Rating Area 8	Tobacco User/Non-Tobacco User	16	249.82	249.82
	Rating Area 8	Tobacco User/Non-Tobacco User	17	257.38	257.38
	Rating Area 8	Tobacco User/Non-Tobacco User	18	265.52	265.52
	Rating Area 8	Tobacco User/Non-Tobacco User	19	273.66	273.66
	Rating Area 8	Tobacco User/Non-Tobacco User	20	282.10	282.10
	Rating Area 8	Tobacco User/Non-Tobacco User	21	290.82	334.44
	Rating Area 8	Tobacco User/Non-Tobacco User	22	290.82	334.44
	Rating Area 8	Tobacco User/Non-Tobacco User	23	290.82	334.44
	Rating Area 8	Tobacco User/Non-Tobacco User			

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.				
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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	290.82	334.44
	Rating Area 8	Tobacco User/Non-Tobacco User	25	291.98	335.78
	Rating Area 8	Tobacco User/Non-Tobacco User	26	297.80	342.47
	Rating Area 8	Tobacco User/Non-Tobacco User	27	304.78	350.50
	Rating Area 8	Tobacco User/Non-Tobacco User	28	316.12	363.54
	Rating Area 8	Tobacco User/Non-Tobacco User	29	325.43	374.24
	Rating Area 8	Tobacco User/Non-Tobacco User	30	330.08	379.60
	Rating Area 8	Tobacco User/Non-Tobacco User	31	337.06	387.62
	Rating Area 8	Tobacco User/Non-Tobacco User	32	344.04	395.65
	Rating Area 8	Tobacco User/Non-Tobacco User	33	348.40	400.67
	Rating Area 8	Tobacco User/Non-Tobacco User	34	353.06	406.02
	Rating Area 8	Tobacco User/Non-Tobacco User	35	355.38	408.69
	Rating Area 8	Tobacco User/Non-Tobacco User	36	357.71	411.37
	Rating Area 8	Tobacco User/Non-Tobacco User	37	360.04	414.04
	Rating Area 8	Tobacco User/Non-Tobacco User	38	362.36	416.72
	Rating Area 8	Tobacco User/Non-Tobacco User	39	367.02	422.07
	Rating Area 8	Tobacco User/Non-Tobacco User	40	371.67	427.42
	Rating Area 8	Tobacco User/Non-Tobacco User	41	378.65	435.45
	Rating Area 8	Tobacco User/Non-Tobacco User	42	385.34	443.14
	Rating Area 8	Tobacco User/Non-Tobacco User	43	394.65	453.84
	Rating Area 8	Tobacco User/Non-Tobacco User	44	406.28	467.22
	Rating Area 8	Tobacco User/Non-Tobacco User	45	419.95	482.94
	Rating Area 8	Tobacco User/Non-Tobacco User	46	436.23	501.67
	Rating Area 8	Tobacco User/Non-Tobacco User	47	454.55	522.74
	Rating Area 8	Tobacco User/Non-Tobacco User	48	475.49	546.82
	Rating Area 8	Tobacco User/Non-Tobacco User	49	496.14	570.56
	Rating Area 8	Tobacco User/Non-Tobacco User	50	519.41	597.32
	Rating Area 8	Tobacco User/Non-Tobacco User	51	542.38	623.74
	Rating Area 8	Tobacco User/Non-Tobacco User	52	567.68	652.84
	Rating Area 8	Tobacco User/Non-Tobacco User	53	593.28	682.27
	Rating Area 8	Tobacco User/Non-Tobacco User	54	620.90	714.04
	Rating Area 8	Tobacco User/Non-Tobacco User	55	648.53	745.81
	Rating Area 8	Tobacco User/Non-Tobacco User	56	678.49	780.26
	Rating Area 8	Tobacco User/Non-Tobacco User	57	708.73	815.04
	Rating Area 8	Tobacco User/Non-Tobacco User	58	741.01	852.17
	Rating Area 8	Tobacco User/Non-Tobacco User	59	757.01	870.56
	Rating Area 8	Tobacco User/Non-Tobacco User	60	789.29	907.68
	Rating Area 8	Tobacco User/Non-Tobacco User	61	817.21	939.79
	Rating Area 8	Tobacco User/Non-Tobacco User	62	835.53	960.86
	Rating Area 8	Tobacco User/Non-Tobacco User	63	858.51	987.28
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	872.45	1003.31
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	247.30	247.30
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	15	269.28	269.28
	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.68	277.68
	Rating Area 3	Tobacco User/Non-Tobacco User	17	286.09	286.09
	Rating Area 3	Tobacco User/Non-Tobacco User	18	295.14	295.14
	Rating Area 3	Tobacco User/Non-Tobacco User	19	304.19	304.19
	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.57	313.57
	Rating Area 3	Tobacco User/Non-Tobacco User	21	323.26	371.75
	Rating Area 3	Tobacco User/Non-Tobacco User	22	323.26	371.75
	Rating Area 3	Tobacco User/Non-Tobacco User	23	323.26	371.75
	Rating Area 3	Tobacco User/Non-Tobacco User	24	323.26	371.75
	Rating Area 3	Tobacco User/Non-Tobacco User	25	324.56	373.24
	Rating Area 3	Tobacco User/Non-Tobacco User	26	331.02	380.68
	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.78	389.60
	Rating Area 3	Tobacco User/Non-Tobacco User	28	351.39	404.10
	Rating Area 3	Tobacco User/Non-Tobacco User			

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HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.73	415.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.91	421.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.66	430.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	382.42	439.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	387.27	445.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	392.44	451.31	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	395.03	454.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	397.62	457.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	400.20	460.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.79	463.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.96	469.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	413.13	475.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.89	484.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	428.33	492.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	438.67	504.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	451.60	519.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	466.79	536.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.90	557.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	505.26	581.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	528.54	607.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	551.49	634.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	577.35	663.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	602.89	693.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	631.01	725.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	659.46	758.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	690.17	793.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	720.88	829.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	754.18	867.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	787.80	905.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	823.68	947.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	841.46	967.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	877.34	1008.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	908.37	1044.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	928.74	1068.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	954.28	1097.42	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	969.77	1115.24	
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	247.91	247.91	
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	15	269.95	269.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	278.37	278.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	286.80	286.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	295.87	295.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	304.95	304.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	314.34	314.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	324.07	372.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	324.07	372.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	324.07	372.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	324.07	372.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	325.36	374.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	331.84	381.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	339.62	390.56	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	352.26	405.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	362.63	417.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	367.82	422.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	375.59	431.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	383.37	440.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	388.23	446.47	

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HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	34	393.42	452.43
	Rating Area 6	Tobacco User/Non-Tobacco User	35	396.01	455.41
	Rating Area 6	Tobacco User/Non-Tobacco User	36	398.60	458.39
	Rating Area 6	Tobacco User/Non-Tobacco User	37	401.19	461.37
	Rating Area 6	Tobacco User/Non-Tobacco User	38	403.79	464.35
	Rating Area 6	Tobacco User/Non-Tobacco User	39	408.97	470.32
	Rating Area 6	Tobacco User/Non-Tobacco User	40	414.16	476.28
	Rating Area 6	Tobacco User/Non-Tobacco User	41	421.93	485.22
	Rating Area 6	Tobacco User/Non-Tobacco User	42	429.39	493.80
	Rating Area 6	Tobacco User/Non-Tobacco User	43	439.76	505.72
	Rating Area 6	Tobacco User/Non-Tobacco User	44	452.72	520.63
	Rating Area 6	Tobacco User/Non-Tobacco User	45	467.95	538.14
	Rating Area 6	Tobacco User/Non-Tobacco User	46	486.10	559.01
	Rating Area 6	Tobacco User/Non-Tobacco User	47	506.52	582.49
	Rating Area 6	Tobacco User/Non-Tobacco User	48	529.85	609.33
	Rating Area 6	Tobacco User/Non-Tobacco User	49	552.86	635.79
	Rating Area 6	Tobacco User/Non-Tobacco User	50	578.78	665.60
	Rating Area 6	Tobacco User/Non-Tobacco User	51	604.38	695.04
	Rating Area 6	Tobacco User/Non-Tobacco User	52	632.58	727.46
	Rating Area 6	Tobacco User/Non-Tobacco User	53	661.10	760.26
	Rating Area 6	Tobacco User/Non-Tobacco User	54	691.88	795.66
	Rating Area 6	Tobacco User/Non-Tobacco User	55	722.67	831.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	756.05	869.45
	Rating Area 6	Tobacco User/Non-Tobacco User	57	789.75	908.21
	Rating Area 6	Tobacco User/Non-Tobacco User	58	825.72	949.58
	Rating Area 6	Tobacco User/Non-Tobacco User	59	843.54	970.08
	Rating Area 6	Tobacco User/Non-Tobacco User	60	879.52	1011.44
	Rating Area 6	Tobacco User/Non-Tobacco User	61	910.63	1047.22
	Rating Area 6	Tobacco User/Non-Tobacco User	62	931.04	1070.70
	Rating Area 6	Tobacco User/Non-Tobacco User	63	956.64	1100.14
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	972.18	1118.01
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	274.46	274.46
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	15	298.86	298.86
	Rating Area 7	Tobacco User/Non-Tobacco User	16	308.19	308.19
	Rating Area 7	Tobacco User/Non-Tobacco User	17	317.51	317.51
	Rating Area 7	Tobacco User/Non-Tobacco User	18	327.56	327.56
	Rating Area 7	Tobacco User/Non-Tobacco User	19	337.61	337.61
	Rating Area 7	Tobacco User/Non-Tobacco User	20	348.01	348.01
	Rating Area 7	Tobacco User/Non-Tobacco User	21	358.77	412.59
	Rating Area 7	Tobacco User/Non-Tobacco User	22	358.77	412.59
	Rating Area 7	Tobacco User/Non-Tobacco User	23	358.77	412.59
	Rating Area 7	Tobacco User/Non-Tobacco User	24	358.77	412.59
	Rating Area 7	Tobacco User/Non-Tobacco User	25	360.21	414.24
	Rating Area 7	Tobacco User/Non-Tobacco User	26	367.38	422.49
	Rating Area 7	Tobacco User/Non-Tobacco User	27	375.99	432.39
	Rating Area 7	Tobacco User/Non-Tobacco User	28	389.99	448.48
	Rating Area 7	Tobacco User/Non-Tobacco User	29	401.47	461.69
	Rating Area 7	Tobacco User/Non-Tobacco User	30	407.21	468.29
	Rating Area 7	Tobacco User/Non-Tobacco User	31	415.82	478.19
	Rating Area 7	Tobacco User/Non-Tobacco User	32	424.43	488.09
	Rating Area 7	Tobacco User/Non-Tobacco User	33	429.81	494.28
	Rating Area 7	Tobacco User/Non-Tobacco User	34	435.55	500.88
	Rating Area 7	Tobacco User/Non-Tobacco User	35	438.42	504.18
	Rating Area 7	Tobacco User/Non-Tobacco User	36	441.29	507.48
	Rating Area 7	Tobacco User/Non-Tobacco User	37	444.16	510.78
	Rating Area 7	Tobacco User/Non-Tobacco User	38	447.03	514.09

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		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	39	452.77	520.69
	Rating Area 7	Tobacco User/Non-Tobacco User	40	458.51	527.29
	Rating Area 7	Tobacco User/Non-Tobacco User	41	467.12	537.19
	Rating Area 7	Tobacco User/Non-Tobacco User	42	475.37	546.68
	Rating Area 7	Tobacco User/Non-Tobacco User	43	486.85	559.88
	Rating Area 7	Tobacco User/Non-Tobacco User	44	501.21	576.39
	Rating Area 7	Tobacco User/Non-Tobacco User	45	518.07	595.78
	Rating Area 7	Tobacco User/Non-Tobacco User	46	538.16	618.88
	Rating Area 7	Tobacco User/Non-Tobacco User	47	560.76	644.88
	Rating Area 7	Tobacco User/Non-Tobacco User	48	586.59	674.58
	Rating Area 7	Tobacco User/Non-Tobacco User	49	612.07	703.88
	Rating Area 7	Tobacco User/Non-Tobacco User	50	640.77	736.88
	Rating Area 7	Tobacco User/Non-Tobacco User	51	669.11	769.48
	Rating Area 7	Tobacco User/Non-Tobacco User	52	700.32	805.37
	Rating Area 7	Tobacco User/Non-Tobacco User	53	731.90	841.68
	Rating Area 7	Tobacco User/Non-Tobacco User	54	765.98	880.88
	Rating Area 7	Tobacco User/Non-Tobacco User	55	800.06	920.07
	Rating Area 7	Tobacco User/Non-Tobacco User	56	837.02	962.57
	Rating Area 7	Tobacco User/Non-Tobacco User	57	874.33	1005.48
	Rating Area 7	Tobacco User/Non-Tobacco User	58	914.15	1051.28
	Rating Area 7	Tobacco User/Non-Tobacco User	59	933.89	1073.97
	Rating Area 7	Tobacco User/Non-Tobacco User	60	973.71	1119.77
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1008.15	1159.37
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1030.75	1185.37
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1059.10	1217.96
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1076.30	1237.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	236.50	236.50
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	15	257.52	257.52
	Rating Area 8	Tobacco User/Non-Tobacco User	16	265.56	265.56
	Rating Area 8	Tobacco User/Non-Tobacco User	17	273.60	273.60
	Rating Area 8	Tobacco User/Non-Tobacco User	18	282.25	282.25
	Rating Area 8	Tobacco User/Non-Tobacco User	19	290.91	290.91
	Rating Area 8	Tobacco User/Non-Tobacco User	20	299.88	299.88
	Rating Area 8	Tobacco User/Non-Tobacco User	21	309.15	355.52
	Rating Area 8	Tobacco User/Non-Tobacco User	22	309.15	355.52
	Rating Area 8	Tobacco User/Non-Tobacco User	23	309.15	355.52
	Rating Area 8	Tobacco User/Non-Tobacco User	24	309.15	355.52
	Rating Area 8	Tobacco User/Non-Tobacco User	25	310.39	356.95
	Rating Area 8	Tobacco User/Non-Tobacco User	26	316.57	364.06
	Rating Area 8	Tobacco User/Non-Tobacco User	27	323.99	372.59
	Rating Area 8	Tobacco User/Non-Tobacco User	28	336.05	386.45
	Rating Area 8	Tobacco User/Non-Tobacco User	29	345.94	397.83
	Rating Area 8	Tobacco User/Non-Tobacco User	30	350.89	403.52
	Rating Area 8	Tobacco User/Non-Tobacco User	31	358.31	412.05
	Rating Area 8	Tobacco User/Non-Tobacco User	32	365.73	420.58
	Rating Area 8	Tobacco User/Non-Tobacco User	33	370.36	425.92
	Rating Area 8	Tobacco User/Non-Tobacco User	34	375.31	431.61
	Rating Area 8	Tobacco User/Non-Tobacco User	35	377.78	434.45
	Rating Area 8	Tobacco User/Non-Tobacco User	36	380.26	437.29
	Rating Area 8	Tobacco User/Non-Tobacco User	37	382.73	440.14
	Rating Area 8	Tobacco User/Non-Tobacco User	38	385.20	442.98
	Rating Area 8	Tobacco User/Non-Tobacco User	39	390.15	448.67
	Rating Area 8	Tobacco User/Non-Tobacco User	40	395.09	454.36
	Rating Area 8	Tobacco User/Non-Tobacco User	41	402.51	462.89
	Rating Area 8	Tobacco User/Non-Tobacco User	42	409.62	471.07
	Rating Area 8	Tobacco User/Non-Tobacco User	43	419.52	482.45

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
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HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	44	431.88	496.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	446.41	513.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	463.73	533.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	483.20	555.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	505.46	581.28	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	527.41	606.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	552.14	634.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	576.57	663.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	603.46	693.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	630.67	725.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	660.04	759.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	689.41	792.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	721.25	829.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	753.40	866.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	787.72	905.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	804.72	925.43	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	839.04	964.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	868.71	999.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	888.19	1021.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	912.61	1049.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	927.43	1066.55	
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	258.99	258.99	
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	282.01	282.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	290.81	290.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	299.61	299.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	309.09	309.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	318.57	318.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	328.39	328.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	338.55	389.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	338.55	389.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	338.55	389.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	338.55	389.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	339.90	390.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	346.67	398.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	354.80	408.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	368.00	423.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	378.83	435.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	384.25	441.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	392.38	451.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	400.50	460.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	405.58	466.42	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	411.00	472.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	413.71	475.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	416.41	478.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	419.12	481.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	421.83	485.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	427.25	491.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	432.66	497.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	440.79	506.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	448.58	515.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	459.41	528.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	472.95	543.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	488.86	562.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	507.82	583.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	529.15	608.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	553.53	636.55	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	577.56	664.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	604.65	695.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	631.39	726.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	660.84	759.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	690.64	794.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	722.80	831.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	754.96	868.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	789.83	908.31	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	825.04	948.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	862.62	992.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	881.24	1013.43	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	918.82	1056.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	951.32	1094.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	972.65	1118.54	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	999.39	1149.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1015.62	1167.97	
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	259.63	259.63	
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	282.71	282.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	291.53	291.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	300.36	300.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	309.86	309.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	319.36	319.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	329.21	329.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	339.39	390.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	339.39	390.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	339.39	390.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	339.39	390.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	340.75	391.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	347.53	399.66	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	355.68	409.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	368.91	424.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	379.77	436.74	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	385.20	442.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	393.35	452.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	401.50	461.72	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	406.59	467.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	412.02	473.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	414.73	476.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	417.45	480.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	420.16	483.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	422.88	486.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	428.31	492.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	433.74	498.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	441.88	508.16	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	449.69	517.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	460.55	529.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	474.12	545.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	490.08	563.59	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	509.08	585.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	530.46	610.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	554.90	638.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	579.00	665.84	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	606.15	697.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	632.96	727.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	662.48	761.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	692.35	796.20	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	724.59	833.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	756.83	870.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	791.79	910.56	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	827.09	951.15	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	864.76	994.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	883.43	1015.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	921.10	1059.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	953.68	1096.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	975.06	1121.32	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1001.87	1152.15	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1018.14	1170.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	287.44	287.44	
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	15	312.99	312.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	322.76	322.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	332.53	332.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	343.05	343.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	353.57	353.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	364.46	364.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	375.74	432.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	375.74	432.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	375.74	432.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	375.74	432.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	377.24	433.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	384.75	442.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	393.77	452.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	408.42	469.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	420.45	483.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	426.46	490.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	435.48	500.80	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	444.49	511.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	450.13	517.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	456.14	524.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	459.15	528.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	462.15	531.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	465.16	534.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	468.17	538.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	474.18	545.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	480.19	552.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	489.21	562.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	497.85	572.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	509.87	586.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	524.90	603.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	542.56	623.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	563.60	648.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	587.27	675.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	614.33	706.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	641.00	737.15	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	671.06	771.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	700.75	805.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	733.43	843.45	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	766.50	881.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	802.19	922.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	837.89	963.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	876.59	1008.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	915.67	1053.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	957.37	1100.98	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	59	978.04	1124.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1019.74	1172.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1055.82	1214.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1079.49	1241.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1109.17	1275.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1127.19	1296.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	247.68	247.68	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	269.70	269.70	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	278.12	278.12	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	286.53	286.53	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	295.60	295.60	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	304.66	304.66	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	314.05	314.05	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	323.77	372.33	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	323.77	372.33	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	323.77	372.33	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	323.77	372.33	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	325.06	373.82	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	331.54	381.27	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	339.31	390.20	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	351.93	404.72	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	362.30	416.64	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	367.48	422.60	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	375.25	431.53	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	383.02	440.47	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	387.87	446.05	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	393.05	452.01	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	395.64	454.99	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	398.23	457.97	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	400.82	460.95	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	403.41	463.93	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	408.59	469.88	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	413.77	475.84	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	421.54	484.78	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	428.99	493.34	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	439.35	505.25	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	452.30	520.15	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	467.52	537.65	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	485.65	558.50	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	506.05	581.95	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	529.36	608.76	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	552.35	635.20	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	578.25	664.98	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	603.83	694.40	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	631.99	726.79	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	660.48	759.56	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	691.24	794.93	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	722.00	830.30	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	755.35	868.65	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	789.02	907.37	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	824.96	948.70	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	842.77	969.18	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	878.70	1010.51	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	909.78	1046.25	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	930.18	1069.71	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	955.76	1099.12	

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	971.28	1116.98	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	251.64	251.64	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	15	274.01	274.01	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	16	282.56	282.56	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	17	291.11	291.11	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	18	300.32	300.32	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	19	309.53	309.53	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	20	319.07	319.07	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	21	328.94	378.28	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	22	328.94	378.28	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	23	328.94	378.28	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	24	328.94	378.28	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	25	330.26	379.80	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	26	336.84	387.36	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	27	344.73	396.44	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	28	357.56	411.19	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	29	368.08	423.30	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	30	373.35	429.35	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	31	381.24	438.43	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	32	389.14	447.51	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	33	394.07	453.18	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	34	399.33	459.23	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	35	401.97	462.26	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	36	404.60	465.29	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	37	407.23	468.31	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	38	409.86	471.34	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	39	415.12	477.39	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	40	420.39	483.44	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	41	428.28	492.52	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	42	435.85	501.22	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	43	446.37	513.33	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	44	459.53	528.46	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	45	474.99	546.24	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	46	493.41	567.42	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	47	514.13	591.25	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	48	537.82	618.49	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	49	561.17	645.35	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	50	587.49	675.61	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	51	613.47	705.50	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	52	642.09	738.41	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	53	671.04	771.70	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	54	702.29	807.63	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	55	733.54	843.57	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	56	767.42	882.53	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	57	801.63	921.87	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	58	838.14	963.86	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	59	856.23	984.67	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	60	892.75	1026.66	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	61	924.32	1062.97	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	62	945.05	1086.80	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	63	971.03	1116.69	
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	986.80	1134.83	
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	252.26	252.26	
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	15	274.69	274.69	
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	16	283.26	283.26	
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	17	291.83	291.83	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	18	301.07	301.07
	Rating Area 6	Tobacco User/Non-Tobacco User	19	310.30	310.30
	Rating Area 6	Tobacco User/Non-Tobacco User	20	319.86	319.86
	Rating Area 6	Tobacco User/Non-Tobacco User	21	329.76	379.22
	Rating Area 6	Tobacco User/Non-Tobacco User	22	329.76	379.22
	Rating Area 6	Tobacco User/Non-Tobacco User	23	329.76	379.22
	Rating Area 6	Tobacco User/Non-Tobacco User	24	329.76	379.22
	Rating Area 6	Tobacco User/Non-Tobacco User	25	331.08	380.74
	Rating Area 6	Tobacco User/Non-Tobacco User	26	337.67	388.32
	Rating Area 6	Tobacco User/Non-Tobacco User	27	345.59	397.42
	Rating Area 6	Tobacco User/Non-Tobacco User	28	358.45	412.21
	Rating Area 6	Tobacco User/Non-Tobacco User	29	369.00	424.35
	Rating Area 6	Tobacco User/Non-Tobacco User	30	374.27	430.42
	Rating Area 6	Tobacco User/Non-Tobacco User	31	382.19	439.52
	Rating Area 6	Tobacco User/Non-Tobacco User	32	390.10	448.62
	Rating Area 6	Tobacco User/Non-Tobacco User	33	395.05	454.31
	Rating Area 6	Tobacco User/Non-Tobacco User	34	400.32	460.37
	Rating Area 6	Tobacco User/Non-Tobacco User	35	402.96	463.41
	Rating Area 6	Tobacco User/Non-Tobacco User	36	405.60	466.44
	Rating Area 6	Tobacco User/Non-Tobacco User	37	408.24	469.47
	Rating Area 6	Tobacco User/Non-Tobacco User	38	410.88	472.51
	Rating Area 6	Tobacco User/Non-Tobacco User	39	416.15	478.58
	Rating Area 6	Tobacco User/Non-Tobacco User	40	421.43	484.64
	Rating Area 6	Tobacco User/Non-Tobacco User	41	429.34	493.74
	Rating Area 6	Tobacco User/Non-Tobacco User	42	436.93	502.47
	Rating Area 6	Tobacco User/Non-Tobacco User	43	447.48	514.60
	Rating Area 6	Tobacco User/Non-Tobacco User	44	460.67	529.77
	Rating Area 6	Tobacco User/Non-Tobacco User	45	476.17	547.59
	Rating Area 6	Tobacco User/Non-Tobacco User	46	494.64	568.83
	Rating Area 6	Tobacco User/Non-Tobacco User	47	515.41	592.72
	Rating Area 6	Tobacco User/Non-Tobacco User	48	539.15	620.03
	Rating Area 6	Tobacco User/Non-Tobacco User	49	562.57	646.95
	Rating Area 6	Tobacco User/Non-Tobacco User	50	588.95	677.29
	Rating Area 6	Tobacco User/Non-Tobacco User	51	615.00	707.25
	Rating Area 6	Tobacco User/Non-Tobacco User	52	643.69	740.24
	Rating Area 6	Tobacco User/Non-Tobacco User	53	672.70	773.61
	Rating Area 6	Tobacco User/Non-Tobacco User	54	704.03	809.64
	Rating Area 6	Tobacco User/Non-Tobacco User	55	735.36	845.66
	Rating Area 6	Tobacco User/Non-Tobacco User	56	769.32	884.72
	Rating Area 6	Tobacco User/Non-Tobacco User	57	803.62	924.16
	Rating Area 6	Tobacco User/Non-Tobacco User	58	840.22	966.25
	Rating Area 6	Tobacco User/Non-Tobacco User	59	858.36	987.11
	Rating Area 6	Tobacco User/Non-Tobacco User	60	894.96	1029.20
	Rating Area 6	Tobacco User/Non-Tobacco User	61	926.62	1065.61
	Rating Area 6	Tobacco User/Non-Tobacco User	62	947.39	1089.50
	Rating Area 6	Tobacco User/Non-Tobacco User	63	973.44	1119.46
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	989.25	1137.64
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	279.28	279.28
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	15	304.11	304.11
	Rating Area 7	Tobacco User/Non-Tobacco User	16	313.60	313.60
	Rating Area 7	Tobacco User/Non-Tobacco User	17	323.09	323.09
	Rating Area 7	Tobacco User/Non-Tobacco User	18	333.31	333.31
	Rating Area 7	Tobacco User/Non-Tobacco User	19	343.53	343.53
	Rating Area 7	Tobacco User/Non-Tobacco User	20	354.12	354.12
	Rating Area 7	Tobacco User/Non-Tobacco User	21	365.07	419.83
	Rating Area 7	Tobacco User/Non-Tobacco User	22	365.07	419.83

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	23	365.07	419.83
	Rating Area 7	Tobacco User/Non-Tobacco User	24	365.07	419.83
	Rating Area 7	Tobacco User/Non-Tobacco User	25	366.53	421.51
	Rating Area 7	Tobacco User/Non-Tobacco User	26	373.83	429.91
	Rating Area 7	Tobacco User/Non-Tobacco User	27	382.60	439.99
	Rating Area 7	Tobacco User/Non-Tobacco User	28	396.83	456.36
	Rating Area 7	Tobacco User/Non-Tobacco User	29	408.52	469.79
	Rating Area 7	Tobacco User/Non-Tobacco User	30	414.36	476.51
	Rating Area 7	Tobacco User/Non-Tobacco User	31	423.12	486.59
	Rating Area 7	Tobacco User/Non-Tobacco User	32	431.88	496.66
	Rating Area 7	Tobacco User/Non-Tobacco User	33	437.36	502.96
	Rating Area 7	Tobacco User/Non-Tobacco User	34	443.20	509.68
	Rating Area 7	Tobacco User/Non-Tobacco User	35	446.12	513.04
	Rating Area 7	Tobacco User/Non-Tobacco User	36	449.04	516.40
	Rating Area 7	Tobacco User/Non-Tobacco User	37	451.96	519.75
	Rating Area 7	Tobacco User/Non-Tobacco User	38	454.88	523.11
	Rating Area 7	Tobacco User/Non-Tobacco User	39	460.72	529.83
	Rating Area 7	Tobacco User/Non-Tobacco User	40	466.56	536.55
	Rating Area 7	Tobacco User/Non-Tobacco User	41	475.32	546.62
	Rating Area 7	Tobacco User/Non-Tobacco User	42	483.72	556.28
	Rating Area 7	Tobacco User/Non-Tobacco User	43	495.40	569.71
	Rating Area 7	Tobacco User/Non-Tobacco User	44	510.01	586.51
	Rating Area 7	Tobacco User/Non-Tobacco User	45	527.16	606.24
	Rating Area 7	Tobacco User/Non-Tobacco User	46	547.61	629.75
	Rating Area 7	Tobacco User/Non-Tobacco User	47	570.61	656.20
	Rating Area 7	Tobacco User/Non-Tobacco User	48	596.89	686.43
	Rating Area 7	Tobacco User/Non-Tobacco User	49	622.81	716.24
	Rating Area 7	Tobacco User/Non-Tobacco User	50	652.02	749.82
	Rating Area 7	Tobacco User/Non-Tobacco User	51	680.86	782.99
	Rating Area 7	Tobacco User/Non-Tobacco User	52	712.62	819.52
	Rating Area 7	Tobacco User/Non-Tobacco User	53	744.75	856.46
	Rating Area 7	Tobacco User/Non-Tobacco User	54	779.43	896.34
	Rating Area 7	Tobacco User/Non-Tobacco User	55	814.11	936.23
	Rating Area 7	Tobacco User/Non-Tobacco User	56	851.71	979.47
	Rating Area 7	Tobacco User/Non-Tobacco User	57	889.68	1023.13
	Rating Area 7	Tobacco User/Non-Tobacco User	58	930.21	1069.74
	Rating Area 7	Tobacco User/Non-Tobacco User	59	950.28	1092.83
	Rating Area 7	Tobacco User/Non-Tobacco User	60	990.81	1139.43
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1025.85	1179.73
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1048.85	1206.18
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1077.69	1239.35
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1095.20	1259.48
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	240.65	240.65
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	15	262.04	262.04
	Rating Area 8	Tobacco User/Non-Tobacco User	16	270.22	270.22
	Rating Area 8	Tobacco User/Non-Tobacco User	17	278.40	278.40
	Rating Area 8	Tobacco User/Non-Tobacco User	18	287.21	287.21
	Rating Area 8	Tobacco User/Non-Tobacco User	19	296.02	296.02
	Rating Area 8	Tobacco User/Non-Tobacco User	20	305.14	305.14
	Rating Area 8	Tobacco User/Non-Tobacco User	21	314.58	361.77
	Rating Area 8	Tobacco User/Non-Tobacco User	22	314.58	361.77
	Rating Area 8	Tobacco User/Non-Tobacco User	23	314.58	361.77
	Rating Area 8	Tobacco User/Non-Tobacco User	24	314.58	361.77
	Rating Area 8	Tobacco User/Non-Tobacco User	25	315.84	363.21
	Rating Area 8	Tobacco User/Non-Tobacco User	26	322.13	370.45
	Rating Area 8	Tobacco User/Non-Tobacco User	27	329.68	379.13
	Rating Area 8	Tobacco User/Non-Tobacco User			

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	28	341.95	393.24
	Rating Area 8	Tobacco User/Non-Tobacco User	29	352.01	404.82
	Rating Area 8	Tobacco User/Non-Tobacco User	30	357.05	410.60
	Rating Area 8	Tobacco User/Non-Tobacco User	31	364.60	419.29
	Rating Area 8	Tobacco User/Non-Tobacco User	32	372.15	427.97
	Rating Area 8	Tobacco User/Non-Tobacco User	33	376.87	433.40
	Rating Area 8	Tobacco User/Non-Tobacco User	34	381.90	439.18
	Rating Area 8	Tobacco User/Non-Tobacco User	35	384.42	442.08
	Rating Area 8	Tobacco User/Non-Tobacco User	36	386.93	444.97
	Rating Area 8	Tobacco User/Non-Tobacco User	37	389.45	447.87
	Rating Area 8	Tobacco User/Non-Tobacco User	38	391.97	450.76
	Rating Area 8	Tobacco User/Non-Tobacco User	39	397.00	456.55
	Rating Area 8	Tobacco User/Non-Tobacco User	40	402.03	462.34
	Rating Area 8	Tobacco User/Non-Tobacco User	41	409.58	471.02
	Rating Area 8	Tobacco User/Non-Tobacco User	42	416.82	479.34
	Rating Area 8	Tobacco User/Non-Tobacco User	43	426.88	490.92
	Rating Area 8	Tobacco User/Non-Tobacco User	44	439.47	505.39
	Rating Area 8	Tobacco User/Non-Tobacco User	45	454.25	522.39
	Rating Area 8	Tobacco User/Non-Tobacco User	46	471.87	542.65
	Rating Area 8	Tobacco User/Non-Tobacco User	47	491.69	565.44
	Rating Area 8	Tobacco User/Non-Tobacco User	48	514.34	591.49
	Rating Area 8	Tobacco User/Non-Tobacco User	49	536.67	617.17
	Rating Area 8	Tobacco User/Non-Tobacco User	50	561.84	646.11
	Rating Area 8	Tobacco User/Non-Tobacco User	51	586.69	674.69
	Rating Area 8	Tobacco User/Non-Tobacco User	52	614.06	706.17
	Rating Area 8	Tobacco User/Non-Tobacco User	53	641.74	738.00
	Rating Area 8	Tobacco User/Non-Tobacco User	54	671.63	772.37
	Rating Area 8	Tobacco User/Non-Tobacco User	55	701.51	806.74
	Rating Area 8	Tobacco User/Non-Tobacco User	56	733.91	844.00
	Rating Area 8	Tobacco User/Non-Tobacco User	57	766.63	881.62
	Rating Area 8	Tobacco User/Non-Tobacco User	58	801.55	921.78
	Rating Area 8	Tobacco User/Non-Tobacco User	59	818.85	941.68
	Rating Area 8	Tobacco User/Non-Tobacco User	60	853.77	981.83
	Rating Area 8	Tobacco User/Non-Tobacco User	61	883.97	1016.56
	Rating Area 8	Tobacco User/Non-Tobacco User	62	903.79	1039.35
	Rating Area 8	Tobacco User/Non-Tobacco User	63	928.64	1067.93
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	943.72	1085.28
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.40	190.40
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.32	207.32
	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.79	213.79
	Rating Area 3	Tobacco User/Non-Tobacco User	17	220.26	220.26
	Rating Area 3	Tobacco User/Non-Tobacco User	18	227.23	227.23
	Rating Area 3	Tobacco User/Non-Tobacco User	19	234.20	234.20
	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.42	241.42
	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.88	286.22
	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.88	286.22
	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.88	286.22
	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.88	286.22
	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.88	287.36
	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.86	293.08
	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.83	299.95
	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.54	311.12
	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.50	320.28
	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.48	324.85
	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.46	331.72
	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.43	338.59

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.					
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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	33	298.16	342.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	302.14	347.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	304.14	349.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	306.13	352.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	308.12	354.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	310.11	356.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	314.09	361.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	318.07	365.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	324.05	372.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.77	379.24	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.73	388.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.69	399.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	359.39	413.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	373.32	429.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	389.00	447.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.92	467.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.59	488.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	444.51	511.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	464.17	533.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.82	558.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.72	583.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	531.37	611.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	555.01	638.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	580.64	667.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	606.53	697.51	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	634.15	729.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	647.84	745.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	675.47	776.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	699.36	804.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	715.04	822.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	734.70	844.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	746.63	858.63	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	190.87	190.87	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	15	207.83	207.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	214.32	214.32	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	220.81	220.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	227.79	227.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	234.78	234.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	242.02	242.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	249.50	286.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	249.50	286.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	249.50	286.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	249.50	286.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	250.50	288.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	255.49	293.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	261.48	300.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	271.21	311.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	279.19	321.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	283.18	325.66	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	289.17	332.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	295.16	339.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	298.90	343.74	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	302.89	348.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	304.89	350.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	306.89	352.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	308.88	355.21	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	38	310.88	357.51
	Rating Area 6	Tobacco User/Non-Tobacco User	39	314.87	362.10
	Rating Area 6	Tobacco User/Non-Tobacco User	40	318.86	366.69
	Rating Area 6	Tobacco User/Non-Tobacco User	41	324.85	373.58
	Rating Area 6	Tobacco User/Non-Tobacco User	42	330.59	380.18
	Rating Area 6	Tobacco User/Non-Tobacco User	43	338.57	389.36
	Rating Area 6	Tobacco User/Non-Tobacco User	44	348.55	400.84
	Rating Area 6	Tobacco User/Non-Tobacco User	45	360.28	414.32
	Rating Area 6	Tobacco User/Non-Tobacco User	46	374.25	430.39
	Rating Area 6	Tobacco User/Non-Tobacco User	47	389.97	448.46
	Rating Area 6	Tobacco User/Non-Tobacco User	48	407.93	469.12
	Rating Area 6	Tobacco User/Non-Tobacco User	49	425.65	489.50
	Rating Area 6	Tobacco User/Non-Tobacco User	50	445.61	512.45
	Rating Area 6	Tobacco User/Non-Tobacco User	51	465.32	535.12
	Rating Area 6	Tobacco User/Non-Tobacco User	52	487.02	560.08
	Rating Area 6	Tobacco User/Non-Tobacco User	53	508.98	585.33
	Rating Area 6	Tobacco User/Non-Tobacco User	54	532.68	612.59
	Rating Area 6	Tobacco User/Non-Tobacco User	55	556.39	639.84
	Rating Area 6	Tobacco User/Non-Tobacco User	56	582.08	669.40
	Rating Area 6	Tobacco User/Non-Tobacco User	57	608.03	699.24
	Rating Area 6	Tobacco User/Non-Tobacco User	58	635.73	731.09
	Rating Area 6	Tobacco User/Non-Tobacco User	59	649.45	746.87
	Rating Area 6	Tobacco User/Non-Tobacco User	60	677.14	778.72
	Rating Area 6	Tobacco User/Non-Tobacco User	61	701.10	806.26
	Rating Area 6	Tobacco User/Non-Tobacco User	62	716.81	824.34
	Rating Area 6	Tobacco User/Non-Tobacco User	63	736.53	847.00
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	748.48	860.76
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	211.31	211.31
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	15	230.09	230.09
	Rating Area 7	Tobacco User/Non-Tobacco User	16	237.27	237.27
	Rating Area 7	Tobacco User/Non-Tobacco User	17	244.46	244.46
	Rating Area 7	Tobacco User/Non-Tobacco User	18	252.19	252.19
	Rating Area 7	Tobacco User/Non-Tobacco User	19	259.92	259.92
	Rating Area 7	Tobacco User/Non-Tobacco User	20	267.93	267.93
	Rating Area 7	Tobacco User/Non-Tobacco User	21	276.22	317.65
	Rating Area 7	Tobacco User/Non-Tobacco User	22	276.22	317.65
	Rating Area 7	Tobacco User/Non-Tobacco User	23	276.22	317.65
	Rating Area 7	Tobacco User/Non-Tobacco User	24	276.22	317.65
	Rating Area 7	Tobacco User/Non-Tobacco User	25	277.33	318.93
	Rating Area 7	Tobacco User/Non-Tobacco User	26	282.85	325.28
	Rating Area 7	Tobacco User/Non-Tobacco User	27	289.48	332.90
	Rating Area 7	Tobacco User/Non-Tobacco User	28	300.25	345.29
	Rating Area 7	Tobacco User/Non-Tobacco User	29	309.09	355.46
	Rating Area 7	Tobacco User/Non-Tobacco User	30	313.51	360.54
	Rating Area 7	Tobacco User/Non-Tobacco User	31	320.14	368.16
	Rating Area 7	Tobacco User/Non-Tobacco User	32	326.77	375.79
	Rating Area 7	Tobacco User/Non-Tobacco User	33	330.91	380.55
	Rating Area 7	Tobacco User/Non-Tobacco User	34	335.33	385.63
	Rating Area 7	Tobacco User/Non-Tobacco User	35	337.54	388.17
	Rating Area 7	Tobacco User/Non-Tobacco User	36	339.75	390.71
	Rating Area 7	Tobacco User/Non-Tobacco User	37	341.96	393.26
	Rating Area 7	Tobacco User/Non-Tobacco User	38	344.17	395.80
	Rating Area 7	Tobacco User/Non-Tobacco User	39	348.59	400.88
	Rating Area 7	Tobacco User/Non-Tobacco User	40	353.01	405.96
	Rating Area 7	Tobacco User/Non-Tobacco User	41	359.64	413.59
	Rating Area 7	Tobacco User/Non-Tobacco User	42	365.99	420.89

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	43	374.83	431.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	385.88	443.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	398.86	458.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	414.33	476.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	431.73	496.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	451.62	519.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	471.23	541.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	493.33	567.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	515.15	592.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	539.18	620.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	563.49	648.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	589.73	678.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	615.97	708.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	644.42	741.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	673.15	774.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	703.81	809.38	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	719.00	826.85	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	749.66	862.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	776.18	892.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	793.58	912.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	815.41	937.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	828.64	952.94	
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	182.08	182.08	
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	15	198.27	198.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	204.46	204.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	210.65	210.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	217.31	217.31	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	223.97	223.97	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	230.88	230.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	238.02	273.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	238.02	273.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	238.02	273.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	238.02	273.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	238.97	274.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	243.73	280.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	249.44	286.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	258.72	297.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	266.34	306.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	270.15	310.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	275.86	317.24	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	281.57	323.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	285.14	327.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	288.95	332.30	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	290.86	334.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	292.76	336.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	294.67	338.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	296.57	341.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	300.38	345.43	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	304.19	349.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	309.90	356.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	315.37	362.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	322.99	371.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	332.51	382.39	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	343.70	395.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	357.03	410.58	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	372.02	427.82	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
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HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	48	389.16	447.53
	Rating Area 8	Tobacco User/Non-Tobacco User	49	406.06	466.97
	Rating Area 8	Tobacco User/Non-Tobacco User	50	425.10	488.86
	Rating Area 8	Tobacco User/Non-Tobacco User	51	443.90	510.49
	Rating Area 8	Tobacco User/Non-Tobacco User	52	464.61	534.30
	Rating Area 8	Tobacco User/Non-Tobacco User	53	485.55	558.39
	Rating Area 8	Tobacco User/Non-Tobacco User	54	508.17	584.39
	Rating Area 8	Tobacco User/Non-Tobacco User	55	530.78	610.39
	Rating Area 8	Tobacco User/Non-Tobacco User	56	555.29	638.59
	Rating Area 8	Tobacco User/Non-Tobacco User	57	580.05	667.05
	Rating Area 8	Tobacco User/Non-Tobacco User	58	606.47	697.44
	Rating Area 8	Tobacco User/Non-Tobacco User	59	619.56	712.49
	Rating Area 8	Tobacco User/Non-Tobacco User	60	645.98	742.87
	Rating Area 8	Tobacco User/Non-Tobacco User	61	668.83	769.15
	Rating Area 8	Tobacco User/Non-Tobacco User	62	683.82	786.40
	Rating Area 8	Tobacco User/Non-Tobacco User	63	702.63	808.02
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	714.03	821.14
86199PA0010037	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	183.77	183.77
86199PA0010037	Rating Area 3	Tobacco User/Non-Tobacco User	15	200.10	200.10
	Rating Area 3	Tobacco User/Non-Tobacco User	16	206.35	206.35
	Rating Area 3	Tobacco User/Non-Tobacco User	17	212.59	212.59
	Rating Area 3	Tobacco User/Non-Tobacco User	18	219.32	219.32
	Rating Area 3	Tobacco User/Non-Tobacco User	19	226.04	226.04
	Rating Area 3	Tobacco User/Non-Tobacco User	20	233.01	233.01
	Rating Area 3	Tobacco User/Non-Tobacco User	21	240.22	276.25
	Rating Area 3	Tobacco User/Non-Tobacco User	22	240.22	276.25
	Rating Area 3	Tobacco User/Non-Tobacco User	23	240.22	276.25
	Rating Area 3	Tobacco User/Non-Tobacco User	24	240.22	276.25
	Rating Area 3	Tobacco User/Non-Tobacco User	25	241.18	277.35
	Rating Area 3	Tobacco User/Non-Tobacco User	26	245.98	282.88
	Rating Area 3	Tobacco User/Non-Tobacco User	27	251.75	289.51
	Rating Area 3	Tobacco User/Non-Tobacco User	28	261.12	300.28
	Rating Area 3	Tobacco User/Non-Tobacco User	29	268.80	309.12
	Rating Area 3	Tobacco User/Non-Tobacco User	30	272.65	313.54
	Rating Area 3	Tobacco User/Non-Tobacco User	31	278.41	320.17
	Rating Area 3	Tobacco User/Non-Tobacco User	32	284.18	326.80
	Rating Area 3	Tobacco User/Non-Tobacco User	33	287.78	330.95
	Rating Area 3	Tobacco User/Non-Tobacco User	34	291.62	335.37
	Rating Area 3	Tobacco User/Non-Tobacco User	35	293.54	337.58
	Rating Area 3	Tobacco User/Non-Tobacco User	36	295.47	339.79
	Rating Area 3	Tobacco User/Non-Tobacco User	37	297.39	342.00
	Rating Area 3	Tobacco User/Non-Tobacco User	38	299.31	344.21
	Rating Area 3	Tobacco User/Non-Tobacco User	39	303.15	348.63
	Rating Area 3	Tobacco User/Non-Tobacco User	40	307.00	353.05
	Rating Area 3	Tobacco User/Non-Tobacco User	41	312.76	359.68
	Rating Area 3	Tobacco User/Non-Tobacco User	42	318.29	366.03
	Rating Area 3	Tobacco User/Non-Tobacco User	43	325.97	374.87
	Rating Area 3	Tobacco User/Non-Tobacco User	44	335.58	385.92
	Rating Area 3	Tobacco User/Non-Tobacco User	45	346.87	398.90
	Rating Area 3	Tobacco User/Non-Tobacco User	46	360.32	414.37
	Rating Area 3	Tobacco User/Non-Tobacco User	47	375.46	431.78
	Rating Area 3	Tobacco User/Non-Tobacco User	48	392.75	451.67
	Rating Area 3	Tobacco User/Non-Tobacco User	49	409.81	471.28
	Rating Area 3	Tobacco User/Non-Tobacco User	50	429.03	493.38
	Rating Area 3	Tobacco User/Non-Tobacco User	51	448.00	515.20
	Rating Area 3	Tobacco User/Non-Tobacco User	52	468.90	539.24

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010037	Rating Area 3	Tobacco User/Non-Tobacco User	53	490.04	563.55	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	512.86	589.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	535.68	616.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	560.43	644.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	585.41	673.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	612.07	703.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	625.28	719.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	651.95	749.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	675.01	776.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	690.14	793.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	709.12	815.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	720.63	828.73	
86199PA0010037	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	184.22	184.22	
86199PA0010037	Rating Area 6	Tobacco User/Non-Tobacco User	15	200.60	200.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	206.86	206.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	213.12	213.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	219.86	219.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	226.60	226.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	233.59	233.59	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	240.81	276.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	240.81	276.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	240.81	276.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	240.81	276.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	241.78	278.04	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	246.59	283.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	252.37	290.23	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	261.76	301.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	269.47	309.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	273.32	314.32	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	279.10	320.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	284.88	327.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	288.49	331.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	292.35	336.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	294.27	338.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	296.20	340.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	298.13	342.84	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	300.05	345.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	303.91	349.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	307.76	353.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	313.54	360.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	319.08	366.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	326.78	375.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	336.42	386.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	347.73	399.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	361.22	415.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	376.39	432.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	393.73	452.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	410.83	472.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	430.09	494.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	449.12	516.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	470.07	540.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	491.26	564.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	514.13	591.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	537.01	617.56	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	561.82	646.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	586.86	674.89	

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.					
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010037	Rating Area 6	Tobacco User/Non-Tobacco User	58	613.59	705.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	626.83	720.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	653.57	751.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	676.68	778.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	691.85	795.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	710.88	817.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	722.42	830.78	
86199PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	203.95	203.95	
86199PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	15	222.08	222.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	229.01	229.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	235.94	235.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	243.41	243.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	250.87	250.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	258.60	258.60	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	266.60	306.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	266.60	306.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	266.60	306.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	266.60	306.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	267.67	307.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	273.00	313.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	279.40	321.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	289.80	333.27	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	298.33	343.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	302.59	347.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	308.99	355.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	315.39	362.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	319.39	367.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	323.66	372.20	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	325.79	374.66	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	327.92	377.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	330.05	379.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	332.19	382.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	336.45	386.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	340.72	391.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	347.12	399.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	353.25	406.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	361.78	416.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	372.44	428.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	384.97	442.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	399.90	459.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	416.70	479.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	435.90	501.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	454.82	523.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	476.15	547.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	497.21	571.80	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	520.41	598.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	543.87	625.45	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	569.20	654.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	594.52	683.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	621.98	715.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	649.71	747.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	679.30	781.20	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	693.97	798.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	723.56	832.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	749.15	861.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	765.95	880.84	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	63	787.01	905.06
86199PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	799.79	919.76
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	175.74	175.74
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	15	191.36	191.36
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	16	197.34	197.34
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	17	203.31	203.31
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	18	209.74	209.74
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	19	216.17	216.17
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	20	222.84	222.84
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	21	229.73	264.19
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	22	229.73	264.19
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	23	229.73	264.19
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	24	229.73	264.19
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	25	230.65	265.24
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	26	235.24	270.53
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	27	240.76	276.87
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	28	249.72	287.17
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	29	257.07	295.63
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	30	260.74	299.85
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	31	266.26	306.19
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	32	271.77	312.53
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	33	275.22	316.50
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	34	278.89	320.72
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	35	280.73	322.84
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	36	282.57	324.95
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	37	284.40	327.06
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	38	286.24	329.18
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	39	289.92	333.41
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	40	293.59	337.63
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	41	299.11	343.97
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	42	304.39	350.05
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	43	311.74	358.50
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	44	320.93	369.07
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	45	331.73	381.49
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	46	344.59	396.28
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	47	359.07	412.93
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	48	375.61	431.95
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	49	391.92	450.71
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	50	410.30	471.84
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	51	428.44	492.71
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	52	448.43	515.70
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	53	468.65	538.94
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	54	490.47	564.04
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	55	512.30	589.14
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	56	535.96	616.35
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	57	559.85	643.83
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	58	585.35	673.15
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	59	597.98	687.68
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	60	623.48	717.01
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	61	645.54	742.37
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	62	660.01	759.01
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	63	678.16	779.88
86199PA0010037	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	689.17	792.54
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	218.69	218.69
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	15	238.13	238.13
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	16	245.56	245.56

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	17	253.00	253.00
	Rating Area 3	Tobacco User/Non-Tobacco User	18	261.00	261.00
	Rating Area 3	Tobacco User/Non-Tobacco User	19	269.01	269.01
	Rating Area 3	Tobacco User/Non-Tobacco User	20	277.30	277.30
	Rating Area 3	Tobacco User/Non-Tobacco User	21	285.87	328.75
	Rating Area 3	Tobacco User/Non-Tobacco User	22	285.87	328.75
	Rating Area 3	Tobacco User/Non-Tobacco User	23	285.87	328.75
	Rating Area 3	Tobacco User/Non-Tobacco User	24	285.87	328.75
	Rating Area 3	Tobacco User/Non-Tobacco User	25	287.02	330.07
	Rating Area 3	Tobacco User/Non-Tobacco User	26	292.73	336.64
	Rating Area 3	Tobacco User/Non-Tobacco User	27	299.59	344.53
	Rating Area 3	Tobacco User/Non-Tobacco User	28	310.74	357.36
	Rating Area 3	Tobacco User/Non-Tobacco User	29	319.89	367.88
	Rating Area 3	Tobacco User/Non-Tobacco User	30	324.47	373.14
	Rating Area 3	Tobacco User/Non-Tobacco User	31	331.33	381.03
	Rating Area 3	Tobacco User/Non-Tobacco User	32	338.19	388.92
	Rating Area 3	Tobacco User/Non-Tobacco User	33	342.48	393.85
	Rating Area 3	Tobacco User/Non-Tobacco User	34	347.05	399.11
	Rating Area 3	Tobacco User/Non-Tobacco User	35	349.34	401.74
	Rating Area 3	Tobacco User/Non-Tobacco User	36	351.62	404.37
	Rating Area 3	Tobacco User/Non-Tobacco User	37	353.91	407.00
	Rating Area 3	Tobacco User/Non-Tobacco User	38	356.20	409.63
	Rating Area 3	Tobacco User/Non-Tobacco User	39	360.77	414.89
	Rating Area 3	Tobacco User/Non-Tobacco User	40	365.35	420.15
	Rating Area 3	Tobacco User/Non-Tobacco User	41	372.21	428.04
	Rating Area 3	Tobacco User/Non-Tobacco User	42	378.78	435.60
	Rating Area 3	Tobacco User/Non-Tobacco User	43	387.93	446.12
	Rating Area 3	Tobacco User/Non-Tobacco User	44	399.36	459.27
	Rating Area 3	Tobacco User/Non-Tobacco User	45	412.80	474.72
	Rating Area 3	Tobacco User/Non-Tobacco User	46	428.81	493.13
	Rating Area 3	Tobacco User/Non-Tobacco User	47	446.82	513.84
	Rating Area 3	Tobacco User/Non-Tobacco User	48	467.40	537.51
	Rating Area 3	Tobacco User/Non-Tobacco User	49	487.70	560.85
	Rating Area 3	Tobacco User/Non-Tobacco User	50	510.57	587.15
	Rating Area 3	Tobacco User/Non-Tobacco User	51	533.15	613.13
	Rating Area 3	Tobacco User/Non-Tobacco User	52	558.02	641.73
	Rating Area 3	Tobacco User/Non-Tobacco User	53	583.18	670.66
	Rating Area 3	Tobacco User/Non-Tobacco User	54	610.34	701.89
	Rating Area 3	Tobacco User/Non-Tobacco User	55	637.50	733.12
	Rating Area 3	Tobacco User/Non-Tobacco User	56	666.94	766.98
	Rating Area 3	Tobacco User/Non-Tobacco User	57	696.67	801.17
	Rating Area 3	Tobacco User/Non-Tobacco User	58	728.40	837.66
	Rating Area 3	Tobacco User/Non-Tobacco User	59	744.13	855.75
	Rating Area 3	Tobacco User/Non-Tobacco User	60	775.86	892.24
	Rating Area 3	Tobacco User/Non-Tobacco User	61	803.30	923.80
	Rating Area 3	Tobacco User/Non-Tobacco User	62	821.31	944.51
	Rating Area 3	Tobacco User/Non-Tobacco User	63	843.90	970.48
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	857.60	986.24
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	219.24	219.24
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	15	238.72	238.72
	Rating Area 6	Tobacco User/Non-Tobacco User	16	246.17	246.17
	Rating Area 6	Tobacco User/Non-Tobacco User	17	253.63	253.63
	Rating Area 6	Tobacco User/Non-Tobacco User	18	261.65	261.65
	Rating Area 6	Tobacco User/Non-Tobacco User	19	269.67	269.67
	Rating Area 6	Tobacco User/Non-Tobacco User	20	277.98	277.98
	Rating Area 6	Tobacco User/Non-Tobacco User	21	286.58	329.57

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	22	286.58	329.57
	Rating Area 6	Tobacco User/Non-Tobacco User	23	286.58	329.57
	Rating Area 6	Tobacco User/Non-Tobacco User	24	286.58	329.57
	Rating Area 6	Tobacco User/Non-Tobacco User	25	287.73	330.89
	Rating Area 6	Tobacco User/Non-Tobacco User	26	293.46	337.48
	Rating Area 6	Tobacco User/Non-Tobacco User	27	300.34	345.39
	Rating Area 6	Tobacco User/Non-Tobacco User	28	311.51	358.24
	Rating Area 6	Tobacco User/Non-Tobacco User	29	320.69	368.79
	Rating Area 6	Tobacco User/Non-Tobacco User	30	325.27	374.06
	Rating Area 6	Tobacco User/Non-Tobacco User	31	332.15	381.97
	Rating Area 6	Tobacco User/Non-Tobacco User	32	339.03	389.88
	Rating Area 6	Tobacco User/Non-Tobacco User	33	343.33	394.82
	Rating Area 6	Tobacco User/Non-Tobacco User	34	347.91	400.10
	Rating Area 6	Tobacco User/Non-Tobacco User	35	350.20	402.73
	Rating Area 6	Tobacco User/Non-Tobacco User	36	352.50	405.37
	Rating Area 6	Tobacco User/Non-Tobacco User	37	354.79	408.01
	Rating Area 6	Tobacco User/Non-Tobacco User	38	357.08	410.64
	Rating Area 6	Tobacco User/Non-Tobacco User	39	361.67	415.92
	Rating Area 6	Tobacco User/Non-Tobacco User	40	366.25	421.19
	Rating Area 6	Tobacco User/Non-Tobacco User	41	373.13	429.10
	Rating Area 6	Tobacco User/Non-Tobacco User	42	379.72	436.68
	Rating Area 6	Tobacco User/Non-Tobacco User	43	388.89	447.23
	Rating Area 6	Tobacco User/Non-Tobacco User	44	400.35	460.41
	Rating Area 6	Tobacco User/Non-Tobacco User	45	413.82	475.90
	Rating Area 6	Tobacco User/Non-Tobacco User	46	429.87	494.35
	Rating Area 6	Tobacco User/Non-Tobacco User	47	447.93	515.12
	Rating Area 6	Tobacco User/Non-Tobacco User	48	468.56	538.85
	Rating Area 6	Tobacco User/Non-Tobacco User	49	488.91	562.25
	Rating Area 6	Tobacco User/Non-Tobacco User	50	511.84	588.61
	Rating Area 6	Tobacco User/Non-Tobacco User	51	534.48	614.65
	Rating Area 6	Tobacco User/Non-Tobacco User	52	559.41	643.32
	Rating Area 6	Tobacco User/Non-Tobacco User	53	584.63	672.32
	Rating Area 6	Tobacco User/Non-Tobacco User	54	611.85	703.63
	Rating Area 6	Tobacco User/Non-Tobacco User	55	639.08	734.94
	Rating Area 6	Tobacco User/Non-Tobacco User	56	668.60	768.89
	Rating Area 6	Tobacco User/Non-Tobacco User	57	698.40	803.16
	Rating Area 6	Tobacco User/Non-Tobacco User	58	730.21	839.74
	Rating Area 6	Tobacco User/Non-Tobacco User	59	745.97	857.87
	Rating Area 6	Tobacco User/Non-Tobacco User	60	777.78	894.45
	Rating Area 6	Tobacco User/Non-Tobacco User	61	805.30	926.09
	Rating Area 6	Tobacco User/Non-Tobacco User	62	823.35	946.85
	Rating Area 6	Tobacco User/Non-Tobacco User	63	845.99	972.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	859.73	988.69
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	242.71	242.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	15	264.29	264.29
	Rating Area 7	Tobacco User/Non-Tobacco User	16	272.54	272.54
	Rating Area 7	Tobacco User/Non-Tobacco User	17	280.79	280.79
	Rating Area 7	Tobacco User/Non-Tobacco User	18	289.67	289.67
	Rating Area 7	Tobacco User/Non-Tobacco User	19	298.55	298.55
	Rating Area 7	Tobacco User/Non-Tobacco User	20	307.76	307.76
	Rating Area 7	Tobacco User/Non-Tobacco User	21	317.27	364.87
	Rating Area 7	Tobacco User/Non-Tobacco User	22	317.27	364.87
	Rating Area 7	Tobacco User/Non-Tobacco User	23	317.27	364.87
	Rating Area 7	Tobacco User/Non-Tobacco User	24	317.27	364.87
	Rating Area 7	Tobacco User/Non-Tobacco User	25	318.54	366.32
	Rating Area 7	Tobacco User/Non-Tobacco User	26	324.89	373.62

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.					
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	27	332.50	382.38	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	344.88	396.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	355.03	408.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	360.11	414.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	367.72	422.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	375.34	431.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	380.09	437.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	385.17	442.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	387.71	445.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	390.25	448.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	392.79	451.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	395.32	454.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	400.40	460.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	405.48	466.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	413.09	475.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	420.39	483.45	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	430.54	495.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	443.23	509.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	458.14	526.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	475.91	547.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	495.90	570.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	518.74	596.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	541.27	622.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	566.65	651.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	591.72	680.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	619.32	712.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	647.24	744.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	677.38	778.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	707.52	813.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	740.20	851.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	773.20	889.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	808.41	929.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	825.86	949.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	861.08	990.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	891.54	1025.27	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	911.53	1048.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	936.59	1077.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	951.80	1094.58	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	209.14	209.14	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	15	227.74	227.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	234.84	234.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	241.95	241.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	249.61	249.61	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	257.26	257.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	265.19	265.19	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	273.39	314.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	273.39	314.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	273.39	314.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	273.39	314.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	274.49	315.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	279.95	321.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	286.51	329.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	297.18	341.75	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	305.93	351.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	310.30	356.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	316.86	364.39	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	32	323.42	371.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	327.52	376.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	331.90	381.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	334.08	384.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	336.27	386.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	338.46	389.23	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	340.65	391.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	345.02	396.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	349.39	401.80	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	355.96	409.35	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	362.24	416.58	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	370.99	426.64	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	381.93	439.22	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	394.78	453.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	410.09	471.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	427.31	491.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	447.00	514.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	466.41	536.37	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	488.28	561.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	509.88	586.36	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	533.66	613.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	557.72	641.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	583.69	671.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	609.66	701.11	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	637.82	733.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	666.26	766.19	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	696.60	801.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	711.64	818.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	741.99	853.28	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	768.23	883.47	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	785.45	903.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	807.05	928.11	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	820.16	943.18	
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	196.21	196.21	
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	15	213.66	213.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	220.32	220.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	226.99	226.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	234.18	234.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	241.36	241.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	248.80	248.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	256.49	294.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	256.49	294.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	256.49	294.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	256.49	294.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	257.52	296.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	262.65	302.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	268.80	309.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	278.80	320.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	287.01	330.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	291.12	334.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	297.27	341.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	303.43	348.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	307.27	353.37	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	311.38	358.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	313.43	360.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	315.48	362.80	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	37	317.53	365.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	319.59	367.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	323.69	372.24	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	327.79	376.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	333.95	384.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	339.85	390.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	348.06	400.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	358.32	412.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	370.37	425.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	384.73	442.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	400.89	461.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	419.36	482.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	437.57	503.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	458.09	526.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	478.35	550.11	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	500.67	575.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	523.24	601.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	547.61	629.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	571.97	657.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	598.39	688.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	625.07	718.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	653.54	751.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	667.64	767.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	696.11	800.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	720.74	828.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	736.90	847.43	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	757.16	870.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	769.45	884.87	
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	196.70	196.70	
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	15	214.19	214.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	220.87	220.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	227.56	227.56	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	234.76	234.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	241.96	241.96	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	249.41	249.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	257.13	295.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	257.13	295.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	257.13	295.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	257.13	295.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	258.15	296.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	263.30	302.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	269.47	309.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	279.50	321.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	287.72	330.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	291.84	335.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	298.01	342.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	304.18	349.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	308.04	354.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	312.15	358.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	314.21	361.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	316.27	363.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	318.32	366.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	320.38	368.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	324.49	373.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	328.61	377.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	334.78	384.99	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	42	340.69	391.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	348.92	401.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	359.21	413.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	371.29	426.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	385.69	443.54	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	401.89	462.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	420.40	483.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	438.66	504.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	459.23	528.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	479.54	551.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	501.91	577.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	524.54	603.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	548.96	631.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	573.39	659.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	599.88	689.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	626.62	720.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	655.16	753.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	669.30	769.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	697.84	802.52	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	722.52	830.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	738.72	849.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	759.04	872.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	771.36	887.07	
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	217.77	217.77	
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	15	237.12	237.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	244.53	244.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	251.93	251.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	259.90	259.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	267.87	267.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	276.12	276.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	284.66	327.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	284.66	327.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	284.66	327.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	284.66	327.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	285.80	328.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	291.50	335.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	298.33	343.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	309.43	355.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	318.54	366.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	323.09	371.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	329.93	379.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	336.76	387.27	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	341.03	392.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	345.58	397.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	347.86	400.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	350.14	402.66	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	352.41	405.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	354.69	407.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	359.25	413.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	363.80	418.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	370.63	426.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	377.18	433.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	386.29	444.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	397.68	457.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	411.05	472.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	427.00	491.04	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	47	444.93	511.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	465.42	535.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	485.64	558.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	508.41	584.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	530.90	610.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	555.66	639.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	580.71	667.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	607.76	698.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	634.80	730.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	664.12	763.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	693.73	797.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	725.32	834.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	740.98	852.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	772.58	888.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	799.90	919.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	817.84	940.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	840.33	966.38	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	853.97	982.07	
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	187.65	187.65	
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	15	204.33	204.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	210.71	210.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	217.08	217.08	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	223.95	223.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	230.82	230.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	237.93	237.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	245.29	282.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	245.29	282.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	245.29	282.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	245.29	282.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	246.27	283.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	251.18	288.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	257.07	295.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	266.63	306.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	274.48	315.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	278.41	320.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	284.29	326.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	290.18	333.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	293.86	337.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	297.78	342.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	299.75	344.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	301.71	346.97	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	303.67	349.22	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	305.63	351.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	309.56	355.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	313.48	360.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	319.37	367.28	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	325.01	373.76	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	332.86	382.79	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	342.67	394.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	354.20	407.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	367.94	423.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	383.39	440.90	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	401.05	461.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	418.47	481.24	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	438.09	503.80	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	457.47	526.09	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	52	478.81	550.63
	Rating Area 8	Tobacco User/Non-Tobacco User	53	500.40	575.45
	Rating Area 8	Tobacco User/Non-Tobacco User	54	523.70	602.25
	Rating Area 8	Tobacco User/Non-Tobacco User	55	547.00	629.05
	Rating Area 8	Tobacco User/Non-Tobacco User	56	572.27	658.11
	Rating Area 8	Tobacco User/Non-Tobacco User	57	597.78	687.44
	Rating Area 8	Tobacco User/Non-Tobacco User	58	625.00	718.75
	Rating Area 8	Tobacco User/Non-Tobacco User	59	638.49	734.27
	Rating Area 8	Tobacco User/Non-Tobacco User	60	665.72	765.58
	Rating Area 8	Tobacco User/Non-Tobacco User	61	689.27	792.66
	Rating Area 8	Tobacco User/Non-Tobacco User	62	704.72	810.43
	Rating Area 8	Tobacco User/Non-Tobacco User	63	724.10	832.72
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	735.86	846.24
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.54	226.54
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.68	246.68
	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.38	254.38
	Rating Area 3	Tobacco User/Non-Tobacco User	17	262.08	262.08
	Rating Area 3	Tobacco User/Non-Tobacco User	18	270.37	270.37
	Rating Area 3	Tobacco User/Non-Tobacco User	19	278.66	278.66
	Rating Area 3	Tobacco User/Non-Tobacco User	20	287.25	287.25
	Rating Area 3	Tobacco User/Non-Tobacco User	21	296.13	340.55
	Rating Area 3	Tobacco User/Non-Tobacco User	22	296.13	340.55
	Rating Area 3	Tobacco User/Non-Tobacco User	23	296.13	340.55
	Rating Area 3	Tobacco User/Non-Tobacco User	24	296.13	340.55
	Rating Area 3	Tobacco User/Non-Tobacco User	25	297.32	341.91
	Rating Area 3	Tobacco User/Non-Tobacco User	26	303.24	348.72
	Rating Area 3	Tobacco User/Non-Tobacco User	27	310.35	356.90
	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.89	370.18
	Rating Area 3	Tobacco User/Non-Tobacco User	29	331.37	381.08
	Rating Area 3	Tobacco User/Non-Tobacco User	30	336.11	386.52
	Rating Area 3	Tobacco User/Non-Tobacco User	31	343.22	394.70
	Rating Area 3	Tobacco User/Non-Tobacco User	32	350.32	402.87
	Rating Area 3	Tobacco User/Non-Tobacco User	33	354.76	407.98
	Rating Area 3	Tobacco User/Non-Tobacco User	34	359.50	413.43
	Rating Area 3	Tobacco User/Non-Tobacco User	35	361.87	416.15
	Rating Area 3	Tobacco User/Non-Tobacco User	36	364.24	418.88
	Rating Area 3	Tobacco User/Non-Tobacco User	37	366.61	421.60
	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.98	424.33
	Rating Area 3	Tobacco User/Non-Tobacco User	39	373.72	429.77
	Rating Area 3	Tobacco User/Non-Tobacco User	40	378.46	435.22
	Rating Area 3	Tobacco User/Non-Tobacco User	41	385.56	443.40
	Rating Area 3	Tobacco User/Non-Tobacco User	42	392.37	451.23
	Rating Area 3	Tobacco User/Non-Tobacco User	43	401.85	462.13
	Rating Area 3	Tobacco User/Non-Tobacco User	44	413.69	475.75
	Rating Area 3	Tobacco User/Non-Tobacco User	45	427.61	491.76
	Rating Area 3	Tobacco User/Non-Tobacco User	46	444.20	510.83
	Rating Area 3	Tobacco User/Non-Tobacco User	47	462.85	532.28
	Rating Area 3	Tobacco User/Non-Tobacco User	48	484.17	556.80
	Rating Area 3	Tobacco User/Non-Tobacco User	49	505.20	580.98
	Rating Area 3	Tobacco User/Non-Tobacco User	50	528.89	608.22
	Rating Area 3	Tobacco User/Non-Tobacco User	51	552.28	635.13
	Rating Area 3	Tobacco User/Non-Tobacco User	52	578.05	664.75
	Rating Area 3	Tobacco User/Non-Tobacco User	53	604.11	694.72
	Rating Area 3	Tobacco User/Non-Tobacco User	54	632.24	727.08
	Rating Area 3	Tobacco User/Non-Tobacco User	55	660.37	759.43
	Rating Area 3	Tobacco User/Non-Tobacco User	56	690.87	794.50

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	57	721.67	829.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	754.54	867.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	770.83	886.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	803.70	924.25	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	832.13	956.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	850.78	978.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	874.18	1005.31	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	888.37	1021.63	
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	227.10	227.10	
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	15	247.29	247.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	255.01	255.01	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	262.73	262.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	271.04	271.04	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	279.35	279.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	287.96	287.96	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	296.87	341.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	296.87	341.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	296.87	341.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	296.87	341.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	298.05	342.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	303.99	349.59	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	311.12	357.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	322.69	371.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	332.19	382.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	336.94	387.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	344.07	395.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	351.19	403.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	355.64	408.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	360.39	414.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	362.77	417.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	365.14	419.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	367.52	422.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	369.89	425.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	374.64	430.84	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	379.39	436.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	386.52	444.50	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	393.35	452.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	402.85	463.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	414.72	476.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	428.67	492.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	445.30	512.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	464.00	533.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	485.38	558.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	506.45	582.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	530.20	609.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	553.65	636.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	579.48	666.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	605.61	696.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	633.81	728.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	662.01	761.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	692.59	796.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	723.46	831.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	756.41	869.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	772.74	888.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	805.69	926.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	834.19	959.32	

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	62	852.89	980.83
	Rating Area 6	Tobacco User/Non-Tobacco User	63	876.35	1007.80
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	890.58	1024.17
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	251.42	251.42
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	15	273.77	273.77
	Rating Area 7	Tobacco User/Non-Tobacco User	16	282.32	282.32
	Rating Area 7	Tobacco User/Non-Tobacco User	17	290.86	290.86
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	18	300.07	300.07
	Rating Area 7	Tobacco User/Non-Tobacco User	19	309.27	309.27
	Rating Area 7	Tobacco User/Non-Tobacco User	20	318.80	318.80
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	21	328.66	377.96
	Rating Area 7	Tobacco User/Non-Tobacco User	22	328.66	377.96
	Rating Area 7	Tobacco User/Non-Tobacco User	23	328.66	377.96
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	24	328.66	377.96
	Rating Area 7	Tobacco User/Non-Tobacco User	25	329.97	379.47
	Rating Area 7	Tobacco User/Non-Tobacco User	26	336.55	387.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	27	344.43	396.10
	Rating Area 7	Tobacco User/Non-Tobacco User	28	357.25	410.84
	Rating Area 7	Tobacco User/Non-Tobacco User	29	367.77	422.93
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	30	373.03	428.98
	Rating Area 7	Tobacco User/Non-Tobacco User	31	380.92	438.05
	Rating Area 7	Tobacco User/Non-Tobacco User	32	388.80	447.12
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	33	393.73	452.79
	Rating Area 7	Tobacco User/Non-Tobacco User	34	398.99	458.84
	Rating Area 7	Tobacco User/Non-Tobacco User	35	401.62	461.86
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	36	404.25	464.89
	Rating Area 7	Tobacco User/Non-Tobacco User	37	406.88	467.91
	Rating Area 7	Tobacco User/Non-Tobacco User	38	409.51	470.94
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	39	414.77	476.98
	Rating Area 7	Tobacco User/Non-Tobacco User	40	420.03	483.03
	Rating Area 7	Tobacco User/Non-Tobacco User	41	427.91	492.10
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	42	435.47	500.79
	Rating Area 7	Tobacco User/Non-Tobacco User	43	445.99	512.89
	Rating Area 7	Tobacco User/Non-Tobacco User	44	459.14	528.01
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	45	474.58	545.77
	Rating Area 7	Tobacco User/Non-Tobacco User	46	492.99	566.94
	Rating Area 7	Tobacco User/Non-Tobacco User	47	513.69	590.75
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	48	537.36	617.96
	Rating Area 7	Tobacco User/Non-Tobacco User	49	560.69	644.80
	Rating Area 7	Tobacco User/Non-Tobacco User	50	586.98	675.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	51	612.95	704.89
	Rating Area 7	Tobacco User/Non-Tobacco User	52	641.54	737.77
	Rating Area 7	Tobacco User/Non-Tobacco User	53	670.46	771.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	54	701.69	806.94
	Rating Area 7	Tobacco User/Non-Tobacco User	55	732.91	842.85
	Rating Area 7	Tobacco User/Non-Tobacco User	56	766.76	881.78
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	57	800.94	921.08
	Rating Area 7	Tobacco User/Non-Tobacco User	58	837.42	963.04
	Rating Area 7	Tobacco User/Non-Tobacco User	59	855.50	983.82
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	60	891.98	1025.78
	Rating Area 7	Tobacco User/Non-Tobacco User	61	923.53	1062.06
	Rating Area 7	Tobacco User/Non-Tobacco User	62	944.24	1085.87
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	63	970.20	1115.73
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	985.96	1133.85
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	216.65	216.65
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	15	235.91	235.91

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	16	243.27	243.27
	Rating Area 8	Tobacco User/Non-Tobacco User	17	250.63	250.63
	Rating Area 8	Tobacco User/Non-Tobacco User	18	258.56	258.56
	Rating Area 8	Tobacco User/Non-Tobacco User	19	266.49	266.49
	Rating Area 8	Tobacco User/Non-Tobacco User	20	274.71	274.71
	Rating Area 8	Tobacco User/Non-Tobacco User	21	283.20	325.68
	Rating Area 8	Tobacco User/Non-Tobacco User	22	283.20	325.68
	Rating Area 8	Tobacco User/Non-Tobacco User	23	283.20	325.68
	Rating Area 8	Tobacco User/Non-Tobacco User	24	283.20	325.68
	Rating Area 8	Tobacco User/Non-Tobacco User	25	284.33	326.99
	Rating Area 8	Tobacco User/Non-Tobacco User	26	290.00	333.50
	Rating Area 8	Tobacco User/Non-Tobacco User	27	296.80	341.32
	Rating Area 8	Tobacco User/Non-Tobacco User	28	307.84	354.02
	Rating Area 8	Tobacco User/Non-Tobacco User	29	316.90	364.44
	Rating Area 8	Tobacco User/Non-Tobacco User	30	321.43	369.65
	Rating Area 8	Tobacco User/Non-Tobacco User	31	328.23	377.47
	Rating Area 8	Tobacco User/Non-Tobacco User	32	335.03	385.28
	Rating Area 8	Tobacco User/Non-Tobacco User	33	339.28	390.17
	Rating Area 8	Tobacco User/Non-Tobacco User	34	343.81	395.38
	Rating Area 8	Tobacco User/Non-Tobacco User	35	346.07	397.98
	Rating Area 8	Tobacco User/Non-Tobacco User	36	348.34	400.59
	Rating Area 8	Tobacco User/Non-Tobacco User	37	350.60	403.19
	Rating Area 8	Tobacco User/Non-Tobacco User	38	352.87	405.80
	Rating Area 8	Tobacco User/Non-Tobacco User	39	357.40	411.01
	Rating Area 8	Tobacco User/Non-Tobacco User	40	361.93	416.22
	Rating Area 8	Tobacco User/Non-Tobacco User	41	368.73	424.04
	Rating Area 8	Tobacco User/Non-Tobacco User	42	375.24	431.53
	Rating Area 8	Tobacco User/Non-Tobacco User	43	384.31	441.95
	Rating Area 8	Tobacco User/Non-Tobacco User	44	395.63	454.98
	Rating Area 8	Tobacco User/Non-Tobacco User	45	408.94	470.29
	Rating Area 8	Tobacco User/Non-Tobacco User	46	424.80	488.52
	Rating Area 8	Tobacco User/Non-Tobacco User	47	442.64	509.04
	Rating Area 8	Tobacco User/Non-Tobacco User	48	463.04	532.49
	Rating Area 8	Tobacco User/Non-Tobacco User	49	483.14	555.61
	Rating Area 8	Tobacco User/Non-Tobacco User	50	505.80	581.67
	Rating Area 8	Tobacco User/Non-Tobacco User	51	528.17	607.40
	Rating Area 8	Tobacco User/Non-Tobacco User	52	552.81	635.73
	Rating Area 8	Tobacco User/Non-Tobacco User	53	577.73	664.39
	Rating Area 8	Tobacco User/Non-Tobacco User	54	604.64	695.33
	Rating Area 8	Tobacco User/Non-Tobacco User	55	631.54	726.27
	Rating Area 8	Tobacco User/Non-Tobacco User	56	660.71	759.82
	Rating Area 8	Tobacco User/Non-Tobacco User	57	690.16	793.69
	Rating Area 8	Tobacco User/Non-Tobacco User	58	721.60	829.84
	Rating Area 8	Tobacco User/Non-Tobacco User	59	737.17	847.75
	Rating Area 8	Tobacco User/Non-Tobacco User	60	768.61	883.90
	Rating Area 8	Tobacco User/Non-Tobacco User	61	795.80	915.17
	Rating Area 8	Tobacco User/Non-Tobacco User	62	813.64	935.69
	Rating Area 8	Tobacco User/Non-Tobacco User	63	836.01	961.41
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	849.59	977.03
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	237.48	237.48
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	15	258.59	258.59
	Rating Area 3	Tobacco User/Non-Tobacco User	16	266.66	266.66
	Rating Area 3	Tobacco User/Non-Tobacco User	17	274.74	274.74
	Rating Area 3	Tobacco User/Non-Tobacco User	18	283.43	283.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	292.12	292.12
	Rating Area 3	Tobacco User/Non-Tobacco User	20	301.12	301.12

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	21	310.44	357.00
	Rating Area 3	Tobacco User/Non-Tobacco User	22	310.44	357.00
	Rating Area 3	Tobacco User/Non-Tobacco User	23	310.44	357.00
	Rating Area 3	Tobacco User/Non-Tobacco User	24	310.44	357.00
	Rating Area 3	Tobacco User/Non-Tobacco User	25	311.68	358.43
	Rating Area 3	Tobacco User/Non-Tobacco User	26	317.89	365.57
	Rating Area 3	Tobacco User/Non-Tobacco User	27	325.34	374.14
	Rating Area 3	Tobacco User/Non-Tobacco User	28	337.44	388.06
	Rating Area 3	Tobacco User/Non-Tobacco User	29	347.38	399.49
	Rating Area 3	Tobacco User/Non-Tobacco User	30	352.35	405.20
	Rating Area 3	Tobacco User/Non-Tobacco User	31	359.80	413.77
	Rating Area 3	Tobacco User/Non-Tobacco User	32	367.25	422.33
	Rating Area 3	Tobacco User/Non-Tobacco User	33	371.90	427.69
	Rating Area 3	Tobacco User/Non-Tobacco User	34	376.87	433.40
	Rating Area 3	Tobacco User/Non-Tobacco User	35	379.35	436.26
	Rating Area 3	Tobacco User/Non-Tobacco User	36	381.84	439.11
	Rating Area 3	Tobacco User/Non-Tobacco User	37	384.32	441.97
	Rating Area 3	Tobacco User/Non-Tobacco User	38	386.80	444.82
	Rating Area 3	Tobacco User/Non-Tobacco User	39	391.77	450.54
	Rating Area 3	Tobacco User/Non-Tobacco User	40	396.74	456.25
	Rating Area 3	Tobacco User/Non-Tobacco User	41	404.19	464.82
	Rating Area 3	Tobacco User/Non-Tobacco User	42	411.33	473.03
	Rating Area 3	Tobacco User/Non-Tobacco User	43	421.26	484.45
	Rating Area 3	Tobacco User/Non-Tobacco User	44	433.68	498.73
	Rating Area 3	Tobacco User/Non-Tobacco User	45	448.27	515.51
	Rating Area 3	Tobacco User/Non-Tobacco User	46	465.65	535.50
	Rating Area 3	Tobacco User/Non-Tobacco User	47	485.21	557.99
	Rating Area 3	Tobacco User/Non-Tobacco User	48	507.56	583.70
	Rating Area 3	Tobacco User/Non-Tobacco User	49	529.60	609.05
	Rating Area 3	Tobacco User/Non-Tobacco User	50	554.44	637.61
	Rating Area 3	Tobacco User/Non-Tobacco User	51	578.96	665.81
	Rating Area 3	Tobacco User/Non-Tobacco User	52	605.97	696.87
	Rating Area 3	Tobacco User/Non-Tobacco User	53	633.29	728.28
	Rating Area 3	Tobacco User/Non-Tobacco User	54	662.78	762.20
	Rating Area 3	Tobacco User/Non-Tobacco User	55	692.27	796.11
	Rating Area 3	Tobacco User/Non-Tobacco User	56	724.25	832.89
	Rating Area 3	Tobacco User/Non-Tobacco User	57	756.53	870.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	790.99	909.64
	Rating Area 3	Tobacco User/Non-Tobacco User	59	808.07	929.28
	Rating Area 3	Tobacco User/Non-Tobacco User	60	842.52	968.90
	Rating Area 3	Tobacco User/Non-Tobacco User	61	872.33	1003.18
	Rating Area 3	Tobacco User/Non-Tobacco User	62	891.88	1025.67
	Rating Area 3	Tobacco User/Non-Tobacco User	63	916.41	1053.87
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	931.29	1070.99
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	238.07	238.07
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	15	259.23	259.23
	Rating Area 6	Tobacco User/Non-Tobacco User	16	267.33	267.33
	Rating Area 6	Tobacco User/Non-Tobacco User	17	275.42	275.42
	Rating Area 6	Tobacco User/Non-Tobacco User	18	284.13	284.13
	Rating Area 6	Tobacco User/Non-Tobacco User	19	292.85	292.85
	Rating Area 6	Tobacco User/Non-Tobacco User	20	301.87	301.87
	Rating Area 6	Tobacco User/Non-Tobacco User	21	311.21	357.89
	Rating Area 6	Tobacco User/Non-Tobacco User	22	311.21	357.89
	Rating Area 6	Tobacco User/Non-Tobacco User	23	311.21	357.89
	Rating Area 6	Tobacco User/Non-Tobacco User	24	311.21	357.89
	Rating Area 6	Tobacco User/Non-Tobacco User	25	312.45	359.32

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	26	318.68	366.48
	Rating Area 6	Tobacco User/Non-Tobacco User	27	326.14	375.07
	Rating Area 6	Tobacco User/Non-Tobacco User	28	338.28	389.02
	Rating Area 6	Tobacco User/Non-Tobacco User	29	348.24	400.48
	Rating Area 6	Tobacco User/Non-Tobacco User	30	353.22	406.20
	Rating Area 6	Tobacco User/Non-Tobacco User	31	360.69	414.79
	Rating Area 6	Tobacco User/Non-Tobacco User	32	368.16	423.38
	Rating Area 6	Tobacco User/Non-Tobacco User	33	372.83	428.75
	Rating Area 6	Tobacco User/Non-Tobacco User	34	377.80	434.48
	Rating Area 6	Tobacco User/Non-Tobacco User	35	380.29	437.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	382.78	440.20
	Rating Area 6	Tobacco User/Non-Tobacco User	37	385.27	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	38	387.76	445.93
	Rating Area 6	Tobacco User/Non-Tobacco User	39	392.74	451.65
	Rating Area 6	Tobacco User/Non-Tobacco User	40	397.72	457.38
	Rating Area 6	Tobacco User/Non-Tobacco User	41	405.19	465.97
	Rating Area 6	Tobacco User/Non-Tobacco User	42	412.35	474.20
	Rating Area 6	Tobacco User/Non-Tobacco User	43	422.31	485.65
	Rating Area 6	Tobacco User/Non-Tobacco User	44	434.76	499.97
	Rating Area 6	Tobacco User/Non-Tobacco User	45	449.38	516.79
	Rating Area 6	Tobacco User/Non-Tobacco User	46	466.81	536.83
	Rating Area 6	Tobacco User/Non-Tobacco User	47	486.42	559.38
	Rating Area 6	Tobacco User/Non-Tobacco User	48	508.82	585.15
	Rating Area 6	Tobacco User/Non-Tobacco User	49	530.92	610.56
	Rating Area 6	Tobacco User/Non-Tobacco User	50	555.81	639.19
	Rating Area 6	Tobacco User/Non-Tobacco User	51	580.40	667.46
	Rating Area 6	Tobacco User/Non-Tobacco User	52	607.47	698.60
	Rating Area 6	Tobacco User/Non-Tobacco User	53	634.86	730.09
	Rating Area 6	Tobacco User/Non-Tobacco User	54	664.43	764.09
	Rating Area 6	Tobacco User/Non-Tobacco User	55	693.99	798.09
	Rating Area 6	Tobacco User/Non-Tobacco User	56	726.04	834.95
	Rating Area 6	Tobacco User/Non-Tobacco User	57	758.41	872.17
	Rating Area 6	Tobacco User/Non-Tobacco User	58	792.95	911.90
	Rating Area 6	Tobacco User/Non-Tobacco User	59	810.07	931.58
	Rating Area 6	Tobacco User/Non-Tobacco User	60	844.61	971.31
	Rating Area 6	Tobacco User/Non-Tobacco User	61	874.49	1005.66
	Rating Area 6	Tobacco User/Non-Tobacco User	62	894.10	1028.21
	Rating Area 6	Tobacco User/Non-Tobacco User	63	918.68	1056.48
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	933.60	1073.64
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	263.57	263.57
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	15	287.00	287.00
	Rating Area 7	Tobacco User/Non-Tobacco User	16	295.96	295.96
	Rating Area 7	Tobacco User/Non-Tobacco User	17	304.91	304.91
	Rating Area 7	Tobacco User/Non-Tobacco User	18	314.56	314.56
	Rating Area 7	Tobacco User/Non-Tobacco User	19	324.21	324.21
	Rating Area 7	Tobacco User/Non-Tobacco User	20	334.20	334.20
	Rating Area 7	Tobacco User/Non-Tobacco User	21	344.54	396.22
	Rating Area 7	Tobacco User/Non-Tobacco User	22	344.54	396.22
	Rating Area 7	Tobacco User/Non-Tobacco User	23	344.54	396.22
	Rating Area 7	Tobacco User/Non-Tobacco User	24	344.54	396.22
	Rating Area 7	Tobacco User/Non-Tobacco User	25	345.91	397.80
	Rating Area 7	Tobacco User/Non-Tobacco User	26	352.80	405.73
	Rating Area 7	Tobacco User/Non-Tobacco User	27	361.07	415.23
	Rating Area 7	Tobacco User/Non-Tobacco User	28	374.51	430.69
	Rating Area 7	Tobacco User/Non-Tobacco User	29	385.54	443.37
	Rating Area 7	Tobacco User/Non-Tobacco User	30	391.05	449.71

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	31	399.32	459.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	407.59	468.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	412.75	474.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	418.27	481.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	421.02	484.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	423.78	487.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	426.54	490.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	429.29	493.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	434.80	500.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	440.32	506.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	448.59	515.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	456.51	524.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	467.53	537.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	481.32	553.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	497.51	572.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	516.80	594.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	538.51	619.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	563.32	647.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	587.78	675.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	615.34	707.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	642.56	738.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	672.53	773.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	702.85	808.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	735.58	845.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	768.31	883.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	803.80	924.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	839.63	965.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	877.88	1009.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	896.83	1031.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	935.07	1075.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	968.15	1113.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	989.85	1138.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1017.07	1169.63	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1033.59	1188.63	
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	227.12	227.12	
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	15	247.30	247.30	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	255.02	255.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	262.74	262.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	271.05	271.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	279.37	279.37	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	287.98	287.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	296.88	341.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	296.88	341.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	296.88	341.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	296.88	341.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	298.07	342.78	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	304.01	349.61	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	311.13	357.80	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	322.71	371.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	332.21	382.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	336.96	387.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	344.09	395.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	351.21	403.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	355.67	409.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	360.42	414.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	362.79	417.21	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	36	365.17	419.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	367.54	422.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	369.92	425.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	374.67	430.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	379.42	436.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	386.54	444.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	393.37	452.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	402.87	463.30	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	414.75	476.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	428.70	493.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	445.32	512.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	464.03	533.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	485.40	558.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	506.48	582.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	530.23	609.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	553.69	636.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	579.52	666.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	605.64	696.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	633.84	728.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	662.05	761.36	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	692.63	796.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	723.50	832.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	756.46	869.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	772.79	888.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	805.74	926.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	834.24	959.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	852.94	980.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	876.40	1007.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	890.63	1024.23	
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	182.40	182.40	
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	15	198.61	198.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.81	204.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	211.01	211.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	217.68	217.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	224.36	224.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	231.27	231.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	238.43	274.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	238.43	274.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	238.43	274.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	238.43	274.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	239.38	275.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	244.15	280.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.87	287.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	259.17	298.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	266.80	306.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	270.61	311.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	276.34	317.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	282.06	324.37	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	285.63	328.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	289.45	332.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	291.36	335.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	293.26	337.25	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	295.17	339.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	297.08	341.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	300.89	346.03	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	304.71	350.41	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	41	310.43	356.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	315.91	363.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	323.54	372.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	333.08	383.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	344.29	395.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	357.64	411.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	372.66	428.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	389.83	448.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	406.75	467.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	425.83	489.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	444.66	511.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	465.41	535.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	486.39	559.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	509.04	585.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	531.69	611.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	556.25	639.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	581.04	668.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	607.51	698.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	620.62	713.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	647.09	744.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	669.98	770.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	685.00	787.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	703.83	809.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	715.26	822.55	
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	182.85	182.85	
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	15	199.10	199.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	205.32	205.32	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	211.53	211.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	218.22	218.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	224.92	224.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	231.85	231.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	239.02	274.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	239.02	274.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	239.02	274.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	239.02	274.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	239.97	275.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	244.75	281.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	250.49	288.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	259.81	298.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	267.46	307.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	271.28	311.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	277.02	318.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	282.76	325.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	286.34	329.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	290.17	333.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	292.08	335.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	293.99	338.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	295.90	340.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	297.82	342.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	301.64	346.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	305.46	351.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	311.20	357.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	316.70	364.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	324.35	373.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	333.91	383.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	345.14	396.91	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	46	358.53	412.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	373.58	429.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	390.79	449.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	407.76	468.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	426.88	490.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	445.77	512.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	466.56	536.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	487.60	560.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	510.30	586.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	533.01	612.96	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	557.63	641.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	582.49	669.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	609.02	700.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	622.16	715.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	648.69	746.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	671.64	772.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	686.70	789.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	705.58	811.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	717.03	824.59	
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	202.43	202.43	
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	15	220.42	220.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	227.30	227.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	234.18	234.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	241.59	241.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	249.00	249.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	256.68	256.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	264.62	304.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	264.62	304.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	264.62	304.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	264.62	304.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	265.67	305.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	270.97	311.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	277.32	318.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	287.64	330.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	296.10	340.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	300.34	345.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	306.69	352.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	313.04	360.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	317.01	364.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	321.24	369.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	323.36	371.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	325.48	374.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	327.59	376.73	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	329.71	379.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	333.94	384.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	338.18	388.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	344.53	396.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	350.62	403.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	359.08	412.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	369.67	425.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	382.10	439.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	396.92	456.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	413.59	475.63	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	432.65	497.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	451.43	519.15	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	472.60	543.49	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	51	493.51	567.53
	Rating Area 7	Tobacco User/Non-Tobacco User	52	516.53	594.01
	Rating Area 7	Tobacco User/Non-Tobacco User	53	539.82	620.79
	Rating Area 7	Tobacco User/Non-Tobacco User	54	564.95	649.70
	Rating Area 7	Tobacco User/Non-Tobacco User	55	590.09	678.61
	Rating Area 7	Tobacco User/Non-Tobacco User	56	617.35	709.95
	Rating Area 7	Tobacco User/Non-Tobacco User	57	644.87	741.60
	Rating Area 7	Tobacco User/Non-Tobacco User	58	674.24	775.38
	Rating Area 7	Tobacco User/Non-Tobacco User	59	688.79	792.11
	Rating Area 7	Tobacco User/Non-Tobacco User	60	718.17	825.89
	Rating Area 7	Tobacco User/Non-Tobacco User	61	743.57	855.10
	Rating Area 7	Tobacco User/Non-Tobacco User	62	760.24	874.28
	Rating Area 7	Tobacco User/Non-Tobacco User	63	781.14	898.32
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	793.83	912.90
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	174.43	174.43
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	15	189.94	189.94
	Rating Area 8	Tobacco User/Non-Tobacco User	16	195.87	195.87
	Rating Area 8	Tobacco User/Non-Tobacco User	17	201.79	201.79
	Rating Area 8	Tobacco User/Non-Tobacco User	18	208.18	208.18
	Rating Area 8	Tobacco User/Non-Tobacco User	19	214.56	214.56
	Rating Area 8	Tobacco User/Non-Tobacco User	20	221.18	221.18
	Rating Area 8	Tobacco User/Non-Tobacco User	21	228.02	262.22
	Rating Area 8	Tobacco User/Non-Tobacco User	22	228.02	262.22
	Rating Area 8	Tobacco User/Non-Tobacco User	23	228.02	262.22
	Rating Area 8	Tobacco User/Non-Tobacco User	24	228.02	262.22
	Rating Area 8	Tobacco User/Non-Tobacco User	25	228.93	263.27
	Rating Area 8	Tobacco User/Non-Tobacco User	26	233.49	268.51
	Rating Area 8	Tobacco User/Non-Tobacco User	27	238.96	274.81
	Rating Area 8	Tobacco User/Non-Tobacco User	28	247.85	285.03
	Rating Area 8	Tobacco User/Non-Tobacco User	29	255.15	293.42
	Rating Area 8	Tobacco User/Non-Tobacco User	30	258.80	297.62
	Rating Area 8	Tobacco User/Non-Tobacco User	31	264.27	303.91
	Rating Area 8	Tobacco User/Non-Tobacco User	32	269.74	310.20
	Rating Area 8	Tobacco User/Non-Tobacco User	33	273.16	314.14
	Rating Area 8	Tobacco User/Non-Tobacco User	34	276.81	318.33
	Rating Area 8	Tobacco User/Non-Tobacco User	35	278.64	320.43
	Rating Area 8	Tobacco User/Non-Tobacco User	36	280.46	322.53
	Rating Area 8	Tobacco User/Non-Tobacco User	37	282.28	324.63
	Rating Area 8	Tobacco User/Non-Tobacco User	38	284.11	326.72
	Rating Area 8	Tobacco User/Non-Tobacco User	39	287.76	330.92
	Rating Area 8	Tobacco User/Non-Tobacco User	40	291.40	335.12
	Rating Area 8	Tobacco User/Non-Tobacco User	41	296.88	341.41
	Rating Area 8	Tobacco User/Non-Tobacco User	42	302.12	347.44
	Rating Area 8	Tobacco User/Non-Tobacco User	43	309.42	355.83
	Rating Area 8	Tobacco User/Non-Tobacco User	44	318.54	366.32
	Rating Area 8	Tobacco User/Non-Tobacco User	45	329.26	378.64
	Rating Area 8	Tobacco User/Non-Tobacco User	46	342.02	393.33
	Rating Area 8	Tobacco User/Non-Tobacco User	47	356.39	409.85
	Rating Area 8	Tobacco User/Non-Tobacco User	48	372.81	428.73
	Rating Area 8	Tobacco User/Non-Tobacco User	49	389.00	447.35
	Rating Area 8	Tobacco User/Non-Tobacco User	50	407.24	468.32
	Rating Area 8	Tobacco User/Non-Tobacco User	51	425.25	489.04
	Rating Area 8	Tobacco User/Non-Tobacco User	52	445.09	511.85
	Rating Area 8	Tobacco User/Non-Tobacco User	53	465.15	534.93
	Rating Area 8	Tobacco User/Non-Tobacco User	54	486.81	559.84
	Rating Area 8	Tobacco User/Non-Tobacco User	55	508.48	584.75

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	56	531.96	611.76	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	555.68	639.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	580.99	668.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	593.53	682.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	618.84	711.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	640.73	736.83	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	655.09	753.35	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	673.10	774.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	684.03	786.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.19	190.19	
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.09	207.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.56	213.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	220.02	220.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.98	226.98	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.94	233.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.15	241.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.61	285.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.61	285.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.61	285.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.61	285.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.60	287.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.58	292.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.54	299.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.24	310.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.19	319.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.17	324.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.14	331.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.11	338.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.83	342.51	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.81	347.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.80	349.37	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.79	351.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.78	353.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.77	356.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.75	360.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.72	365.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.69	372.24	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.41	378.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.36	387.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.31	399.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	358.99	412.84	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.91	428.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.58	446.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.48	467.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.13	487.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	444.02	510.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.66	533.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.29	558.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.16	583.24	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.78	610.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.40	637.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	580.01	667.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.86	696.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.46	728.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	647.13	744.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.73	775.94	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.59	803.38
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	62	714.26	821.39
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.90	843.98
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	745.81	857.68
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	190.66	190.66
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	15	207.61	207.61
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	16	214.09	214.09
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	17	220.57	220.57
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	18	227.54	227.54
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	19	234.52	234.52
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	20	241.75	241.75
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	21	249.23	286.61
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	22	249.23	286.61
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	23	249.23	286.61
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	24	249.23	286.61
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	25	250.22	287.76
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	26	255.21	293.49
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	27	261.19	300.37
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	28	270.91	311.55
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	29	278.88	320.72
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	30	282.87	325.30
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	31	288.85	332.18
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	32	294.83	339.06
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	33	298.57	343.36
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	34	302.56	347.95
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	35	304.55	350.24
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	36	306.55	352.53
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	37	308.54	354.82
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	38	310.54	357.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	39	314.52	361.70
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	40	318.51	366.29
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	41	324.49	373.17
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	42	330.23	379.76
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	43	338.20	388.93
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	44	348.17	400.39
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	45	359.88	413.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	46	373.84	429.92
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	47	389.54	447.97
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	48	407.49	468.61
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	49	425.18	488.96
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	50	445.12	511.89
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	51	464.81	534.53
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	52	486.49	559.46
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	53	508.42	584.69
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	54	532.10	611.91
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	55	555.78	639.14
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	56	581.45	668.66
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	57	607.37	698.47
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	58	635.03	730.28
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	59	648.74	746.05
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	60	676.40	777.86
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	61	700.33	805.38
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	62	716.03	823.43
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	63	735.72	846.07
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	747.66	859.81
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	211.08	211.08

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	15	229.84	229.84
	Rating Area 7	Tobacco User/Non-Tobacco User	16	237.01	237.01
	Rating Area 7	Tobacco User/Non-Tobacco User	17	244.19	244.19
	Rating Area 7	Tobacco User/Non-Tobacco User	18	251.91	251.91
	Rating Area 7	Tobacco User/Non-Tobacco User	19	259.64	259.64
	Rating Area 7	Tobacco User/Non-Tobacco User	20	267.64	267.64
	Rating Area 7	Tobacco User/Non-Tobacco User	21	275.92	317.31
	Rating Area 7	Tobacco User/Non-Tobacco User	22	275.92	317.31
	Rating Area 7	Tobacco User/Non-Tobacco User	23	275.92	317.31
	Rating Area 7	Tobacco User/Non-Tobacco User	24	275.92	317.31
	Rating Area 7	Tobacco User/Non-Tobacco User	25	277.02	318.57
	Rating Area 7	Tobacco User/Non-Tobacco User	26	282.54	324.92
	Rating Area 7	Tobacco User/Non-Tobacco User	27	289.16	332.54
	Rating Area 7	Tobacco User/Non-Tobacco User	28	299.92	344.91
	Rating Area 7	Tobacco User/Non-Tobacco User	29	308.75	355.06
	Rating Area 7	Tobacco User/Non-Tobacco User	30	313.17	360.14
	Rating Area 7	Tobacco User/Non-Tobacco User	31	319.79	367.76
	Rating Area 7	Tobacco User/Non-Tobacco User	32	326.41	375.37
	Rating Area 7	Tobacco User/Non-Tobacco User	33	330.55	380.13
	Rating Area 7	Tobacco User/Non-Tobacco User	34	334.96	385.21
	Rating Area 7	Tobacco User/Non-Tobacco User	35	337.17	387.75
	Rating Area 7	Tobacco User/Non-Tobacco User	36	339.38	390.29
	Rating Area 7	Tobacco User/Non-Tobacco User	37	341.59	392.82
	Rating Area 7	Tobacco User/Non-Tobacco User	38	343.79	395.36
	Rating Area 7	Tobacco User/Non-Tobacco User	39	348.21	400.44
	Rating Area 7	Tobacco User/Non-Tobacco User	40	352.62	405.52
	Rating Area 7	Tobacco User/Non-Tobacco User	41	359.25	413.13
	Rating Area 7	Tobacco User/Non-Tobacco User	42	365.59	420.43
	Rating Area 7	Tobacco User/Non-Tobacco User	43	374.42	430.58
	Rating Area 7	Tobacco User/Non-Tobacco User	44	385.46	443.28
	Rating Area 7	Tobacco User/Non-Tobacco User	45	398.43	458.19
	Rating Area 7	Tobacco User/Non-Tobacco User	46	413.88	475.96
	Rating Area 7	Tobacco User/Non-Tobacco User	47	431.26	495.95
	Rating Area 7	Tobacco User/Non-Tobacco User	48	451.13	518.79
	Rating Area 7	Tobacco User/Non-Tobacco User	49	470.72	541.32
	Rating Area 7	Tobacco User/Non-Tobacco User	50	492.79	566.71
	Rating Area 7	Tobacco User/Non-Tobacco User	51	514.59	591.77
	Rating Area 7	Tobacco User/Non-Tobacco User	52	538.59	619.38
	Rating Area 7	Tobacco User/Non-Tobacco User	53	562.87	647.30
	Rating Area 7	Tobacco User/Non-Tobacco User	54	589.08	677.45
	Rating Area 7	Tobacco User/Non-Tobacco User	55	615.30	707.59
	Rating Area 7	Tobacco User/Non-Tobacco User	56	643.72	740.27
	Rating Area 7	Tobacco User/Non-Tobacco User	57	672.41	773.27
	Rating Area 7	Tobacco User/Non-Tobacco User	58	703.04	808.49
	Rating Area 7	Tobacco User/Non-Tobacco User	59	718.21	825.95
	Rating Area 7	Tobacco User/Non-Tobacco User	60	748.84	861.17
	Rating Area 7	Tobacco User/Non-Tobacco User	61	775.33	891.63
	Rating Area 7	Tobacco User/Non-Tobacco User	62	792.71	911.62
	Rating Area 7	Tobacco User/Non-Tobacco User	63	814.51	936.69
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	827.73	951.90
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	181.88	181.88
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	15	198.05	198.05
	Rating Area 8	Tobacco User/Non-Tobacco User	16	204.23	204.23
	Rating Area 8	Tobacco User/Non-Tobacco User	17	210.41	210.41
	Rating Area 8	Tobacco User/Non-Tobacco User	18	217.07	217.07
	Rating Area 8	Tobacco User/Non-Tobacco User	19	223.73	223.73

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	20	230.62	230.62	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	237.76	273.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	237.76	273.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	237.76	273.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	237.76	273.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	238.71	274.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	243.46	279.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	249.17	286.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	258.44	297.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	266.05	305.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	269.85	310.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	275.56	316.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	281.26	323.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	284.83	327.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	288.64	331.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	290.54	334.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	292.44	336.31	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	294.34	338.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	296.24	340.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	300.05	345.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	303.85	349.43	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	309.56	355.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	315.03	362.28	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	322.63	371.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	332.14	381.97	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	343.32	394.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	356.63	410.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	371.61	427.35	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	388.73	447.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	405.61	466.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	424.63	488.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	443.41	509.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	464.10	533.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	485.02	557.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	507.61	583.75	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	530.20	609.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	554.68	637.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	579.41	666.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	605.80	696.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	618.88	711.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	645.27	742.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	668.09	768.31	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	683.07	785.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	701.85	807.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	713.25	820.24	
86199PA0030018	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	194.55	194.55	
86199PA0030018	Rating Area 3	Tobacco User/Non-Tobacco User	15	211.85	211.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	218.46	218.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	225.07	225.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	232.19	232.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	239.31	239.31	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	246.69	246.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	254.32	292.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	254.32	292.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	254.32	292.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	254.32	292.47	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030018	Rating Area 3	Tobacco User/Non-Tobacco User	25	255.34	293.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	260.42	299.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	266.53	306.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	276.44	317.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	284.58	327.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	288.65	331.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	294.76	338.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	300.86	345.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	304.67	350.37	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	308.74	355.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	310.78	357.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	312.81	359.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	314.85	362.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	316.88	364.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	320.95	369.09	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	325.02	373.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	331.12	380.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	336.97	387.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	345.11	396.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	355.28	408.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	367.24	422.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	381.48	438.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	397.50	457.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	415.81	478.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	433.87	498.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	454.21	522.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	474.30	545.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	496.43	570.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	518.81	596.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	542.97	624.42	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	567.13	652.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	593.33	682.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	619.77	712.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	648.00	745.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	661.99	761.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	690.22	793.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	714.64	821.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	730.66	840.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	750.75	863.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	762.94	877.38	
86199PA0030018	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	195.04	195.04	
86199PA0030018	Rating Area 6	Tobacco User/Non-Tobacco User	15	212.37	212.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	219.00	219.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	225.63	225.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	232.77	232.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	239.91	239.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	247.30	247.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	254.95	293.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	254.95	293.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	254.95	293.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	254.95	293.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	255.97	294.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	261.07	300.23	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	267.19	307.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	277.13	318.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	285.29	328.08	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030018	Rating Area 6	Tobacco User/Non-Tobacco User	30	289.37	332.77
	Rating Area 6	Tobacco User/Non-Tobacco User	31	295.49	339.81
	Rating Area 6	Tobacco User/Non-Tobacco User	32	301.61	346.85
	Rating Area 6	Tobacco User/Non-Tobacco User	33	305.43	351.24
	Rating Area 6	Tobacco User/Non-Tobacco User	34	309.51	355.94
	Rating Area 6	Tobacco User/Non-Tobacco User	35	311.55	358.28
	Rating Area 6	Tobacco User/Non-Tobacco User	36	313.59	360.63
	Rating Area 6	Tobacco User/Non-Tobacco User	37	315.63	362.97
	Rating Area 6	Tobacco User/Non-Tobacco User	38	317.67	365.32
	Rating Area 6	Tobacco User/Non-Tobacco User	39	321.75	370.01
	Rating Area 6	Tobacco User/Non-Tobacco User	40	325.83	374.70
	Rating Area 6	Tobacco User/Non-Tobacco User	41	331.94	381.74
	Rating Area 6	Tobacco User/Non-Tobacco User	42	337.81	388.48
	Rating Area 6	Tobacco User/Non-Tobacco User	43	345.97	397.86
	Rating Area 6	Tobacco User/Non-Tobacco User	44	356.16	409.59
	Rating Area 6	Tobacco User/Non-Tobacco User	45	368.15	423.37
	Rating Area 6	Tobacco User/Non-Tobacco User	46	382.42	439.79
	Rating Area 6	Tobacco User/Non-Tobacco User	47	398.49	458.26
	Rating Area 6	Tobacco User/Non-Tobacco User	48	416.84	479.37
	Rating Area 6	Tobacco User/Non-Tobacco User	49	434.94	500.19
	Rating Area 6	Tobacco User/Non-Tobacco User	50	455.34	523.64
	Rating Area 6	Tobacco User/Non-Tobacco User	51	475.48	546.80
	Rating Area 6	Tobacco User/Non-Tobacco User	52	497.66	572.31
	Rating Area 6	Tobacco User/Non-Tobacco User	53	520.10	598.11
	Rating Area 6	Tobacco User/Non-Tobacco User	54	544.32	625.97
	Rating Area 6	Tobacco User/Non-Tobacco User	55	568.54	653.82
	Rating Area 6	Tobacco User/Non-Tobacco User	56	594.80	684.02
	Rating Area 6	Tobacco User/Non-Tobacco User	57	621.31	714.51
	Rating Area 6	Tobacco User/Non-Tobacco User	58	649.61	747.05
	Rating Area 6	Tobacco User/Non-Tobacco User	59	663.63	763.18
	Rating Area 6	Tobacco User/Non-Tobacco User	60	691.93	795.72
	Rating Area 6	Tobacco User/Non-Tobacco User	61	716.41	823.87
	Rating Area 6	Tobacco User/Non-Tobacco User	62	732.47	842.34
	Rating Area 6	Tobacco User/Non-Tobacco User	63	752.61	865.50
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	764.83	879.56
86199PA0030018	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	215.92	215.92
86199PA0030018	Rating Area 7	Tobacco User/Non-Tobacco User	15	235.12	235.12
	Rating Area 7	Tobacco User/Non-Tobacco User	16	242.46	242.46
	Rating Area 7	Tobacco User/Non-Tobacco User	17	249.79	249.79
	Rating Area 7	Tobacco User/Non-Tobacco User	18	257.70	257.70
	Rating Area 7	Tobacco User/Non-Tobacco User	19	265.60	265.60
	Rating Area 7	Tobacco User/Non-Tobacco User	20	273.79	273.79
	Rating Area 7	Tobacco User/Non-Tobacco User	21	282.25	324.59
	Rating Area 7	Tobacco User/Non-Tobacco User	22	282.25	324.59
	Rating Area 7	Tobacco User/Non-Tobacco User	23	282.25	324.59
	Rating Area 7	Tobacco User/Non-Tobacco User	24	282.25	324.59
	Rating Area 7	Tobacco User/Non-Tobacco User	25	283.38	325.89
	Rating Area 7	Tobacco User/Non-Tobacco User	26	289.03	332.38
	Rating Area 7	Tobacco User/Non-Tobacco User	27	295.80	340.17
	Rating Area 7	Tobacco User/Non-Tobacco User	28	306.81	352.83
	Rating Area 7	Tobacco User/Non-Tobacco User	29	315.84	363.22
	Rating Area 7	Tobacco User/Non-Tobacco User	30	320.36	368.41
	Rating Area 7	Tobacco User/Non-Tobacco User	31	327.13	376.20
	Rating Area 7	Tobacco User/Non-Tobacco User	32	333.91	383.99
	Rating Area 7	Tobacco User/Non-Tobacco User	33	338.14	388.86
	Rating Area 7	Tobacco User/Non-Tobacco User	34	342.66	394.05

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030018	Rating Area 7	Tobacco User/Non-Tobacco User	35	344.91	396.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	347.17	399.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	349.43	401.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	351.69	404.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	356.20	409.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	360.72	414.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	367.49	422.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	373.99	430.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	383.02	440.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	394.31	453.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	407.57	468.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	423.38	486.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	441.16	507.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	461.49	530.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	481.53	553.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	504.11	579.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	526.40	605.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	550.96	633.60	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	575.80	662.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	602.61	693.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	629.43	723.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	658.50	757.27	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	687.85	791.03	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	719.18	827.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	734.71	844.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	766.04	880.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	793.13	912.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	810.92	932.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	833.21	958.20	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	846.74	973.76	
86199PA0030018	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	186.06	186.06	
86199PA0030018	Rating Area 8	Tobacco User/Non-Tobacco User	15	202.60	202.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	208.92	208.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	215.25	215.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	222.06	222.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	228.87	228.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	235.92	235.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	243.22	279.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	243.22	279.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	243.22	279.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	243.22	279.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	244.19	280.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	249.05	286.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	254.89	293.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	264.38	304.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	272.16	312.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	276.05	317.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	281.89	324.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	287.72	330.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	291.37	335.08	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	295.26	339.55	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	297.21	341.79	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	299.15	344.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	301.10	346.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	303.05	348.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	306.94	352.98	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030018	Rating Area 8	Tobacco User/Non-Tobacco User	40	310.83	357.45
	Rating Area 8	Tobacco User/Non-Tobacco User	41	316.67	364.17
	Rating Area 8	Tobacco User/Non-Tobacco User	42	322.26	370.60
	Rating Area 8	Tobacco User/Non-Tobacco User	43	330.04	379.55
	Rating Area 8	Tobacco User/Non-Tobacco User	44	339.77	390.74
	Rating Area 8	Tobacco User/Non-Tobacco User	45	351.20	403.88
	Rating Area 8	Tobacco User/Non-Tobacco User	46	364.82	419.55
	Rating Area 8	Tobacco User/Non-Tobacco User	47	380.15	437.17
	Rating Area 8	Tobacco User/Non-Tobacco User	48	397.66	457.31
	Rating Area 8	Tobacco User/Non-Tobacco User	49	414.93	477.16
	Rating Area 8	Tobacco User/Non-Tobacco User	50	434.38	499.54
	Rating Area 8	Tobacco User/Non-Tobacco User	51	453.60	521.64
	Rating Area 8	Tobacco User/Non-Tobacco User	52	474.76	545.97
	Rating Area 8	Tobacco User/Non-Tobacco User	53	496.16	570.58
	Rating Area 8	Tobacco User/Non-Tobacco User	54	519.26	597.15
	Rating Area 8	Tobacco User/Non-Tobacco User	55	542.37	623.73
	Rating Area 8	Tobacco User/Non-Tobacco User	56	567.42	652.53
	Rating Area 8	Tobacco User/Non-Tobacco User	57	592.72	681.62
	Rating Area 8	Tobacco User/Non-Tobacco User	58	619.71	712.67
	Rating Area 8	Tobacco User/Non-Tobacco User	59	633.09	728.05
	Rating Area 8	Tobacco User/Non-Tobacco User	60	660.09	759.10
	Rating Area 8	Tobacco User/Non-Tobacco User	61	683.44	785.95
	Rating Area 8	Tobacco User/Non-Tobacco User	62	698.76	803.57
	Rating Area 8	Tobacco User/Non-Tobacco User	63	717.97	825.67
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	729.63	839.07
86199PA0030019	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	195.13	195.13
86199PA0030019	Rating Area 3	Tobacco User/Non-Tobacco User	15	212.48	212.48
	Rating Area 3	Tobacco User/Non-Tobacco User	16	219.11	219.11
	Rating Area 3	Tobacco User/Non-Tobacco User	17	225.74	225.74
	Rating Area 3	Tobacco User/Non-Tobacco User	18	232.89	232.89
	Rating Area 3	Tobacco User/Non-Tobacco User	19	240.03	240.03
	Rating Area 3	Tobacco User/Non-Tobacco User	20	247.42	247.42
	Rating Area 3	Tobacco User/Non-Tobacco User	21	255.08	293.34
	Rating Area 3	Tobacco User/Non-Tobacco User	22	255.08	293.34
	Rating Area 3	Tobacco User/Non-Tobacco User	23	255.08	293.34
	Rating Area 3	Tobacco User/Non-Tobacco User	24	255.08	293.34
	Rating Area 3	Tobacco User/Non-Tobacco User	25	256.10	294.51
	Rating Area 3	Tobacco User/Non-Tobacco User	26	261.20	300.38
	Rating Area 3	Tobacco User/Non-Tobacco User	27	267.32	307.42
	Rating Area 3	Tobacco User/Non-Tobacco User	28	277.27	318.86
	Rating Area 3	Tobacco User/Non-Tobacco User	29	285.43	328.25
	Rating Area 3	Tobacco User/Non-Tobacco User	30	289.51	332.94
	Rating Area 3	Tobacco User/Non-Tobacco User	31	295.63	339.98
	Rating Area 3	Tobacco User/Non-Tobacco User	32	301.76	347.02
	Rating Area 3	Tobacco User/Non-Tobacco User	33	305.58	351.42
	Rating Area 3	Tobacco User/Non-Tobacco User	34	309.66	356.11
	Rating Area 3	Tobacco User/Non-Tobacco User	35	311.70	358.46
	Rating Area 3	Tobacco User/Non-Tobacco User	36	313.74	360.81
	Rating Area 3	Tobacco User/Non-Tobacco User	37	315.79	363.15
	Rating Area 3	Tobacco User/Non-Tobacco User	38	317.83	365.50
	Rating Area 3	Tobacco User/Non-Tobacco User	39	321.91	370.19
	Rating Area 3	Tobacco User/Non-Tobacco User	40	325.99	374.89
	Rating Area 3	Tobacco User/Non-Tobacco User	41	332.11	381.93
	Rating Area 3	Tobacco User/Non-Tobacco User	42	337.98	388.67
	Rating Area 3	Tobacco User/Non-Tobacco User	43	346.14	398.06
	Rating Area 3	Tobacco User/Non-Tobacco User	44	356.34	409.79

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030019	Rating Area 3	Tobacco User/Non-Tobacco User	45	368.33	423.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	382.62	440.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	398.69	458.49	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	417.05	479.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	435.16	500.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	455.57	523.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	475.72	547.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	497.91	572.60	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	520.36	598.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	544.59	626.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	568.82	654.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	595.09	684.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	621.62	714.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	649.94	747.43	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	663.97	763.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	692.28	796.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	716.77	824.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	732.84	842.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	752.99	865.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	765.21	880.00	
86199PA0030019	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	195.62	195.62	
86199PA0030019	Rating Area 6	Tobacco User/Non-Tobacco User	15	213.01	213.01	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	219.65	219.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	226.30	226.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	233.46	233.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	240.62	240.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	248.04	248.04	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	255.71	294.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	255.71	294.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	255.71	294.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	255.71	294.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	256.73	295.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	261.85	301.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	267.98	308.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	277.96	319.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	286.14	329.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	290.23	333.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	296.37	340.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	302.50	347.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	306.34	352.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	310.43	357.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	312.48	359.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	314.52	361.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	316.57	364.05	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	318.61	366.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	322.71	371.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	326.80	375.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	332.93	382.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	338.82	389.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	347.00	399.05	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	357.23	410.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	369.25	424.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	383.56	441.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	399.67	459.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	418.09	480.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	436.24	501.68	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030019	Rating Area 6	Tobacco User/Non-Tobacco User	50	456.70	525.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	476.90	548.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	499.15	574.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	521.65	599.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	545.94	627.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	570.23	655.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	596.57	686.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	623.16	716.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	651.55	749.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	665.61	765.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	694.00	798.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	718.54	826.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	734.65	844.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	754.86	868.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	767.11	882.18	
86199PA0030019	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	216.57	216.57	
86199PA0030019	Rating Area 7	Tobacco User/Non-Tobacco User	15	235.82	235.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	243.18	243.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	250.54	250.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	258.47	258.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	266.39	266.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	274.60	274.60	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	283.10	325.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	283.10	325.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	283.10	325.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	283.10	325.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	284.23	326.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	289.89	333.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	296.68	341.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	307.72	353.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	316.78	364.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	321.31	369.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	328.11	377.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	334.90	385.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	339.15	390.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	343.68	395.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	345.94	397.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	348.21	400.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	350.47	403.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	352.74	405.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	357.27	410.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	361.80	416.07	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	368.59	423.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	375.10	431.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	384.16	441.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	395.48	454.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	408.79	470.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	424.64	488.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	442.48	508.85	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	462.86	532.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	482.96	555.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	505.61	581.45	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	527.97	607.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	552.60	635.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	577.52	664.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	604.41	695.07	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030019	Rating Area 7	Tobacco User/Non-Tobacco User	55	631.30	726.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	660.46	759.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	689.90	793.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	721.33	829.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	736.90	847.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	768.32	883.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	795.50	914.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	813.33	935.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	835.70	961.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	849.27	976.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	186.61	186.61	
86199PA0030019	Rating Area 8	Tobacco User/Non-Tobacco User	15	203.20	203.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	209.54	209.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	215.89	215.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	222.72	222.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	229.55	229.55	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	236.62	236.62	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	243.94	280.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	243.94	280.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	243.94	280.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	243.94	280.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	244.92	281.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	249.80	287.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	255.65	294.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	265.16	304.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	272.97	313.91	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	276.87	318.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	282.73	325.14	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	288.58	331.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	292.24	336.08	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	296.14	340.57	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	298.10	342.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	300.05	345.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	302.00	347.30	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	303.95	349.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	307.85	354.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	311.76	358.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	317.61	365.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	323.22	371.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	331.03	380.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	340.79	391.90	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	352.25	405.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	365.91	420.80	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	381.28	438.47	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	398.84	458.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	416.16	478.59	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	435.68	501.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	454.95	523.19	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	476.17	547.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	497.64	572.28	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	520.81	598.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	543.99	625.59	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	569.11	654.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	594.48	683.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	621.56	714.79	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	634.98	730.22	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030019	Rating Area 8	Tobacco User/Non-Tobacco User	60	662.05	761.36
	Rating Area 8	Tobacco User/Non-Tobacco User	61	685.47	788.29
	Rating Area 8	Tobacco User/Non-Tobacco User	62	700.84	805.97
	Rating Area 8	Tobacco User/Non-Tobacco User	63	720.11	828.13
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	731.80	841.58
86199PA0030017	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	209.91	209.91
86199PA0030017	Rating Area 3	Tobacco User/Non-Tobacco User	15	228.57	228.57
	Rating Area 3	Tobacco User/Non-Tobacco User	16	235.71	235.71
	Rating Area 3	Tobacco User/Non-Tobacco User	17	242.84	242.84
	Rating Area 3	Tobacco User/Non-Tobacco User	18	250.52	250.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	258.21	258.21
	Rating Area 3	Tobacco User/Non-Tobacco User	20	266.16	266.16
	Rating Area 3	Tobacco User/Non-Tobacco User	21	274.39	315.55
	Rating Area 3	Tobacco User/Non-Tobacco User	22	274.39	315.55
	Rating Area 3	Tobacco User/Non-Tobacco User	23	274.39	315.55
	Rating Area 3	Tobacco User/Non-Tobacco User	24	274.39	315.55
	Rating Area 3	Tobacco User/Non-Tobacco User	25	275.49	316.82
	Rating Area 3	Tobacco User/Non-Tobacco User	26	280.98	323.13
	Rating Area 3	Tobacco User/Non-Tobacco User	27	287.57	330.70
	Rating Area 3	Tobacco User/Non-Tobacco User	28	298.27	343.01
	Rating Area 3	Tobacco User/Non-Tobacco User	29	307.05	353.10
	Rating Area 3	Tobacco User/Non-Tobacco User	30	311.44	358.15
	Rating Area 3	Tobacco User/Non-Tobacco User	31	318.02	365.73
	Rating Area 3	Tobacco User/Non-Tobacco User	32	324.61	373.30
	Rating Area 3	Tobacco User/Non-Tobacco User	33	328.72	378.03
	Rating Area 3	Tobacco User/Non-Tobacco User	34	333.12	383.08
	Rating Area 3	Tobacco User/Non-Tobacco User	35	335.31	385.61
	Rating Area 3	Tobacco User/Non-Tobacco User	36	337.51	388.13
	Rating Area 3	Tobacco User/Non-Tobacco User	37	339.70	390.66
	Rating Area 3	Tobacco User/Non-Tobacco User	38	341.90	393.18
	Rating Area 3	Tobacco User/Non-Tobacco User	39	346.29	398.23
	Rating Area 3	Tobacco User/Non-Tobacco User	40	350.68	403.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	357.26	410.85
	Rating Area 3	Tobacco User/Non-Tobacco User	42	363.57	418.11
	Rating Area 3	Tobacco User/Non-Tobacco User	43	372.35	428.21
	Rating Area 3	Tobacco User/Non-Tobacco User	44	383.33	440.83
	Rating Area 3	Tobacco User/Non-Tobacco User	45	396.23	455.66
	Rating Area 3	Tobacco User/Non-Tobacco User	46	411.59	473.33
	Rating Area 3	Tobacco User/Non-Tobacco User	47	428.88	493.21
	Rating Area 3	Tobacco User/Non-Tobacco User	48	448.64	515.93
	Rating Area 3	Tobacco User/Non-Tobacco User	49	468.12	538.33
	Rating Area 3	Tobacco User/Non-Tobacco User	50	490.07	563.58
	Rating Area 3	Tobacco User/Non-Tobacco User	51	511.75	588.51
	Rating Area 3	Tobacco User/Non-Tobacco User	52	535.62	615.96
	Rating Area 3	Tobacco User/Non-Tobacco User	53	559.77	643.73
	Rating Area 3	Tobacco User/Non-Tobacco User	54	585.83	673.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	611.90	703.69
	Rating Area 3	Tobacco User/Non-Tobacco User	56	640.16	736.19
	Rating Area 3	Tobacco User/Non-Tobacco User	57	668.70	769.00
	Rating Area 3	Tobacco User/Non-Tobacco User	58	699.16	804.03
	Rating Area 3	Tobacco User/Non-Tobacco User	59	714.25	821.39
	Rating Area 3	Tobacco User/Non-Tobacco User	60	744.71	856.41
	Rating Area 3	Tobacco User/Non-Tobacco User	61	771.05	886.71
	Rating Area 3	Tobacco User/Non-Tobacco User	62	788.34	906.59
	Rating Area 3	Tobacco User/Non-Tobacco User	63	810.01	931.52
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	823.16	946.64

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	210.43	210.43	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	15	229.14	229.14	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	16	236.29	236.29	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	17	243.44	243.44	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	18	251.14	251.14	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	19	258.85	258.85	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	20	266.82	266.82	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	21	275.08	316.34	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	22	275.08	316.34	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	23	275.08	316.34	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	24	275.08	316.34	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	25	276.18	317.60	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	26	281.68	323.93	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	27	288.28	331.52	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	28	299.01	343.86	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	29	307.81	353.98	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	30	312.21	359.04	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	31	318.81	366.63	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	32	325.41	374.23	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	33	329.54	378.97	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	34	333.94	384.03	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	35	336.14	386.56	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	36	338.34	389.09	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	37	340.54	391.62	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	38	342.74	394.16	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	39	347.15	399.22	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	40	351.55	404.28	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	41	358.15	411.87	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	42	364.47	419.15	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	43	373.28	429.27	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	44	384.28	441.92	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	45	397.21	456.79	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	46	412.61	474.51	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	47	429.94	494.43	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	48	449.75	517.21	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	49	469.28	539.67	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	50	491.28	564.98	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	51	513.02	589.97	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	52	536.95	617.49	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	53	561.15	645.33	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	54	587.29	675.38	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	55	613.42	705.43	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	56	641.75	738.01	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	57	670.36	770.91	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	58	700.89	806.03	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	59	716.02	823.42	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	60	746.55	858.54	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	61	772.96	888.91	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	62	790.29	908.84	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	63	812.02	933.83	
86199PA0030017	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	825.21	948.99	
86199PA0030017	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	232.97	232.97	
86199PA0030017	Rating Area 7	Tobacco User/Non-Tobacco User	15	253.68	253.68	
86199PA0030017	Rating Area 7	Tobacco User/Non-Tobacco User	16	261.60	261.60	
86199PA0030017	Rating Area 7	Tobacco User/Non-Tobacco User	17	269.51	269.51	
86199PA0030017	Rating Area 7	Tobacco User/Non-Tobacco User	18	278.04	278.04	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030017	Rating Area 7	Tobacco User/Non-Tobacco User	19	286.57	286.57
	Rating Area 7	Tobacco User/Non-Tobacco User	20	295.40	295.40
	Rating Area 7	Tobacco User/Non-Tobacco User	21	304.53	350.22
	Rating Area 7	Tobacco User/Non-Tobacco User	22	304.53	350.22
	Rating Area 7	Tobacco User/Non-Tobacco User	23	304.53	350.22
	Rating Area 7	Tobacco User/Non-Tobacco User	24	304.53	350.22
	Rating Area 7	Tobacco User/Non-Tobacco User	25	305.75	351.62
	Rating Area 7	Tobacco User/Non-Tobacco User	26	311.84	358.62
	Rating Area 7	Tobacco User/Non-Tobacco User	27	319.15	367.03
	Rating Area 7	Tobacco User/Non-Tobacco User	28	331.03	380.68
	Rating Area 7	Tobacco User/Non-Tobacco User	29	340.77	391.89
	Rating Area 7	Tobacco User/Non-Tobacco User	30	345.65	397.49
	Rating Area 7	Tobacco User/Non-Tobacco User	31	352.96	405.90
	Rating Area 7	Tobacco User/Non-Tobacco User	32	360.26	414.30
	Rating Area 7	Tobacco User/Non-Tobacco User	33	364.83	419.56
	Rating Area 7	Tobacco User/Non-Tobacco User	34	369.71	425.16
	Rating Area 7	Tobacco User/Non-Tobacco User	35	372.14	427.96
	Rating Area 7	Tobacco User/Non-Tobacco User	36	374.58	430.76
	Rating Area 7	Tobacco User/Non-Tobacco User	37	377.01	433.57
	Rating Area 7	Tobacco User/Non-Tobacco User	38	379.45	436.37
	Rating Area 7	Tobacco User/Non-Tobacco User	39	384.32	441.97
	Rating Area 7	Tobacco User/Non-Tobacco User	40	389.20	447.58
	Rating Area 7	Tobacco User/Non-Tobacco User	41	396.50	455.98
	Rating Area 7	Tobacco User/Non-Tobacco User	42	403.51	464.04
	Rating Area 7	Tobacco User/Non-Tobacco User	43	413.25	475.24
	Rating Area 7	Tobacco User/Non-Tobacco User	44	425.44	489.25
	Rating Area 7	Tobacco User/Non-Tobacco User	45	439.75	505.71
	Rating Area 7	Tobacco User/Non-Tobacco User	46	456.80	525.32
	Rating Area 7	Tobacco User/Non-Tobacco User	47	475.99	547.39
	Rating Area 7	Tobacco User/Non-Tobacco User	48	497.91	572.60
	Rating Area 7	Tobacco User/Non-Tobacco User	49	519.54	597.47
	Rating Area 7	Tobacco User/Non-Tobacco User	50	543.90	625.48
	Rating Area 7	Tobacco User/Non-Tobacco User	51	567.96	653.15
	Rating Area 7	Tobacco User/Non-Tobacco User	52	594.45	683.62
	Rating Area 7	Tobacco User/Non-Tobacco User	53	621.25	714.44
	Rating Area 7	Tobacco User/Non-Tobacco User	54	650.18	747.71
	Rating Area 7	Tobacco User/Non-Tobacco User	55	679.11	780.98
	Rating Area 7	Tobacco User/Non-Tobacco User	56	710.48	817.05
	Rating Area 7	Tobacco User/Non-Tobacco User	57	742.15	853.47
	Rating Area 7	Tobacco User/Non-Tobacco User	58	775.96	892.35
	Rating Area 7	Tobacco User/Non-Tobacco User	59	792.70	911.61
	Rating Area 7	Tobacco User/Non-Tobacco User	60	826.51	950.48
	Rating Area 7	Tobacco User/Non-Tobacco User	61	855.74	984.10
	Rating Area 7	Tobacco User/Non-Tobacco User	62	874.93	1006.17
	Rating Area 7	Tobacco User/Non-Tobacco User	63	898.99	1033.84
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	913.58	1050.63
86199PA0030017	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	200.75	200.75
86199PA0030017	Rating Area 8	Tobacco User/Non-Tobacco User	15	218.59	218.59
	Rating Area 8	Tobacco User/Non-Tobacco User	16	225.41	225.41
	Rating Area 8	Tobacco User/Non-Tobacco User	17	232.24	232.24
	Rating Area 8	Tobacco User/Non-Tobacco User	18	239.58	239.58
	Rating Area 8	Tobacco User/Non-Tobacco User	19	246.93	246.93
	Rating Area 8	Tobacco User/Non-Tobacco User	20	254.54	254.54
	Rating Area 8	Tobacco User/Non-Tobacco User	21	262.41	301.78
	Rating Area 8	Tobacco User/Non-Tobacco User	22	262.41	301.78
	Rating Area 8	Tobacco User/Non-Tobacco User	23	262.41	301.78
	Rating Area 8	Tobacco User/Non-Tobacco User			

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0030017	Rating Area 8	Tobacco User/Non-Tobacco User	24	262.41	301.78
	Rating Area 8	Tobacco User/Non-Tobacco User	25	263.46	302.98
	Rating Area 8	Tobacco User/Non-Tobacco User	26	268.71	309.02
	Rating Area 8	Tobacco User/Non-Tobacco User	27	275.01	316.26
	Rating Area 8	Tobacco User/Non-Tobacco User	28	285.24	328.03
	Rating Area 8	Tobacco User/Non-Tobacco User	29	293.64	337.69
	Rating Area 8	Tobacco User/Non-Tobacco User	30	297.84	342.52
	Rating Area 8	Tobacco User/Non-Tobacco User	31	304.14	349.76
	Rating Area 8	Tobacco User/Non-Tobacco User	32	310.44	357.00
	Rating Area 8	Tobacco User/Non-Tobacco User	33	314.37	361.53
	Rating Area 8	Tobacco User/Non-Tobacco User	34	318.57	366.36
	Rating Area 8	Tobacco User/Non-Tobacco User	35	320.67	368.77
	Rating Area 8	Tobacco User/Non-Tobacco User	36	322.77	371.19
	Rating Area 8	Tobacco User/Non-Tobacco User	37	324.87	373.60
	Rating Area 8	Tobacco User/Non-Tobacco User	38	326.97	376.01
	Rating Area 8	Tobacco User/Non-Tobacco User	39	331.17	380.84
	Rating Area 8	Tobacco User/Non-Tobacco User	40	335.37	385.67
	Rating Area 8	Tobacco User/Non-Tobacco User	41	341.66	392.91
	Rating Area 8	Tobacco User/Non-Tobacco User	42	347.70	399.85
	Rating Area 8	Tobacco User/Non-Tobacco User	43	356.10	409.51
	Rating Area 8	Tobacco User/Non-Tobacco User	44	366.59	421.58
	Rating Area 8	Tobacco User/Non-Tobacco User	45	378.93	435.77
	Rating Area 8	Tobacco User/Non-Tobacco User	46	393.62	452.67
	Rating Area 8	Tobacco User/Non-Tobacco User	47	410.15	471.68
	Rating Area 8	Tobacco User/Non-Tobacco User	48	429.05	493.41
	Rating Area 8	Tobacco User/Non-Tobacco User	49	447.68	514.83
	Rating Area 8	Tobacco User/Non-Tobacco User	50	468.67	538.97
	Rating Area 8	Tobacco User/Non-Tobacco User	51	489.40	562.81
	Rating Area 8	Tobacco User/Non-Tobacco User	52	512.23	589.07
	Rating Area 8	Tobacco User/Non-Tobacco User	53	535.33	615.63
	Rating Area 8	Tobacco User/Non-Tobacco User	54	560.26	644.29
	Rating Area 8	Tobacco User/Non-Tobacco User	55	585.18	672.96
	Rating Area 8	Tobacco User/Non-Tobacco User	56	612.21	704.05
	Rating Area 8	Tobacco User/Non-Tobacco User	57	639.50	735.43
	Rating Area 8	Tobacco User/Non-Tobacco User	58	668.63	768.93
	Rating Area 8	Tobacco User/Non-Tobacco User	59	683.07	785.53
	Rating Area 8	Tobacco User/Non-Tobacco User	60	712.19	819.02
	Rating Area 8	Tobacco User/Non-Tobacco User	61	737.39	847.99
	Rating Area 8	Tobacco User/Non-Tobacco User	62	753.92	867.01
	Rating Area 8	Tobacco User/Non-Tobacco User	63	774.65	890.85
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	787.22	905.31
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	240.21	240.21
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.57	261.57
	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.73	269.73
	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.89	277.89
	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.69	286.69
	Rating Area 3	Tobacco User/Non-Tobacco User	19	295.48	295.48
	Rating Area 3	Tobacco User/Non-Tobacco User	20	304.58	304.58
	Rating Area 3	Tobacco User/Non-Tobacco User	21	314.00	361.10
	Rating Area 3	Tobacco User/Non-Tobacco User	22	314.00	361.10
	Rating Area 3	Tobacco User/Non-Tobacco User	23	314.00	361.10
	Rating Area 3	Tobacco User/Non-Tobacco User	24	314.00	361.10
	Rating Area 3	Tobacco User/Non-Tobacco User	25	315.26	362.55
	Rating Area 3	Tobacco User/Non-Tobacco User	26	321.54	369.77
	Rating Area 3	Tobacco User/Non-Tobacco User	27	329.08	378.44
	Rating Area 3	Tobacco User/Non-Tobacco User	28	341.32	392.52

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	29	351.37	404.08
	Rating Area 3	Tobacco User/Non-Tobacco User	30	356.39	409.85
	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.93	418.52
	Rating Area 3	Tobacco User/Non-Tobacco User	32	371.47	427.19
	Rating Area 3	Tobacco User/Non-Tobacco User	33	376.18	432.60
	Rating Area 3	Tobacco User/Non-Tobacco User	34	381.20	438.38
	Rating Area 3	Tobacco User/Non-Tobacco User	35	383.71	441.27
	Rating Area 3	Tobacco User/Non-Tobacco User	36	386.22	444.16
	Rating Area 3	Tobacco User/Non-Tobacco User	37	388.74	447.05
	Rating Area 3	Tobacco User/Non-Tobacco User	38	391.25	449.94
	Rating Area 3	Tobacco User/Non-Tobacco User	39	396.27	455.71
	Rating Area 3	Tobacco User/Non-Tobacco User	40	401.30	461.49
	Rating Area 3	Tobacco User/Non-Tobacco User	41	408.83	470.16
	Rating Area 3	Tobacco User/Non-Tobacco User	42	416.05	478.46
	Rating Area 3	Tobacco User/Non-Tobacco User	43	426.10	490.02
	Rating Area 3	Tobacco User/Non-Tobacco User	44	438.66	504.46
	Rating Area 3	Tobacco User/Non-Tobacco User	45	453.42	521.43
	Rating Area 3	Tobacco User/Non-Tobacco User	46	471.01	541.66
	Rating Area 3	Tobacco User/Non-Tobacco User	47	490.79	564.41
	Rating Area 3	Tobacco User/Non-Tobacco User	48	513.40	590.41
	Rating Area 3	Tobacco User/Non-Tobacco User	49	535.69	616.04
	Rating Area 3	Tobacco User/Non-Tobacco User	50	560.81	644.93
	Rating Area 3	Tobacco User/Non-Tobacco User	51	585.62	673.46
	Rating Area 3	Tobacco User/Non-Tobacco User	52	612.94	704.88
	Rating Area 3	Tobacco User/Non-Tobacco User	53	640.57	736.65
	Rating Area 3	Tobacco User/Non-Tobacco User	54	670.40	770.96
	Rating Area 3	Tobacco User/Non-Tobacco User	55	700.23	805.26
	Rating Area 3	Tobacco User/Non-Tobacco User	56	732.57	842.46
	Rating Area 3	Tobacco User/Non-Tobacco User	57	765.23	880.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	800.08	920.09
	Rating Area 3	Tobacco User/Non-Tobacco User	59	817.35	939.95
	Rating Area 3	Tobacco User/Non-Tobacco User	60	852.21	980.04
	Rating Area 3	Tobacco User/Non-Tobacco User	61	882.35	1014.70
	Rating Area 3	Tobacco User/Non-Tobacco User	62	902.13	1037.45
	Rating Area 3	Tobacco User/Non-Tobacco User	63	926.94	1065.98
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	941.99	1083.29
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.81	240.81
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	15	262.21	262.21
	Rating Area 6	Tobacco User/Non-Tobacco User	16	270.40	270.40
	Rating Area 6	Tobacco User/Non-Tobacco User	17	278.58	278.58
	Rating Area 6	Tobacco User/Non-Tobacco User	18	287.40	287.40
	Rating Area 6	Tobacco User/Non-Tobacco User	19	296.21	296.21
	Rating Area 6	Tobacco User/Non-Tobacco User	20	305.34	305.34
	Rating Area 6	Tobacco User/Non-Tobacco User	21	314.78	362.00
	Rating Area 6	Tobacco User/Non-Tobacco User	22	314.78	362.00
	Rating Area 6	Tobacco User/Non-Tobacco User	23	314.78	362.00
	Rating Area 6	Tobacco User/Non-Tobacco User	24	314.78	362.00
	Rating Area 6	Tobacco User/Non-Tobacco User	25	316.04	363.45
	Rating Area 6	Tobacco User/Non-Tobacco User	26	322.34	370.69
	Rating Area 6	Tobacco User/Non-Tobacco User	27	329.89	379.38
	Rating Area 6	Tobacco User/Non-Tobacco User	28	342.17	393.49
	Rating Area 6	Tobacco User/Non-Tobacco User	29	352.24	405.08
	Rating Area 6	Tobacco User/Non-Tobacco User	30	357.28	410.87
	Rating Area 6	Tobacco User/Non-Tobacco User	31	364.83	419.56
	Rating Area 6	Tobacco User/Non-Tobacco User	32	372.39	428.25
	Rating Area 6	Tobacco User/Non-Tobacco User	33	377.11	433.68

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	34	382.15	439.47
	Rating Area 6	Tobacco User/Non-Tobacco User	35	384.66	442.36
	Rating Area 6	Tobacco User/Non-Tobacco User	36	387.18	445.26
	Rating Area 6	Tobacco User/Non-Tobacco User	37	389.70	448.16
	Rating Area 6	Tobacco User/Non-Tobacco User	38	392.22	451.05
	Rating Area 6	Tobacco User/Non-Tobacco User	39	397.26	456.84
	Rating Area 6	Tobacco User/Non-Tobacco User	40	402.29	462.64
	Rating Area 6	Tobacco User/Non-Tobacco User	41	409.85	471.32
	Rating Area 6	Tobacco User/Non-Tobacco User	42	417.09	479.65
	Rating Area 6	Tobacco User/Non-Tobacco User	43	427.16	491.23
	Rating Area 6	Tobacco User/Non-Tobacco User	44	439.75	505.71
	Rating Area 6	Tobacco User/Non-Tobacco User	45	454.55	522.73
	Rating Area 6	Tobacco User/Non-Tobacco User	46	472.17	543.00
	Rating Area 6	Tobacco User/Non-Tobacco User	47	492.01	565.81
	Rating Area 6	Tobacco User/Non-Tobacco User	48	514.67	591.87
	Rating Area 6	Tobacco User/Non-Tobacco User	49	537.02	617.57
	Rating Area 6	Tobacco User/Non-Tobacco User	50	562.20	646.53
	Rating Area 6	Tobacco User/Non-Tobacco User	51	587.07	675.13
	Rating Area 6	Tobacco User/Non-Tobacco User	52	614.46	706.62
	Rating Area 6	Tobacco User/Non-Tobacco User	53	642.16	738.48
	Rating Area 6	Tobacco User/Non-Tobacco User	54	672.06	772.87
	Rating Area 6	Tobacco User/Non-Tobacco User	55	701.97	807.26
	Rating Area 6	Tobacco User/Non-Tobacco User	56	734.39	844.55
	Rating Area 6	Tobacco User/Non-Tobacco User	57	767.13	882.19
	Rating Area 6	Tobacco User/Non-Tobacco User	58	802.07	922.38
	Rating Area 6	Tobacco User/Non-Tobacco User	59	819.38	942.29
	Rating Area 6	Tobacco User/Non-Tobacco User	60	854.32	982.47
	Rating Area 6	Tobacco User/Non-Tobacco User	61	884.54	1017.22
	Rating Area 6	Tobacco User/Non-Tobacco User	62	904.37	1040.03
	Rating Area 6	Tobacco User/Non-Tobacco User	63	929.24	1068.62
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	944.33	1085.98
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	266.60	266.60
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	15	290.30	290.30
	Rating Area 7	Tobacco User/Non-Tobacco User	16	299.36	299.36
	Rating Area 7	Tobacco User/Non-Tobacco User	17	308.42	308.42
	Rating Area 7	Tobacco User/Non-Tobacco User	18	318.18	318.18
	Rating Area 7	Tobacco User/Non-Tobacco User	19	327.93	327.93
	Rating Area 7	Tobacco User/Non-Tobacco User	20	338.04	338.04
	Rating Area 7	Tobacco User/Non-Tobacco User	21	348.49	400.77
	Rating Area 7	Tobacco User/Non-Tobacco User	22	348.49	400.77
	Rating Area 7	Tobacco User/Non-Tobacco User	23	348.49	400.77
	Rating Area 7	Tobacco User/Non-Tobacco User	24	348.49	400.77
	Rating Area 7	Tobacco User/Non-Tobacco User	25	349.89	402.37
	Rating Area 7	Tobacco User/Non-Tobacco User	26	356.86	410.39
	Rating Area 7	Tobacco User/Non-Tobacco User	27	365.22	420.01
	Rating Area 7	Tobacco User/Non-Tobacco User	28	378.81	435.64
	Rating Area 7	Tobacco User/Non-Tobacco User	29	389.97	448.46
	Rating Area 7	Tobacco User/Non-Tobacco User	30	395.54	454.87
	Rating Area 7	Tobacco User/Non-Tobacco User	31	403.91	464.49
	Rating Area 7	Tobacco User/Non-Tobacco User	32	412.27	474.11
	Rating Area 7	Tobacco User/Non-Tobacco User	33	417.50	480.12
	Rating Area 7	Tobacco User/Non-Tobacco User	34	423.07	486.53
	Rating Area 7	Tobacco User/Non-Tobacco User	35	425.86	489.74
	Rating Area 7	Tobacco User/Non-Tobacco User	36	428.65	492.95
	Rating Area 7	Tobacco User/Non-Tobacco User	37	431.44	496.15
	Rating Area 7	Tobacco User/Non-Tobacco User	38	434.22	499.36

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	39	439.80	505.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	445.38	512.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	453.74	521.80	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	461.76	531.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	472.91	543.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	486.85	559.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	503.23	578.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	522.74	601.15	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	544.70	626.40	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	569.79	655.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	594.53	683.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	622.41	715.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	649.94	747.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	680.26	782.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	710.93	817.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	744.04	855.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	777.14	893.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	813.04	934.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	849.28	976.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	887.97	1021.16	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	907.13	1043.20	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	945.82	1087.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	979.27	1126.16	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1001.23	1151.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1028.76	1183.07	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1045.46	1202.29	
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	229.73	229.73	
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	15	250.15	250.15	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	257.95	257.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	265.76	265.76	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	274.17	274.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	282.58	282.58	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	291.29	291.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	300.29	345.34	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	300.29	345.34	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	300.29	345.34	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	300.29	345.34	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	301.50	346.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	307.50	353.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	314.71	361.91	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	326.42	375.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	336.03	386.43	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	340.83	391.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	348.04	400.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	355.25	408.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	359.75	413.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	364.56	419.24	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	366.96	422.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	369.36	424.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	371.76	427.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	374.17	430.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	378.97	435.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	383.78	441.34	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	390.98	449.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	397.89	457.57	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	407.50	468.62	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	44	419.51	482.44
	Rating Area 8	Tobacco User/Non-Tobacco User	45	433.63	498.67
	Rating Area 8	Tobacco User/Non-Tobacco User	46	450.44	518.01
	Rating Area 8	Tobacco User/Non-Tobacco User	47	469.36	539.76
	Rating Area 8	Tobacco User/Non-Tobacco User	48	490.98	564.63
	Rating Area 8	Tobacco User/Non-Tobacco User	49	512.30	589.15
	Rating Area 8	Tobacco User/Non-Tobacco User	50	536.33	616.77
	Rating Area 8	Tobacco User/Non-Tobacco User	51	560.05	644.06
	Rating Area 8	Tobacco User/Non-Tobacco User	52	586.17	674.10
	Rating Area 8	Tobacco User/Non-Tobacco User	53	612.60	704.49
	Rating Area 8	Tobacco User/Non-Tobacco User	54	641.13	737.30
	Rating Area 8	Tobacco User/Non-Tobacco User	55	669.66	770.11
	Rating Area 8	Tobacco User/Non-Tobacco User	56	700.59	805.68
	Rating Area 8	Tobacco User/Non-Tobacco User	57	731.82	841.59
	Rating Area 8	Tobacco User/Non-Tobacco User	58	765.15	879.92
	Rating Area 8	Tobacco User/Non-Tobacco User	59	781.67	898.92
	Rating Area 8	Tobacco User/Non-Tobacco User	60	815.00	937.25
	Rating Area 8	Tobacco User/Non-Tobacco User	61	843.83	970.40
	Rating Area 8	Tobacco User/Non-Tobacco User	62	862.75	992.16
	Rating Area 8	Tobacco User/Non-Tobacco User	63	886.47	1019.44
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	900.86	1036.00
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	252.72	252.72
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	15	275.18	275.18
	Rating Area 3	Tobacco User/Non-Tobacco User	16	283.77	283.77
	Rating Area 3	Tobacco User/Non-Tobacco User	17	292.36	292.36
	Rating Area 3	Tobacco User/Non-Tobacco User	18	301.61	301.61
	Rating Area 3	Tobacco User/Non-Tobacco User	19	310.86	310.86
	Rating Area 3	Tobacco User/Non-Tobacco User	20	320.44	320.44
	Rating Area 3	Tobacco User/Non-Tobacco User	21	330.35	379.91
	Rating Area 3	Tobacco User/Non-Tobacco User	22	330.35	379.91
	Rating Area 3	Tobacco User/Non-Tobacco User	23	330.35	379.91
	Rating Area 3	Tobacco User/Non-Tobacco User	24	330.35	379.91
	Rating Area 3	Tobacco User/Non-Tobacco User	25	331.67	381.43
	Rating Area 3	Tobacco User/Non-Tobacco User	26	338.28	389.02
	Rating Area 3	Tobacco User/Non-Tobacco User	27	346.21	398.14
	Rating Area 3	Tobacco User/Non-Tobacco User	28	359.09	412.96
	Rating Area 3	Tobacco User/Non-Tobacco User	29	369.66	425.11
	Rating Area 3	Tobacco User/Non-Tobacco User	30	374.95	431.19
	Rating Area 3	Tobacco User/Non-Tobacco User	31	382.88	440.31
	Rating Area 3	Tobacco User/Non-Tobacco User	32	390.81	449.43
	Rating Area 3	Tobacco User/Non-Tobacco User	33	395.76	455.13
	Rating Area 3	Tobacco User/Non-Tobacco User	34	401.05	461.21
	Rating Area 3	Tobacco User/Non-Tobacco User	35	403.69	464.24
	Rating Area 3	Tobacco User/Non-Tobacco User	36	406.33	467.28
	Rating Area 3	Tobacco User/Non-Tobacco User	37	408.98	470.32
	Rating Area 3	Tobacco User/Non-Tobacco User	38	411.62	473.36
	Rating Area 3	Tobacco User/Non-Tobacco User	39	416.90	479.44
	Rating Area 3	Tobacco User/Non-Tobacco User	40	422.19	485.52
	Rating Area 3	Tobacco User/Non-Tobacco User	41	430.12	494.64
	Rating Area 3	Tobacco User/Non-Tobacco User	42	437.72	503.37
	Rating Area 3	Tobacco User/Non-Tobacco User	43	448.29	515.53
	Rating Area 3	Tobacco User/Non-Tobacco User	44	461.50	530.73
	Rating Area 3	Tobacco User/Non-Tobacco User	45	477.03	548.58
	Rating Area 3	Tobacco User/Non-Tobacco User	46	495.53	569.86
	Rating Area 3	Tobacco User/Non-Tobacco User	47	516.34	593.79
	Rating Area 3	Tobacco User/Non-Tobacco User	48	540.13	621.15

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	49	563.58	648.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	590.01	678.51	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	616.11	708.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	644.85	741.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	673.92	775.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	705.30	811.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	736.69	847.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	770.71	886.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	805.07	925.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	841.74	968.00	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	859.91	988.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	896.58	1031.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	928.29	1067.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	949.10	1091.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	975.20	1121.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	991.04	1139.70	
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	253.35	253.35	
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	15	275.87	275.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	284.48	284.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	293.09	293.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	302.36	302.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	311.63	311.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	321.24	321.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	331.17	380.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	331.17	380.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	331.17	380.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	331.17	380.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	332.50	382.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	339.12	389.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	347.07	399.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	359.98	413.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	370.58	426.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	375.88	432.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	383.83	441.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	391.78	450.54	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	396.74	456.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	402.04	462.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	404.69	465.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	407.34	468.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	409.99	471.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	412.64	474.54	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	417.94	480.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	423.24	486.72	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	431.19	495.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	438.80	504.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	449.40	516.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	462.65	532.04	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	478.21	549.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	496.76	571.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	517.62	595.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	541.47	622.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	564.98	649.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	591.47	680.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	617.64	710.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	646.45	743.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	675.59	776.93	

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	54	707.05	813.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	738.51	849.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	772.62	888.52	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	807.07	928.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	843.83	970.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	862.04	991.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	898.80	1033.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	930.59	1070.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	951.46	1094.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	977.62	1124.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	993.50	1142.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.48	280.48	
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	305.41	305.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	314.94	314.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	324.48	324.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	334.74	334.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.01	345.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	355.64	355.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	366.64	421.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	366.64	421.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	366.64	421.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	366.64	421.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	368.11	423.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	375.44	431.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	384.24	441.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	398.54	458.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	410.27	471.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	416.14	478.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	424.94	488.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	433.73	498.79	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	439.23	505.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	445.10	511.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	448.03	515.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	450.97	518.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	453.90	521.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	456.83	525.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	462.70	532.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	468.57	538.85	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	477.36	548.97	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	485.80	558.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	497.53	572.16	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	512.20	589.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	529.43	608.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	549.96	632.45	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	573.06	659.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	599.46	689.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	625.49	719.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	654.82	753.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	683.78	786.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	715.68	823.03	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	747.94	860.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	782.78	900.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	817.61	940.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	855.37	983.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	893.50	1027.53	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	934.20	1074.33	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	954.36	1097.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	995.06	1144.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1030.26	1184.80	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1053.36	1211.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1082.32	1244.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1099.90	1264.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	241.69	241.69	
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	15	263.17	263.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.38	271.38	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	279.60	279.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	288.44	288.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.29	297.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	306.45	306.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	315.93	363.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	315.93	363.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	315.93	363.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	315.93	363.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	317.19	364.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	323.51	372.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	331.09	380.76	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	343.42	394.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	353.53	406.55	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	358.58	412.37	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	366.16	421.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	373.74	429.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	378.48	435.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	383.54	441.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	386.07	443.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	388.59	446.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	391.12	449.79	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	393.65	452.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	398.70	458.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	403.76	464.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	411.34	473.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	418.61	481.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	428.72	493.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	441.35	507.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	456.20	524.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	473.89	544.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	493.80	567.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	516.54	594.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	538.98	619.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	564.25	648.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	589.21	677.59	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	616.69	709.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	644.50	741.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	674.51	775.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	704.52	810.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	737.06	847.62	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	769.92	885.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	804.99	925.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	822.36	945.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	857.43	986.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	887.76	1020.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	907.67	1043.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	932.62	1072.52	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	947.77	1089.94
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	276.72	276.72
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	15	301.32	301.32
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	16	310.72	310.72
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	17	320.12	320.12
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	18	330.25	330.25
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	19	340.38	340.38
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	20	350.87	350.87
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	21	361.72	415.98
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	22	361.72	415.98
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	23	361.72	415.98
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	24	361.72	415.98
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	25	363.17	417.65
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	26	370.40	425.97
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	27	379.09	435.95
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	28	393.19	452.17
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	29	404.77	465.48
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	30	410.56	472.14
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	31	419.24	482.12
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	32	427.92	492.11
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	33	433.34	498.35
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	34	439.13	505.00
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	35	442.03	508.33
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	36	444.92	511.66
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	37	447.81	514.99
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	38	450.71	518.31
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	39	456.49	524.97
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	40	462.28	531.62
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	41	470.96	541.61
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	42	479.28	551.18
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	43	490.86	564.49
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	44	505.33	581.13
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	45	522.33	600.68
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	46	542.58	623.97
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	47	565.37	650.18
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	48	591.42	680.13
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	49	617.10	709.66
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	50	646.04	742.94
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	51	674.61	775.81
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	52	706.08	812.00
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	53	737.91	848.60
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	54	772.28	888.12
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	55	806.64	927.64
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	56	843.90	970.48
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	57	881.52	1013.75
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	58	921.67	1059.92
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	59	941.57	1082.80
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	60	981.72	1128.97
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	61	1016.44	1168.91
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	62	1039.23	1195.11
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	63	1067.81	1227.98
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1085.15	1247.92
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.40	277.40
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.06	302.06
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	16	311.49	311.49
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	17	320.92	320.92

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.07	331.07
	Rating Area 6	Tobacco User/Non-Tobacco User	19	341.23	341.23
	Rating Area 6	Tobacco User/Non-Tobacco User	20	351.74	351.74
	Rating Area 6	Tobacco User/Non-Tobacco User	21	362.62	417.01
	Rating Area 6	Tobacco User/Non-Tobacco User	22	362.62	417.01
	Rating Area 6	Tobacco User/Non-Tobacco User	23	362.62	417.01
	Rating Area 6	Tobacco User/Non-Tobacco User	24	362.62	417.01
	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.07	418.68
	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.32	427.02
	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.03	437.03
	Rating Area 6	Tobacco User/Non-Tobacco User	28	394.17	453.29
	Rating Area 6	Tobacco User/Non-Tobacco User	29	405.77	466.64
	Rating Area 6	Tobacco User/Non-Tobacco User	30	411.57	473.31
	Rating Area 6	Tobacco User/Non-Tobacco User	31	420.28	483.32
	Rating Area 6	Tobacco User/Non-Tobacco User	32	428.98	493.33
	Rating Area 6	Tobacco User/Non-Tobacco User	33	434.42	499.58
	Rating Area 6	Tobacco User/Non-Tobacco User	34	440.22	506.25
	Rating Area 6	Tobacco User/Non-Tobacco User	35	443.12	509.59
	Rating Area 6	Tobacco User/Non-Tobacco User	36	446.02	512.93
	Rating Area 6	Tobacco User/Non-Tobacco User	37	448.92	516.26
	Rating Area 6	Tobacco User/Non-Tobacco User	38	451.82	519.60
	Rating Area 6	Tobacco User/Non-Tobacco User	39	457.63	526.27
	Rating Area 6	Tobacco User/Non-Tobacco User	40	463.43	532.94
	Rating Area 6	Tobacco User/Non-Tobacco User	41	472.13	542.95
	Rating Area 6	Tobacco User/Non-Tobacco User	42	480.47	552.54
	Rating Area 6	Tobacco User/Non-Tobacco User	43	492.08	565.89
	Rating Area 6	Tobacco User/Non-Tobacco User	44	506.58	582.57
	Rating Area 6	Tobacco User/Non-Tobacco User	45	523.62	602.17
	Rating Area 6	Tobacco User/Non-Tobacco User	46	543.93	625.52
	Rating Area 6	Tobacco User/Non-Tobacco User	47	566.78	651.79
	Rating Area 6	Tobacco User/Non-Tobacco User	48	592.88	681.82
	Rating Area 6	Tobacco User/Non-Tobacco User	49	618.63	711.42
	Rating Area 6	Tobacco User/Non-Tobacco User	50	647.64	744.79
	Rating Area 6	Tobacco User/Non-Tobacco User	51	676.29	777.73
	Rating Area 6	Tobacco User/Non-Tobacco User	52	707.83	814.01
	Rating Area 6	Tobacco User/Non-Tobacco User	53	739.75	850.71
	Rating Area 6	Tobacco User/Non-Tobacco User	54	774.19	890.32
	Rating Area 6	Tobacco User/Non-Tobacco User	55	808.64	929.94
	Rating Area 6	Tobacco User/Non-Tobacco User	56	845.99	972.89
	Rating Area 6	Tobacco User/Non-Tobacco User	57	883.71	1016.26
	Rating Area 6	Tobacco User/Non-Tobacco User	58	923.96	1062.55
	Rating Area 6	Tobacco User/Non-Tobacco User	59	943.90	1085.49
	Rating Area 6	Tobacco User/Non-Tobacco User	60	984.15	1131.77
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1018.96	1171.81
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1041.81	1198.08
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1070.46	1231.02
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1087.84	1251.02
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	307.11	307.11
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	15	334.41	334.41
	Rating Area 7	Tobacco User/Non-Tobacco User	16	344.85	344.85
	Rating Area 7	Tobacco User/Non-Tobacco User	17	355.29	355.29
	Rating Area 7	Tobacco User/Non-Tobacco User	18	366.53	366.53
	Rating Area 7	Tobacco User/Non-Tobacco User	19	377.77	377.77
	Rating Area 7	Tobacco User/Non-Tobacco User	20	389.41	389.41
	Rating Area 7	Tobacco User/Non-Tobacco User	21	401.46	461.67
	Rating Area 7	Tobacco User/Non-Tobacco User	22	401.46	461.67

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	23	401.46	461.67
	Rating Area 7	Tobacco User/Non-Tobacco User	24	401.46	461.67
	Rating Area 7	Tobacco User/Non-Tobacco User	25	403.06	463.52
	Rating Area 7	Tobacco User/Non-Tobacco User	26	411.09	472.75
	Rating Area 7	Tobacco User/Non-Tobacco User	27	420.73	483.83
	Rating Area 7	Tobacco User/Non-Tobacco User	28	436.38	501.84
	Rating Area 7	Tobacco User/Non-Tobacco User	29	449.23	516.61
	Rating Area 7	Tobacco User/Non-Tobacco User	30	455.65	524.00
	Rating Area 7	Tobacco User/Non-Tobacco User	31	465.29	535.08
	Rating Area 7	Tobacco User/Non-Tobacco User	32	474.92	546.16
	Rating Area 7	Tobacco User/Non-Tobacco User	33	480.94	553.09
	Rating Area 7	Tobacco User/Non-Tobacco User	34	487.37	560.47
	Rating Area 7	Tobacco User/Non-Tobacco User	35	490.58	564.17
	Rating Area 7	Tobacco User/Non-Tobacco User	36	493.79	567.86
	Rating Area 7	Tobacco User/Non-Tobacco User	37	497.00	571.55
	Rating Area 7	Tobacco User/Non-Tobacco User	38	500.21	575.25
	Rating Area 7	Tobacco User/Non-Tobacco User	39	506.64	582.63
	Rating Area 7	Tobacco User/Non-Tobacco User	40	513.06	590.02
	Rating Area 7	Tobacco User/Non-Tobacco User	41	522.70	601.10
	Rating Area 7	Tobacco User/Non-Tobacco User	42	531.93	611.72
	Rating Area 7	Tobacco User/Non-Tobacco User	43	544.78	626.49
	Rating Area 7	Tobacco User/Non-Tobacco User	44	560.83	644.96
	Rating Area 7	Tobacco User/Non-Tobacco User	45	579.70	666.66
	Rating Area 7	Tobacco User/Non-Tobacco User	46	602.18	692.51
	Rating Area 7	Tobacco User/Non-Tobacco User	47	627.48	721.60
	Rating Area 7	Tobacco User/Non-Tobacco User	48	656.38	754.84
	Rating Area 7	Tobacco User/Non-Tobacco User	49	684.88	787.62
	Rating Area 7	Tobacco User/Non-Tobacco User	50	717.00	824.55
	Rating Area 7	Tobacco User/Non-Tobacco User	51	748.72	861.02
	Rating Area 7	Tobacco User/Non-Tobacco User	52	783.64	901.19
	Rating Area 7	Tobacco User/Non-Tobacco User	53	818.97	941.82
	Rating Area 7	Tobacco User/Non-Tobacco User	54	857.11	985.67
	Rating Area 7	Tobacco User/Non-Tobacco User	55	895.25	1029.53
	Rating Area 7	Tobacco User/Non-Tobacco User	56	936.60	1077.09
	Rating Area 7	Tobacco User/Non-Tobacco User	57	978.35	1125.10
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1022.91	1176.35
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1044.99	1201.74
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1089.55	1252.98
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1128.09	1297.30
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1153.38	1326.39
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1185.10	1362.86
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1204.35	1385.00
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	264.64	264.64
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	15	288.16	288.16
	Rating Area 8	Tobacco User/Non-Tobacco User	16	297.15	297.15
	Rating Area 8	Tobacco User/Non-Tobacco User	17	306.15	306.15
	Rating Area 8	Tobacco User/Non-Tobacco User	18	315.83	315.83
	Rating Area 8	Tobacco User/Non-Tobacco User	19	325.52	325.52
	Rating Area 8	Tobacco User/Non-Tobacco User	20	335.55	335.55
	Rating Area 8	Tobacco User/Non-Tobacco User	21	345.93	397.82
	Rating Area 8	Tobacco User/Non-Tobacco User	22	345.93	397.82
	Rating Area 8	Tobacco User/Non-Tobacco User	23	345.93	397.82
	Rating Area 8	Tobacco User/Non-Tobacco User	24	345.93	397.82
	Rating Area 8	Tobacco User/Non-Tobacco User	25	347.31	399.41
	Rating Area 8	Tobacco User/Non-Tobacco User	26	354.23	407.37
	Rating Area 8	Tobacco User/Non-Tobacco User	27	362.54	416.92
	Rating Area 8	Tobacco User/Non-Tobacco User			

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	28	376.03	432.43
	Rating Area 8	Tobacco User/Non-Tobacco User	29	387.10	445.16
	Rating Area 8	Tobacco User/Non-Tobacco User	30	392.63	451.53
	Rating Area 8	Tobacco User/Non-Tobacco User	31	400.93	461.07
	Rating Area 8	Tobacco User/Non-Tobacco User	32	409.24	470.62
	Rating Area 8	Tobacco User/Non-Tobacco User	33	414.42	476.59
	Rating Area 8	Tobacco User/Non-Tobacco User	34	419.96	482.95
	Rating Area 8	Tobacco User/Non-Tobacco User	35	422.73	486.14
	Rating Area 8	Tobacco User/Non-Tobacco User	36	425.49	489.32
	Rating Area 8	Tobacco User/Non-Tobacco User	37	428.26	492.50
	Rating Area 8	Tobacco User/Non-Tobacco User	38	431.03	495.68
	Rating Area 8	Tobacco User/Non-Tobacco User	39	436.56	502.05
	Rating Area 8	Tobacco User/Non-Tobacco User	40	442.10	508.41
	Rating Area 8	Tobacco User/Non-Tobacco User	41	450.40	517.96
	Rating Area 8	Tobacco User/Non-Tobacco User	42	458.36	527.11
	Rating Area 8	Tobacco User/Non-Tobacco User	43	469.43	539.84
	Rating Area 8	Tobacco User/Non-Tobacco User	44	483.26	555.75
	Rating Area 8	Tobacco User/Non-Tobacco User	45	499.52	574.45
	Rating Area 8	Tobacco User/Non-Tobacco User	46	518.90	596.73
	Rating Area 8	Tobacco User/Non-Tobacco User	47	540.69	621.79
	Rating Area 8	Tobacco User/Non-Tobacco User	48	565.60	650.44
	Rating Area 8	Tobacco User/Non-Tobacco User	49	590.16	678.68
	Rating Area 8	Tobacco User/Non-Tobacco User	50	617.83	710.51
	Rating Area 8	Tobacco User/Non-Tobacco User	51	645.16	741.93
	Rating Area 8	Tobacco User/Non-Tobacco User	52	675.26	776.54
	Rating Area 8	Tobacco User/Non-Tobacco User	53	705.70	811.55
	Rating Area 8	Tobacco User/Non-Tobacco User	54	738.56	849.35
	Rating Area 8	Tobacco User/Non-Tobacco User	55	771.42	887.14
	Rating Area 8	Tobacco User/Non-Tobacco User	56	807.06	928.11
	Rating Area 8	Tobacco User/Non-Tobacco User	57	843.03	969.49
	Rating Area 8	Tobacco User/Non-Tobacco User	58	881.43	1013.65
	Rating Area 8	Tobacco User/Non-Tobacco User	59	900.46	1035.53
	Rating Area 8	Tobacco User/Non-Tobacco User	60	938.86	1079.68
	Rating Area 8	Tobacco User/Non-Tobacco User	61	972.06	1117.87
	Rating Area 8	Tobacco User/Non-Tobacco User	62	993.86	1142.94
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1021.19	1174.36
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1037.77	1193.44
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	243.09	243.09
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	15	264.70	264.70
	Rating Area 3	Tobacco User/Non-Tobacco User	16	272.96	272.96
	Rating Area 3	Tobacco User/Non-Tobacco User	17	281.22	281.22
	Rating Area 3	Tobacco User/Non-Tobacco User	18	290.12	290.12
	Rating Area 3	Tobacco User/Non-Tobacco User	19	299.02	299.02
	Rating Area 3	Tobacco User/Non-Tobacco User	20	308.23	308.23
	Rating Area 3	Tobacco User/Non-Tobacco User	21	317.77	365.43
	Rating Area 3	Tobacco User/Non-Tobacco User	22	317.77	365.43
	Rating Area 3	Tobacco User/Non-Tobacco User	23	317.77	365.43
	Rating Area 3	Tobacco User/Non-Tobacco User	24	317.77	365.43
	Rating Area 3	Tobacco User/Non-Tobacco User	25	319.04	366.89
	Rating Area 3	Tobacco User/Non-Tobacco User	26	325.39	374.20
	Rating Area 3	Tobacco User/Non-Tobacco User	27	333.02	382.97
	Rating Area 3	Tobacco User/Non-Tobacco User	28	345.41	397.22
	Rating Area 3	Tobacco User/Non-Tobacco User	29	355.58	408.92
	Rating Area 3	Tobacco User/Non-Tobacco User	30	360.66	414.76
	Rating Area 3	Tobacco User/Non-Tobacco User	31	368.29	423.53
	Rating Area 3	Tobacco User/Non-Tobacco User	32	375.92	432.30

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	33	380.68	437.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	385.77	443.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	388.31	446.56	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	390.85	449.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	393.39	452.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	395.94	455.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	401.02	461.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	406.10	467.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	413.73	475.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	421.04	484.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	431.21	495.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	443.92	510.51	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	458.85	527.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	476.65	548.15	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	496.67	571.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	519.55	597.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	542.11	623.42	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	567.53	652.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	592.63	681.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	620.28	713.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	648.24	745.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	678.43	780.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	708.62	814.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	741.35	852.55	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	774.40	890.55	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	809.67	931.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	827.14	951.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	862.42	991.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	892.92	1026.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	912.94	1049.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	938.04	1078.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	953.28	1096.27	
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	243.69	243.69	
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	15	265.36	265.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	273.64	273.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	281.92	281.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	290.84	290.84	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	299.76	299.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	309.00	309.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	318.55	366.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	318.55	366.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	318.55	366.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	318.55	366.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	319.83	367.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	326.20	375.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	333.84	383.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	346.27	398.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	356.46	409.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	361.56	415.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	369.20	424.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	376.85	433.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	381.63	438.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	386.72	444.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	389.27	447.66	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	391.82	450.59	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	394.37	453.53	

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	38	396.92	456.46
	Rating Area 6	Tobacco User/Non-Tobacco User	39	402.02	462.32
	Rating Area 6	Tobacco User/Non-Tobacco User	40	407.11	468.18
	Rating Area 6	Tobacco User/Non-Tobacco User	41	414.76	476.97
	Rating Area 6	Tobacco User/Non-Tobacco User	42	422.08	485.40
	Rating Area 6	Tobacco User/Non-Tobacco User	43	432.28	497.12
	Rating Area 6	Tobacco User/Non-Tobacco User	44	445.02	511.77
	Rating Area 6	Tobacco User/Non-Tobacco User	45	459.99	528.99
	Rating Area 6	Tobacco User/Non-Tobacco User	46	477.83	549.51
	Rating Area 6	Tobacco User/Non-Tobacco User	47	497.90	572.59
	Rating Area 6	Tobacco User/Non-Tobacco User	48	520.84	598.96
	Rating Area 6	Tobacco User/Non-Tobacco User	49	543.45	624.97
	Rating Area 6	Tobacco User/Non-Tobacco User	50	568.94	654.28
	Rating Area 6	Tobacco User/Non-Tobacco User	51	594.10	683.22
	Rating Area 6	Tobacco User/Non-Tobacco User	52	621.82	715.09
	Rating Area 6	Tobacco User/Non-Tobacco User	53	649.85	747.33
	Rating Area 6	Tobacco User/Non-Tobacco User	54	680.11	782.13
	Rating Area 6	Tobacco User/Non-Tobacco User	55	710.38	816.93
	Rating Area 6	Tobacco User/Non-Tobacco User	56	743.19	854.66
	Rating Area 6	Tobacco User/Non-Tobacco User	57	776.32	892.76
	Rating Area 6	Tobacco User/Non-Tobacco User	58	811.68	933.43
	Rating Area 6	Tobacco User/Non-Tobacco User	59	829.20	953.58
	Rating Area 6	Tobacco User/Non-Tobacco User	60	864.56	994.24
	Rating Area 6	Tobacco User/Non-Tobacco User	61	895.14	1029.41
	Rating Area 6	Tobacco User/Non-Tobacco User	62	915.21	1052.49
	Rating Area 6	Tobacco User/Non-Tobacco User	63	940.37	1081.43
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	955.64	1098.99
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	269.79	269.79
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	15	293.77	293.77
	Rating Area 7	Tobacco User/Non-Tobacco User	16	302.94	302.94
	Rating Area 7	Tobacco User/Non-Tobacco User	17	312.11	312.11
	Rating Area 7	Tobacco User/Non-Tobacco User	18	321.99	321.99
	Rating Area 7	Tobacco User/Non-Tobacco User	19	331.86	331.86
	Rating Area 7	Tobacco User/Non-Tobacco User	20	342.09	342.09
	Rating Area 7	Tobacco User/Non-Tobacco User	21	352.67	405.57
	Rating Area 7	Tobacco User/Non-Tobacco User	22	352.67	405.57
	Rating Area 7	Tobacco User/Non-Tobacco User	23	352.67	405.57
	Rating Area 7	Tobacco User/Non-Tobacco User	24	352.67	405.57
	Rating Area 7	Tobacco User/Non-Tobacco User	25	354.08	407.19
	Rating Area 7	Tobacco User/Non-Tobacco User	26	361.13	415.30
	Rating Area 7	Tobacco User/Non-Tobacco User	27	369.60	425.04
	Rating Area 7	Tobacco User/Non-Tobacco User	28	383.35	440.86
	Rating Area 7	Tobacco User/Non-Tobacco User	29	394.64	453.83
	Rating Area 7	Tobacco User/Non-Tobacco User	30	400.28	460.32
	Rating Area 7	Tobacco User/Non-Tobacco User	31	408.74	470.06
	Rating Area 7	Tobacco User/Non-Tobacco User	32	417.21	479.79
	Rating Area 7	Tobacco User/Non-Tobacco User	33	422.50	485.87
	Rating Area 7	Tobacco User/Non-Tobacco User	34	428.14	492.36
	Rating Area 7	Tobacco User/Non-Tobacco User	35	430.96	495.61
	Rating Area 7	Tobacco User/Non-Tobacco User	36	433.78	498.85
	Rating Area 7	Tobacco User/Non-Tobacco User	37	436.61	502.10
	Rating Area 7	Tobacco User/Non-Tobacco User	38	439.43	505.34
	Rating Area 7	Tobacco User/Non-Tobacco User	39	445.07	511.83
	Rating Area 7	Tobacco User/Non-Tobacco User	40	450.71	518.32
	Rating Area 7	Tobacco User/Non-Tobacco User	41	459.18	528.05
	Rating Area 7	Tobacco User/Non-Tobacco User	42	467.29	537.38

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.					
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	43	478.57	550.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	492.68	566.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	509.26	585.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	529.01	608.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	551.22	633.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	576.62	663.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	601.66	691.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	629.87	724.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	657.73	756.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	688.41	791.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	719.45	827.36	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	752.95	865.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	786.45	904.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	822.78	946.20	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	859.46	988.38	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	898.60	1033.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	918.00	1055.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	957.15	1100.72	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	991.00	1139.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1013.22	1165.20	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1041.08	1197.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1057.99	1216.69	
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	232.48	232.48	
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	15	253.14	253.14	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.04	261.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	268.94	268.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	277.45	277.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	285.96	285.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	294.78	294.78	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	303.89	349.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	303.89	349.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	303.89	349.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	303.89	349.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	305.11	350.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	311.19	357.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	318.48	366.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	330.33	379.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	340.06	391.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	344.92	396.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	352.21	405.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	359.50	413.43	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	364.06	418.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	368.93	424.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	371.36	427.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	373.79	429.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	376.22	432.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	378.65	435.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	383.51	441.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	388.37	446.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	395.67	455.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	402.66	463.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	412.38	474.24	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	424.54	488.22	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	438.82	504.64	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	455.84	524.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	474.98	546.23	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	48	496.86	571.39	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	518.44	596.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	542.75	624.16	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	566.76	651.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	593.20	682.18	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	619.94	712.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	648.81	746.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	677.68	779.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	708.98	815.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	740.59	851.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	774.32	890.47	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	791.03	909.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	824.76	948.48	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	853.94	982.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	873.08	1004.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	897.09	1031.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	911.66	1048.41	
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	258.41	258.41	
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	15	281.38	281.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	290.16	290.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	298.95	298.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	308.41	308.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	317.86	317.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	327.66	327.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	337.79	388.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	337.79	388.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	337.79	388.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	337.79	388.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	339.14	390.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	345.90	397.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	354.01	407.11	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	367.18	422.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	377.99	434.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	383.40	440.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	391.50	450.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	399.61	459.55	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	404.68	465.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	410.08	471.59	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	412.78	474.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	415.49	477.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	418.19	480.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	420.89	484.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	426.29	490.24	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	431.70	496.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	439.81	505.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	447.58	514.71	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	458.39	527.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	471.90	542.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	487.77	560.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	506.69	582.69	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	527.97	607.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	552.29	635.14	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	576.27	662.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	603.30	693.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	629.98	724.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	659.37	758.28	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	53	689.10	792.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	721.19	829.37	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	753.28	866.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	788.07	906.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	823.20	946.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	860.70	989.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	879.28	1011.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	916.77	1054.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	949.20	1091.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	970.48	1116.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	997.17	1146.74	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1013.36	1165.37	
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	259.05	259.05	
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	15	282.08	282.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	290.88	290.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	299.69	299.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	309.17	309.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	318.65	318.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	328.47	328.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	338.63	389.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	338.63	389.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	338.63	389.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	338.63	389.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	339.99	390.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	346.76	398.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	354.89	408.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	368.09	423.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	378.93	435.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	384.35	442.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	392.47	451.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	400.60	460.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	405.68	466.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	411.10	472.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	413.81	475.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	416.52	478.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	419.23	482.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	421.93	485.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	427.35	491.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	432.77	497.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	440.90	507.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	448.69	515.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	459.52	528.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	473.07	544.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	488.98	562.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	507.95	584.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	529.28	608.67	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	553.66	636.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	577.70	664.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	604.79	695.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	631.55	726.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	661.01	760.16	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	690.81	794.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	722.98	831.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	755.15	868.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	790.03	908.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	825.24	949.03	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	58	862.83	992.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	881.46	1013.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	919.04	1056.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	951.55	1094.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	972.89	1118.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	999.64	1149.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1015.87	1168.26	
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	286.80	286.80	
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	15	312.29	312.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	322.04	322.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	331.78	331.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	342.28	342.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	352.78	352.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	363.65	363.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	374.90	431.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	374.90	431.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	374.90	431.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	374.90	431.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	376.40	432.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	383.89	441.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	392.89	451.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	407.51	468.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	419.51	482.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	425.51	489.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	434.51	499.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	443.50	510.03	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	449.13	516.50	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	455.13	523.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	458.12	526.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	461.12	530.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	464.12	533.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	467.12	537.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	473.12	544.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	479.12	550.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	488.12	561.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	496.74	571.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	508.74	585.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	523.73	602.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	541.35	622.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	562.35	646.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	585.96	673.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	612.96	704.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	639.57	735.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	669.57	770.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	699.18	804.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	731.80	841.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	764.79	879.51	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	800.41	920.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	836.02	961.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	874.64	1005.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	913.62	1050.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	955.24	1098.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	975.86	1122.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1017.47	1170.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1053.46	1211.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1077.08	1238.64	

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.					
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	63	1106.70	1272.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1124.67	1293.38	
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	247.13	247.13	
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	15	269.10	269.10	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	277.50	277.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	285.90	285.90	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	294.94	294.94	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	303.99	303.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	313.35	313.35	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	323.05	371.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	323.05	371.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	323.05	371.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	323.05	371.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	324.34	372.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	330.80	380.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	338.55	389.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	351.15	403.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	361.49	415.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	366.66	421.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	374.41	430.57	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	382.16	439.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	387.01	445.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	392.18	451.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	394.76	453.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	397.35	456.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	399.93	459.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	402.51	462.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	407.68	468.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	412.85	474.78	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	420.60	483.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	428.03	492.24	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	438.37	504.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	451.29	518.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	466.48	536.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	484.57	557.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	504.92	580.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	528.18	607.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	551.12	633.78	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	576.96	663.50	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	602.48	692.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	630.58	725.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	659.01	757.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	689.70	793.16	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	720.39	828.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	753.66	866.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	787.26	905.35	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	823.12	946.59	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	840.89	967.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	876.74	1008.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	907.76	1043.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	928.11	1067.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	953.63	1096.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	969.12	1114.49	
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.63	270.63	
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	294.68	294.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	303.88	303.88	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	313.08	313.08
	Rating Area 3	Tobacco User/Non-Tobacco User	18	322.99	322.99
	Rating Area 3	Tobacco User/Non-Tobacco User	19	332.89	332.89
	Rating Area 3	Tobacco User/Non-Tobacco User	20	343.15	343.15
	Rating Area 3	Tobacco User/Non-Tobacco User	21	353.76	406.83
	Rating Area 3	Tobacco User/Non-Tobacco User	22	353.76	406.83
	Rating Area 3	Tobacco User/Non-Tobacco User	23	353.76	406.83
	Rating Area 3	Tobacco User/Non-Tobacco User	24	353.76	406.83
	Rating Area 3	Tobacco User/Non-Tobacco User	25	355.18	408.46
	Rating Area 3	Tobacco User/Non-Tobacco User	26	362.25	416.59
	Rating Area 3	Tobacco User/Non-Tobacco User	27	370.74	426.36
	Rating Area 3	Tobacco User/Non-Tobacco User	28	384.54	442.22
	Rating Area 3	Tobacco User/Non-Tobacco User	29	395.86	455.24
	Rating Area 3	Tobacco User/Non-Tobacco User	30	401.52	461.75
	Rating Area 3	Tobacco User/Non-Tobacco User	31	410.01	471.51
	Rating Area 3	Tobacco User/Non-Tobacco User	32	418.50	481.28
	Rating Area 3	Tobacco User/Non-Tobacco User	33	423.81	487.38
	Rating Area 3	Tobacco User/Non-Tobacco User	34	429.47	493.89
	Rating Area 3	Tobacco User/Non-Tobacco User	35	432.30	497.14
	Rating Area 3	Tobacco User/Non-Tobacco User	36	435.13	500.40
	Rating Area 3	Tobacco User/Non-Tobacco User	37	437.96	503.65
	Rating Area 3	Tobacco User/Non-Tobacco User	38	440.79	506.91
	Rating Area 3	Tobacco User/Non-Tobacco User	39	446.45	513.42
	Rating Area 3	Tobacco User/Non-Tobacco User	40	452.11	519.93
	Rating Area 3	Tobacco User/Non-Tobacco User	41	460.60	529.69
	Rating Area 3	Tobacco User/Non-Tobacco User	42	468.74	539.05
	Rating Area 3	Tobacco User/Non-Tobacco User	43	480.06	552.07
	Rating Area 3	Tobacco User/Non-Tobacco User	44	494.21	568.34
	Rating Area 3	Tobacco User/Non-Tobacco User	45	510.83	587.46
	Rating Area 3	Tobacco User/Non-Tobacco User	46	530.64	610.24
	Rating Area 3	Tobacco User/Non-Tobacco User	47	552.93	635.87
	Rating Area 3	Tobacco User/Non-Tobacco User	48	578.40	665.16
	Rating Area 3	Tobacco User/Non-Tobacco User	49	603.52	694.05
	Rating Area 3	Tobacco User/Non-Tobacco User	50	631.82	726.59
	Rating Area 3	Tobacco User/Non-Tobacco User	51	659.77	758.73
	Rating Area 3	Tobacco User/Non-Tobacco User	52	690.55	794.13
	Rating Area 3	Tobacco User/Non-Tobacco User	53	721.68	829.93
	Rating Area 3	Tobacco User/Non-Tobacco User	54	755.28	868.58
	Rating Area 3	Tobacco User/Non-Tobacco User	55	788.89	907.23
	Rating Area 3	Tobacco User/Non-Tobacco User	56	825.33	949.13
	Rating Area 3	Tobacco User/Non-Tobacco User	57	862.12	991.44
	Rating Area 3	Tobacco User/Non-Tobacco User	58	901.39	1036.60
	Rating Area 3	Tobacco User/Non-Tobacco User	59	920.85	1058.97
	Rating Area 3	Tobacco User/Non-Tobacco User	60	960.11	1104.13
	Rating Area 3	Tobacco User/Non-Tobacco User	61	994.07	1143.19
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1016.36	1168.82
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1044.31	1200.96
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1061.27	1220.46
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	271.30	271.30
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	295.42	295.42
	Rating Area 6	Tobacco User/Non-Tobacco User	16	304.64	304.64
	Rating Area 6	Tobacco User/Non-Tobacco User	17	313.86	313.86
	Rating Area 6	Tobacco User/Non-Tobacco User	18	323.79	323.79
	Rating Area 6	Tobacco User/Non-Tobacco User	19	333.72	333.72
	Rating Area 6	Tobacco User/Non-Tobacco User	20	344.00	344.00
	Rating Area 6	Tobacco User/Non-Tobacco User	21	354.64	407.84

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	22	354.64	407.84
	Rating Area 6	Tobacco User/Non-Tobacco User	23	354.64	407.84
	Rating Area 6	Tobacco User/Non-Tobacco User	24	354.64	407.84
	Rating Area 6	Tobacco User/Non-Tobacco User	25	356.06	409.47
	Rating Area 6	Tobacco User/Non-Tobacco User	26	363.15	417.63
	Rating Area 6	Tobacco User/Non-Tobacco User	27	371.66	427.41
	Rating Area 6	Tobacco User/Non-Tobacco User	28	385.49	443.32
	Rating Area 6	Tobacco User/Non-Tobacco User	29	396.84	456.37
	Rating Area 6	Tobacco User/Non-Tobacco User	30	402.52	462.89
	Rating Area 6	Tobacco User/Non-Tobacco User	31	411.03	472.68
	Rating Area 6	Tobacco User/Non-Tobacco User	32	419.54	482.47
	Rating Area 6	Tobacco User/Non-Tobacco User	33	424.86	488.59
	Rating Area 6	Tobacco User/Non-Tobacco User	34	430.53	495.11
	Rating Area 6	Tobacco User/Non-Tobacco User	35	433.37	498.38
	Rating Area 6	Tobacco User/Non-Tobacco User	36	436.21	501.64
	Rating Area 6	Tobacco User/Non-Tobacco User	37	439.05	504.90
	Rating Area 6	Tobacco User/Non-Tobacco User	38	441.88	508.16
	Rating Area 6	Tobacco User/Non-Tobacco User	39	447.56	514.69
	Rating Area 6	Tobacco User/Non-Tobacco User	40	453.23	521.22
	Rating Area 6	Tobacco User/Non-Tobacco User	41	461.74	531.00
	Rating Area 6	Tobacco User/Non-Tobacco User	42	469.90	540.38
	Rating Area 6	Tobacco User/Non-Tobacco User	43	481.25	553.43
	Rating Area 6	Tobacco User/Non-Tobacco User	44	495.43	569.75
	Rating Area 6	Tobacco User/Non-Tobacco User	45	512.10	588.92
	Rating Area 6	Tobacco User/Non-Tobacco User	46	531.96	611.76
	Rating Area 6	Tobacco User/Non-Tobacco User	47	554.30	637.45
	Rating Area 6	Tobacco User/Non-Tobacco User	48	579.84	666.81
	Rating Area 6	Tobacco User/Non-Tobacco User	49	605.02	695.77
	Rating Area 6	Tobacco User/Non-Tobacco User	50	633.39	728.40
	Rating Area 6	Tobacco User/Non-Tobacco User	51	661.41	760.62
	Rating Area 6	Tobacco User/Non-Tobacco User	52	692.26	796.10
	Rating Area 6	Tobacco User/Non-Tobacco User	53	723.47	831.99
	Rating Area 6	Tobacco User/Non-Tobacco User	54	757.16	870.73
	Rating Area 6	Tobacco User/Non-Tobacco User	55	790.85	909.48
	Rating Area 6	Tobacco User/Non-Tobacco User	56	827.38	951.48
	Rating Area 6	Tobacco User/Non-Tobacco User	57	864.26	993.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	903.62	1039.17
	Rating Area 6	Tobacco User/Non-Tobacco User	59	923.13	1061.60
	Rating Area 6	Tobacco User/Non-Tobacco User	60	962.50	1106.87
	Rating Area 6	Tobacco User/Non-Tobacco User	61	996.54	1146.02
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1018.88	1171.72
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1046.90	1203.93
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1063.90	1223.49
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	300.36	300.36
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	15	327.05	327.05
	Rating Area 7	Tobacco User/Non-Tobacco User	16	337.26	337.26
	Rating Area 7	Tobacco User/Non-Tobacco User	17	347.47	347.47
	Rating Area 7	Tobacco User/Non-Tobacco User	18	358.46	358.46
	Rating Area 7	Tobacco User/Non-Tobacco User	19	369.46	369.46
	Rating Area 7	Tobacco User/Non-Tobacco User	20	380.84	380.84
	Rating Area 7	Tobacco User/Non-Tobacco User	21	392.62	451.52
	Rating Area 7	Tobacco User/Non-Tobacco User	22	392.62	451.52
	Rating Area 7	Tobacco User/Non-Tobacco User	23	392.62	451.52
	Rating Area 7	Tobacco User/Non-Tobacco User	24	392.62	451.52
	Rating Area 7	Tobacco User/Non-Tobacco User	25	394.19	453.32
	Rating Area 7	Tobacco User/Non-Tobacco User	26	402.04	462.35

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	27	411.47	473.19
	Rating Area 7	Tobacco User/Non-Tobacco User	28	426.78	490.80
	Rating Area 7	Tobacco User/Non-Tobacco User	29	439.34	505.25
	Rating Area 7	Tobacco User/Non-Tobacco User	30	445.63	512.47
	Rating Area 7	Tobacco User/Non-Tobacco User	31	455.05	523.31
	Rating Area 7	Tobacco User/Non-Tobacco User	32	464.47	534.14
	Rating Area 7	Tobacco User/Non-Tobacco User	33	470.36	540.92
	Rating Area 7	Tobacco User/Non-Tobacco User	34	476.64	548.14
	Rating Area 7	Tobacco User/Non-Tobacco User	35	479.78	551.75
	Rating Area 7	Tobacco User/Non-Tobacco User	36	482.92	555.36
	Rating Area 7	Tobacco User/Non-Tobacco User	37	486.07	558.98
	Rating Area 7	Tobacco User/Non-Tobacco User	38	489.21	562.59
	Rating Area 7	Tobacco User/Non-Tobacco User	39	495.49	569.81
	Rating Area 7	Tobacco User/Non-Tobacco User	40	501.77	577.04
	Rating Area 7	Tobacco User/Non-Tobacco User	41	511.19	587.87
	Rating Area 7	Tobacco User/Non-Tobacco User	42	520.22	598.26
	Rating Area 7	Tobacco User/Non-Tobacco User	43	532.79	612.71
	Rating Area 7	Tobacco User/Non-Tobacco User	44	548.49	630.77
	Rating Area 7	Tobacco User/Non-Tobacco User	45	566.95	651.99
	Rating Area 7	Tobacco User/Non-Tobacco User	46	588.93	677.27
	Rating Area 7	Tobacco User/Non-Tobacco User	47	613.67	705.72
	Rating Area 7	Tobacco User/Non-Tobacco User	48	641.94	738.23
	Rating Area 7	Tobacco User/Non-Tobacco User	49	669.81	770.28
	Rating Area 7	Tobacco User/Non-Tobacco User	50	701.22	806.41
	Rating Area 7	Tobacco User/Non-Tobacco User	51	732.24	842.08
	Rating Area 7	Tobacco User/Non-Tobacco User	52	766.40	881.36
	Rating Area 7	Tobacco User/Non-Tobacco User	53	800.95	921.09
	Rating Area 7	Tobacco User/Non-Tobacco User	54	838.25	963.98
	Rating Area 7	Tobacco User/Non-Tobacco User	55	875.55	1006.88
	Rating Area 7	Tobacco User/Non-Tobacco User	56	915.99	1053.38
	Rating Area 7	Tobacco User/Non-Tobacco User	57	956.82	1100.34
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1000.40	1150.46
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1021.99	1175.29
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1065.58	1225.41
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1103.27	1268.76
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1128.00	1297.20
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1159.02	1332.87
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1177.85	1354.53
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	258.81	258.81
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	15	281.82	281.82
	Rating Area 8	Tobacco User/Non-Tobacco User	16	290.62	290.62
	Rating Area 8	Tobacco User/Non-Tobacco User	17	299.41	299.41
	Rating Area 8	Tobacco User/Non-Tobacco User	18	308.88	308.88
	Rating Area 8	Tobacco User/Non-Tobacco User	19	318.36	318.36
	Rating Area 8	Tobacco User/Non-Tobacco User	20	328.17	328.17
	Rating Area 8	Tobacco User/Non-Tobacco User	21	338.32	389.07
	Rating Area 8	Tobacco User/Non-Tobacco User	22	338.32	389.07
	Rating Area 8	Tobacco User/Non-Tobacco User	23	338.32	389.07
	Rating Area 8	Tobacco User/Non-Tobacco User	24	338.32	389.07
	Rating Area 8	Tobacco User/Non-Tobacco User	25	339.67	390.62
	Rating Area 8	Tobacco User/Non-Tobacco User	26	346.44	398.40
	Rating Area 8	Tobacco User/Non-Tobacco User	27	354.56	407.74
	Rating Area 8	Tobacco User/Non-Tobacco User	28	367.75	422.91
	Rating Area 8	Tobacco User/Non-Tobacco User	29	378.58	435.36
	Rating Area 8	Tobacco User/Non-Tobacco User	30	383.99	441.59
	Rating Area 8	Tobacco User/Non-Tobacco User	31	392.11	450.93

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	32	400.23	460.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	405.31	466.10	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	410.72	472.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	413.42	475.44	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	416.13	478.55	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	418.84	481.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	421.54	484.78	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	426.96	491.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	432.37	497.23	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	440.49	506.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	448.27	515.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	459.10	527.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	472.63	543.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	488.53	561.81	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	507.48	583.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	528.79	608.11	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	553.15	636.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	577.17	663.75	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	604.24	694.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	630.96	725.61	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	660.40	759.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	690.17	793.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	722.31	830.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	754.45	867.62	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	789.30	907.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	824.48	948.15	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	862.03	991.34	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	880.64	1012.74	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	918.20	1055.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	950.67	1093.28	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	971.99	1117.79	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	998.72	1148.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1014.93	1167.18	
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	262.95	262.95	
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	15	286.32	286.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	295.26	295.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	304.20	304.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	313.82	313.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	323.44	323.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	333.41	333.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	343.72	395.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	343.72	395.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	343.72	395.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	343.72	395.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	345.10	396.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	351.97	404.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	360.22	414.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	373.63	429.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	384.63	442.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	390.13	448.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	398.38	458.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	406.63	467.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	411.78	473.55	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	417.28	479.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	420.03	483.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	422.78	486.20	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	37	425.53	489.36	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	428.28	492.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	433.78	498.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	439.28	505.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	447.53	514.66	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	455.44	523.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	466.43	536.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	480.18	552.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	496.34	570.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	515.59	592.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	537.24	617.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	561.99	646.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	586.39	674.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	613.89	705.98	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	641.05	737.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	670.95	771.59	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	701.20	806.38	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	733.85	843.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	766.51	881.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	801.91	922.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	837.66	963.31	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	875.81	1007.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	894.72	1028.92	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	932.87	1072.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	965.87	1110.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	987.52	1135.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1014.68	1166.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1031.15	1185.83	
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	263.60	263.60	
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	15	287.03	287.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	295.99	295.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	304.95	304.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	314.60	314.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	324.25	324.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	334.24	334.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	344.58	396.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	344.58	396.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	344.58	396.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	344.58	396.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	345.96	397.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	352.85	405.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	361.12	415.28	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	374.56	430.74	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	385.58	443.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	391.10	449.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	399.37	459.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	407.63	468.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	412.80	474.72	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	418.32	481.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	421.07	484.23	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	423.83	487.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	426.59	490.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	429.34	493.74	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	434.86	500.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	440.37	506.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	448.64	515.94	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	42	456.56	525.05	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	467.59	537.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	481.37	553.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	497.57	572.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	516.87	594.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	538.57	619.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	563.38	647.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	587.85	676.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	615.42	707.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	642.64	739.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	672.61	773.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	702.94	808.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	735.67	846.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	768.41	883.67	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	803.90	924.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	839.73	965.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	877.98	1009.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	896.93	1031.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	935.18	1075.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	968.26	1113.50	
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	62	989.97	1138.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1017.19	1169.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1033.71	1188.77	
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	291.83	291.83	
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	15	317.77	317.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	327.69	327.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	337.61	337.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	348.29	348.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	358.97	358.97	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	370.04	370.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	381.48	438.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	381.48	438.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	381.48	438.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	381.48	438.70	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	383.01	440.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	390.64	449.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	399.79	459.76	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	414.67	476.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	426.88	490.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	432.98	497.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	442.14	508.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	451.29	518.99	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	457.01	525.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	463.12	532.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	466.17	536.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	469.22	539.60	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	472.27	543.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	475.32	546.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	481.43	553.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	487.53	560.66	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	496.69	571.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	505.46	581.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	517.67	595.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	532.93	612.87	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	550.86	633.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	572.22	658.05	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	47	596.25	685.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	623.72	717.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	650.81	748.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	681.32	783.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	711.46	818.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	744.65	856.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	778.22	894.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	814.46	936.63	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	850.70	978.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	889.99	1023.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	929.67	1069.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	972.01	1117.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	992.99	1141.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1035.34	1190.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1071.96	1232.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1095.99	1260.39	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1126.13	1295.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1144.42	1316.09	
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	251.47	251.47	
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	15	273.82	273.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	282.37	282.37	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	290.92	290.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	300.12	300.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	309.32	309.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	318.86	318.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	328.72	378.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	328.72	378.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	328.72	378.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	328.72	378.03	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	330.03	379.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	336.61	387.10	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	344.50	396.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	357.32	410.91	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	367.84	423.01	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	373.09	429.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	380.98	438.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	388.87	447.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	393.80	452.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	399.06	458.92	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	401.69	461.95	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	404.32	464.97	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	406.95	468.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	409.58	471.02	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	414.84	477.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	420.10	483.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	427.99	492.19	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	435.55	500.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	446.07	512.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	459.22	528.10	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	474.67	545.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	493.08	567.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	513.79	590.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	537.45	618.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	560.79	644.91	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	587.09	675.15	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	613.06	705.02	

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	52	641.66	737.91	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	670.58	771.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	701.81	807.08	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	733.04	843.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	766.90	881.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	801.09	921.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	837.57	963.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	855.65	984.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	892.14	1025.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	923.70	1062.25	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	944.41	1086.07	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	970.38	1115.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	986.13	1134.06	
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	198.95	198.95	
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	15	216.64	216.64	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	223.40	223.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	230.16	230.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	237.44	237.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	244.72	244.72	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	252.27	252.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	260.07	299.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	260.07	299.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	260.07	299.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	260.07	299.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	261.11	300.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	266.31	306.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	272.55	313.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	282.69	325.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	291.02	334.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	295.18	339.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	301.42	346.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	307.66	353.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	311.56	358.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	315.72	363.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	317.80	365.47	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	319.88	367.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	321.97	370.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	324.05	372.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	328.21	377.44	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	332.37	382.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	338.61	389.40	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	344.59	396.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	352.91	405.85	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	363.32	417.81	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	375.54	431.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	390.10	448.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	406.49	467.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	425.21	488.99	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	443.68	510.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	464.48	534.16	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	485.03	557.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	507.65	583.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	530.54	610.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	555.25	638.53	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	579.95	666.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	606.74	697.75	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	57	633.79	728.86	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	662.66	762.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	676.96	778.50	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	705.83	811.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	730.79	840.41	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	747.18	859.25	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	767.72	882.88	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	780.19	897.22	
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	199.45	199.45	
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	15	217.17	217.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	223.95	223.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	230.73	230.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	238.03	238.03	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	245.33	245.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	252.89	252.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	260.71	299.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	260.71	299.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	260.71	299.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	260.71	299.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	261.76	301.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	266.97	307.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	273.23	314.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	283.40	325.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	291.74	335.50	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	295.91	340.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	302.17	347.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	308.42	354.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	312.34	359.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	316.51	363.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	318.59	366.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	320.68	368.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	322.76	371.18	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	324.85	373.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	329.02	378.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	333.19	383.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	339.45	390.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	345.45	397.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	353.79	406.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	364.22	418.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	376.47	432.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	391.07	449.73	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	407.50	468.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	426.27	490.21	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	444.78	511.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	465.64	535.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	486.23	559.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	508.91	585.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	531.86	611.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	556.62	640.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	581.39	668.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	608.25	699.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	635.36	730.66	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	664.30	763.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	678.64	780.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	707.58	813.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	732.61	842.50	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	62	749.03	861.39
	Rating Area 6	Tobacco User/Non-Tobacco User	63	769.63	885.07
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	782.12	899.44
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	220.81	220.81
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	240.43	240.43
	Rating Area 7	Tobacco User/Non-Tobacco User	16	247.94	247.94
	Rating Area 7	Tobacco User/Non-Tobacco User	17	255.44	255.44
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	263.52	263.52
	Rating Area 7	Tobacco User/Non-Tobacco User	19	271.61	271.61
	Rating Area 7	Tobacco User/Non-Tobacco User	20	279.98	279.98
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	288.64	331.93
	Rating Area 7	Tobacco User/Non-Tobacco User	22	288.64	331.93
	Rating Area 7	Tobacco User/Non-Tobacco User	23	288.64	331.93
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	288.64	331.93
	Rating Area 7	Tobacco User/Non-Tobacco User	25	289.79	333.26
	Rating Area 7	Tobacco User/Non-Tobacco User	26	295.56	339.90
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	302.49	347.86
	Rating Area 7	Tobacco User/Non-Tobacco User	28	313.75	360.81
	Rating Area 7	Tobacco User/Non-Tobacco User	29	322.98	371.43
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	327.60	376.74
	Rating Area 7	Tobacco User/Non-Tobacco User	31	334.53	384.71
	Rating Area 7	Tobacco User/Non-Tobacco User	32	341.46	392.67
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	345.79	397.65
	Rating Area 7	Tobacco User/Non-Tobacco User	34	350.40	402.96
	Rating Area 7	Tobacco User/Non-Tobacco User	35	352.71	405.62
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	355.02	408.28
	Rating Area 7	Tobacco User/Non-Tobacco User	37	357.33	410.93
	Rating Area 7	Tobacco User/Non-Tobacco User	38	359.64	413.59
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	364.26	418.90
	Rating Area 7	Tobacco User/Non-Tobacco User	40	368.88	424.21
	Rating Area 7	Tobacco User/Non-Tobacco User	41	375.80	432.17
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	382.44	439.81
	Rating Area 7	Tobacco User/Non-Tobacco User	43	391.68	450.43
	Rating Area 7	Tobacco User/Non-Tobacco User	44	403.22	463.71
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	416.79	479.31
	Rating Area 7	Tobacco User/Non-Tobacco User	46	432.95	497.90
	Rating Area 7	Tobacco User/Non-Tobacco User	47	451.14	518.81
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	471.92	542.71
	Rating Area 7	Tobacco User/Non-Tobacco User	49	492.41	566.27
	Rating Area 7	Tobacco User/Non-Tobacco User	50	515.50	592.83
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	538.31	619.05
	Rating Area 7	Tobacco User/Non-Tobacco User	52	563.42	647.93
	Rating Area 7	Tobacco User/Non-Tobacco User	53	588.82	677.14
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	616.24	708.67
	Rating Area 7	Tobacco User/Non-Tobacco User	55	643.66	740.21
	Rating Area 7	Tobacco User/Non-Tobacco User	56	673.39	774.40
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	703.41	808.92
	Rating Area 7	Tobacco User/Non-Tobacco User	58	735.44	845.76
	Rating Area 7	Tobacco User/Non-Tobacco User	59	751.32	864.02
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	783.36	900.86
	Rating Area 7	Tobacco User/Non-Tobacco User	61	811.07	932.73
	Rating Area 7	Tobacco User/Non-Tobacco User	62	829.25	953.64
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	852.05	979.86
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	865.89	995.77
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	190.27	190.27
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	15	207.18	207.18

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	16	213.65	213.65
	Rating Area 8	Tobacco User/Non-Tobacco User	17	220.11	220.11
	Rating Area 8	Tobacco User/Non-Tobacco User	18	227.08	227.08
	Rating Area 8	Tobacco User/Non-Tobacco User	19	234.04	234.04
	Rating Area 8	Tobacco User/Non-Tobacco User	20	241.25	241.25
	Rating Area 8	Tobacco User/Non-Tobacco User	21	248.71	286.02
	Rating Area 8	Tobacco User/Non-Tobacco User	22	248.71	286.02
	Rating Area 8	Tobacco User/Non-Tobacco User	23	248.71	286.02
	Rating Area 8	Tobacco User/Non-Tobacco User	24	248.71	286.02
	Rating Area 8	Tobacco User/Non-Tobacco User	25	249.71	287.17
	Rating Area 8	Tobacco User/Non-Tobacco User	26	254.68	292.89
	Rating Area 8	Tobacco User/Non-Tobacco User	27	260.65	299.75
	Rating Area 8	Tobacco User/Non-Tobacco User	28	270.35	310.91
	Rating Area 8	Tobacco User/Non-Tobacco User	29	278.31	320.06
	Rating Area 8	Tobacco User/Non-Tobacco User	30	282.29	324.63
	Rating Area 8	Tobacco User/Non-Tobacco User	31	288.26	331.50
	Rating Area 8	Tobacco User/Non-Tobacco User	32	294.23	338.36
	Rating Area 8	Tobacco User/Non-Tobacco User	33	297.96	342.65
	Rating Area 8	Tobacco User/Non-Tobacco User	34	301.94	347.23
	Rating Area 8	Tobacco User/Non-Tobacco User	35	303.93	349.52
	Rating Area 8	Tobacco User/Non-Tobacco User	36	305.92	351.81
	Rating Area 8	Tobacco User/Non-Tobacco User	37	307.91	354.09
	Rating Area 8	Tobacco User/Non-Tobacco User	38	309.90	356.38
	Rating Area 8	Tobacco User/Non-Tobacco User	39	313.88	360.96
	Rating Area 8	Tobacco User/Non-Tobacco User	40	317.86	365.54
	Rating Area 8	Tobacco User/Non-Tobacco User	41	323.83	372.40
	Rating Area 8	Tobacco User/Non-Tobacco User	42	329.55	378.98
	Rating Area 8	Tobacco User/Non-Tobacco User	43	337.51	388.13
	Rating Area 8	Tobacco User/Non-Tobacco User	44	347.45	399.57
	Rating Area 8	Tobacco User/Non-Tobacco User	45	359.14	413.02
	Rating Area 8	Tobacco User/Non-Tobacco User	46	373.07	429.03
	Rating Area 8	Tobacco User/Non-Tobacco User	47	388.74	447.05
	Rating Area 8	Tobacco User/Non-Tobacco User	48	406.65	467.65
	Rating Area 8	Tobacco User/Non-Tobacco User	49	424.31	487.95
	Rating Area 8	Tobacco User/Non-Tobacco User	50	444.20	510.83
	Rating Area 8	Tobacco User/Non-Tobacco User	51	463.85	533.43
	Rating Area 8	Tobacco User/Non-Tobacco User	52	485.49	558.31
	Rating Area 8	Tobacco User/Non-Tobacco User	53	507.38	583.48
	Rating Area 8	Tobacco User/Non-Tobacco User	54	531.01	610.66
	Rating Area 8	Tobacco User/Non-Tobacco User	55	554.63	637.83
	Rating Area 8	Tobacco User/Non-Tobacco User	56	580.25	667.29
	Rating Area 8	Tobacco User/Non-Tobacco User	57	606.12	697.03
	Rating Area 8	Tobacco User/Non-Tobacco User	58	633.72	728.78
	Rating Area 8	Tobacco User/Non-Tobacco User	59	647.40	744.51
	Rating Area 8	Tobacco User/Non-Tobacco User	60	675.01	776.26
	Rating Area 8	Tobacco User/Non-Tobacco User	61	698.89	803.72
	Rating Area 8	Tobacco User/Non-Tobacco User	62	714.56	821.74
	Rating Area 8	Tobacco User/Non-Tobacco User	63	734.20	844.34
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	746.12	858.04
86199PA0020037	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	192.02	192.02
86199PA0020037	Rating Area 3	Tobacco User/Non-Tobacco User	15	209.09	209.09
	Rating Area 3	Tobacco User/Non-Tobacco User	16	215.62	215.62
	Rating Area 3	Tobacco User/Non-Tobacco User	17	222.15	222.15
	Rating Area 3	Tobacco User/Non-Tobacco User	18	229.17	229.17
	Rating Area 3	Tobacco User/Non-Tobacco User	19	236.20	236.20
	Rating Area 3	Tobacco User/Non-Tobacco User	20	243.48	243.48

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020037	Rating Area 3	Tobacco User/Non-Tobacco User	21	251.01	288.66
	Rating Area 3	Tobacco User/Non-Tobacco User	22	251.01	288.66
	Rating Area 3	Tobacco User/Non-Tobacco User	23	251.01	288.66
	Rating Area 3	Tobacco User/Non-Tobacco User	24	251.01	288.66
	Rating Area 3	Tobacco User/Non-Tobacco User	25	252.02	289.82
	Rating Area 3	Tobacco User/Non-Tobacco User	26	257.04	295.59
	Rating Area 3	Tobacco User/Non-Tobacco User	27	263.06	302.52
	Rating Area 3	Tobacco User/Non-Tobacco User	28	272.85	313.78
	Rating Area 3	Tobacco User/Non-Tobacco User	29	280.88	323.02
	Rating Area 3	Tobacco User/Non-Tobacco User	30	284.90	327.63
	Rating Area 3	Tobacco User/Non-Tobacco User	31	290.92	334.56
	Rating Area 3	Tobacco User/Non-Tobacco User	32	296.95	341.49
	Rating Area 3	Tobacco User/Non-Tobacco User	33	300.71	345.82
	Rating Area 3	Tobacco User/Non-Tobacco User	34	304.73	350.44
	Rating Area 3	Tobacco User/Non-Tobacco User	35	306.74	352.75
	Rating Area 3	Tobacco User/Non-Tobacco User	36	308.75	355.06
	Rating Area 3	Tobacco User/Non-Tobacco User	37	310.75	357.37
	Rating Area 3	Tobacco User/Non-Tobacco User	38	312.76	359.68
	Rating Area 3	Tobacco User/Non-Tobacco User	39	316.78	364.29
	Rating Area 3	Tobacco User/Non-Tobacco User	40	320.79	368.91
	Rating Area 3	Tobacco User/Non-Tobacco User	41	326.82	375.84
	Rating Area 3	Tobacco User/Non-Tobacco User	42	332.59	382.48
	Rating Area 3	Tobacco User/Non-Tobacco User	43	340.62	391.72
	Rating Area 3	Tobacco User/Non-Tobacco User	44	350.66	403.26
	Rating Area 3	Tobacco User/Non-Tobacco User	45	362.46	416.83
	Rating Area 3	Tobacco User/Non-Tobacco User	46	376.52	433.00
	Rating Area 3	Tobacco User/Non-Tobacco User	47	392.33	451.18
	Rating Area 3	Tobacco User/Non-Tobacco User	48	410.41	471.97
	Rating Area 3	Tobacco User/Non-Tobacco User	49	428.23	492.46
	Rating Area 3	Tobacco User/Non-Tobacco User	50	448.31	515.56
	Rating Area 3	Tobacco User/Non-Tobacco User	51	468.14	538.36
	Rating Area 3	Tobacco User/Non-Tobacco User	52	489.98	563.47
	Rating Area 3	Tobacco User/Non-Tobacco User	53	512.07	588.88
	Rating Area 3	Tobacco User/Non-Tobacco User	54	535.91	616.30
	Rating Area 3	Tobacco User/Non-Tobacco User	55	559.76	643.72
	Rating Area 3	Tobacco User/Non-Tobacco User	56	585.61	673.45
	Rating Area 3	Tobacco User/Non-Tobacco User	57	611.72	703.48
	Rating Area 3	Tobacco User/Non-Tobacco User	58	639.58	735.52
	Rating Area 3	Tobacco User/Non-Tobacco User	59	653.39	751.39
	Rating Area 3	Tobacco User/Non-Tobacco User	60	681.25	783.44
	Rating Area 3	Tobacco User/Non-Tobacco User	61	705.35	811.15
	Rating Area 3	Tobacco User/Non-Tobacco User	62	721.16	829.33
	Rating Area 3	Tobacco User/Non-Tobacco User	63	740.99	852.14
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	753.02	865.97
86199PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	192.50	192.50
86199PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	15	209.61	209.61
	Rating Area 6	Tobacco User/Non-Tobacco User	16	216.15	216.15
	Rating Area 6	Tobacco User/Non-Tobacco User	17	222.70	222.70
	Rating Area 6	Tobacco User/Non-Tobacco User	18	229.74	229.74
	Rating Area 6	Tobacco User/Non-Tobacco User	19	236.79	236.79
	Rating Area 6	Tobacco User/Non-Tobacco User	20	244.09	244.09
	Rating Area 6	Tobacco User/Non-Tobacco User	21	251.64	289.38
	Rating Area 6	Tobacco User/Non-Tobacco User	22	251.64	289.38
	Rating Area 6	Tobacco User/Non-Tobacco User	23	251.64	289.38
	Rating Area 6	Tobacco User/Non-Tobacco User	24	251.64	289.38
	Rating Area 6	Tobacco User/Non-Tobacco User	25	252.64	290.54
	Rating Area 6	Tobacco User/Non-Tobacco User			

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	26	257.67	296.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	263.71	303.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	273.53	314.56	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	281.58	323.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	285.61	328.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	291.65	335.39	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	297.68	342.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	301.46	346.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	305.49	351.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	307.50	353.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	309.51	355.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	311.52	358.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	313.54	360.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	317.56	365.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	321.59	369.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	327.63	376.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	333.42	383.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	341.47	392.69	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	351.53	404.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	363.36	417.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	377.45	434.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	393.31	452.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	411.42	473.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	429.29	493.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	449.42	516.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	469.30	539.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	491.19	564.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	513.34	590.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	537.24	617.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	561.15	645.32	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	587.07	675.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	613.24	705.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	641.17	737.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	655.01	753.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	682.94	785.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	707.10	813.16	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	722.95	831.39	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	742.83	854.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	754.89	868.12	
86199PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	213.12	213.12	
86199PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	15	232.06	232.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	239.30	239.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	246.55	246.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	254.35	254.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	262.15	262.15	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	270.23	270.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	278.58	320.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	278.58	320.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	278.58	320.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	278.58	320.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	279.70	321.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	285.27	328.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	291.96	335.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	302.82	348.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	311.74	358.50	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	316.19	363.62	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	31	322.88	371.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	329.57	379.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	333.74	383.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	338.20	388.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	340.43	391.50	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	342.66	394.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	344.89	396.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	347.12	399.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	351.57	404.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	356.03	409.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	362.72	417.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	369.12	424.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	378.04	434.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	389.18	447.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	402.28	462.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	417.88	480.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	435.43	500.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	455.49	523.81	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	475.27	546.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	497.55	572.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	519.56	597.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	543.80	625.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	568.31	653.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	594.78	684.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	621.24	714.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	649.94	747.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	678.91	780.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	709.83	816.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	725.16	833.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	756.08	869.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	782.82	900.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	800.37	920.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	822.38	945.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	835.73	961.10	
86199PA0020037	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	183.64	183.64	
86199PA0020037	Rating Area 8	Tobacco User/Non-Tobacco User	15	199.96	199.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	206.21	206.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	212.45	212.45	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	219.17	219.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	225.89	225.89	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	232.85	232.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	240.05	276.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	240.05	276.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	240.05	276.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	240.05	276.06	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	241.01	277.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	245.82	282.69	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	251.58	289.31	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	260.94	300.08	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	268.62	308.91	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	272.46	313.33	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	278.22	319.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	283.98	326.58	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	287.58	330.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	291.43	335.14	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	293.35	337.35	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020037	Rating Area 8	Tobacco User/Non-Tobacco User	36	295.27	339.56
	Rating Area 8	Tobacco User/Non-Tobacco User	37	297.19	341.76
	Rating Area 8	Tobacco User/Non-Tobacco User	38	299.11	343.97
	Rating Area 8	Tobacco User/Non-Tobacco User	39	302.95	348.39
	Rating Area 8	Tobacco User/Non-Tobacco User	40	306.79	352.81
	Rating Area 8	Tobacco User/Non-Tobacco User	41	312.55	359.43
	Rating Area 8	Tobacco User/Non-Tobacco User	42	318.07	365.78
	Rating Area 8	Tobacco User/Non-Tobacco User	43	325.75	374.62
	Rating Area 8	Tobacco User/Non-Tobacco User	44	335.36	385.66
	Rating Area 8	Tobacco User/Non-Tobacco User	45	346.64	398.63
	Rating Area 8	Tobacco User/Non-Tobacco User	46	360.08	414.09
	Rating Area 8	Tobacco User/Non-Tobacco User	47	375.20	431.48
	Rating Area 8	Tobacco User/Non-Tobacco User	48	392.49	451.36
	Rating Area 8	Tobacco User/Non-Tobacco User	49	409.53	470.96
	Rating Area 8	Tobacco User/Non-Tobacco User	50	428.74	493.05
	Rating Area 8	Tobacco User/Non-Tobacco User	51	447.70	514.86
	Rating Area 8	Tobacco User/Non-Tobacco User	52	468.58	538.87
	Rating Area 8	Tobacco User/Non-Tobacco User	53	489.71	563.17
	Rating Area 8	Tobacco User/Non-Tobacco User	54	512.51	589.39
	Rating Area 8	Tobacco User/Non-Tobacco User	55	535.32	615.62
	Rating Area 8	Tobacco User/Non-Tobacco User	56	560.05	644.05
	Rating Area 8	Tobacco User/Non-Tobacco User	57	585.01	672.76
	Rating Area 8	Tobacco User/Non-Tobacco User	58	611.66	703.41
	Rating Area 8	Tobacco User/Non-Tobacco User	59	624.86	718.59
	Rating Area 8	Tobacco User/Non-Tobacco User	60	651.51	749.23
	Rating Area 8	Tobacco User/Non-Tobacco User	61	674.55	775.73
	Rating Area 8	Tobacco User/Non-Tobacco User	62	689.67	793.13
	Rating Area 8	Tobacco User/Non-Tobacco User	63	708.64	814.93
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	720.14	828.17
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	228.52	228.52
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	15	248.83	248.83
	Rating Area 3	Tobacco User/Non-Tobacco User	16	256.60	256.60
	Rating Area 3	Tobacco User/Non-Tobacco User	17	264.37	264.37
	Rating Area 3	Tobacco User/Non-Tobacco User	18	272.73	272.73
	Rating Area 3	Tobacco User/Non-Tobacco User	19	281.10	281.10
	Rating Area 3	Tobacco User/Non-Tobacco User	20	289.76	289.76
	Rating Area 3	Tobacco User/Non-Tobacco User	21	298.72	343.53
	Rating Area 3	Tobacco User/Non-Tobacco User	22	298.72	343.53
	Rating Area 3	Tobacco User/Non-Tobacco User	23	298.72	343.53
	Rating Area 3	Tobacco User/Non-Tobacco User	24	298.72	343.53
	Rating Area 3	Tobacco User/Non-Tobacco User	25	299.92	344.90
	Rating Area 3	Tobacco User/Non-Tobacco User	26	305.89	351.77
	Rating Area 3	Tobacco User/Non-Tobacco User	27	313.06	360.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	324.71	373.42
	Rating Area 3	Tobacco User/Non-Tobacco User	29	334.27	384.41
	Rating Area 3	Tobacco User/Non-Tobacco User	30	339.05	389.91
	Rating Area 3	Tobacco User/Non-Tobacco User	31	346.22	398.15
	Rating Area 3	Tobacco User/Non-Tobacco User	32	353.39	406.40
	Rating Area 3	Tobacco User/Non-Tobacco User	33	357.87	411.55
	Rating Area 3	Tobacco User/Non-Tobacco User	34	362.65	417.04
	Rating Area 3	Tobacco User/Non-Tobacco User	35	365.04	419.79
	Rating Area 3	Tobacco User/Non-Tobacco User	36	367.43	422.54
	Rating Area 3	Tobacco User/Non-Tobacco User	37	369.82	425.29
	Rating Area 3	Tobacco User/Non-Tobacco User	38	372.21	428.04
	Rating Area 3	Tobacco User/Non-Tobacco User	39	376.99	433.53
	Rating Area 3	Tobacco User/Non-Tobacco User	40	381.77	439.03

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.					
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	41	388.93	447.27	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	395.81	455.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	405.36	466.17	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	417.31	479.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	431.35	496.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	448.08	515.29	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	466.90	536.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	488.41	561.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	509.62	586.06	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	533.52	613.54	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	557.11	640.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	583.10	670.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	609.39	700.80	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	637.77	733.43	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	666.15	766.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	696.92	801.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	727.98	837.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	761.14	875.31	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	777.57	894.21	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	810.73	932.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	839.41	965.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	858.23	986.96	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	881.82	1014.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	896.14	1030.57	
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	229.09	229.09	
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	249.45	249.45	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	257.24	257.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	265.02	265.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	273.41	273.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	281.79	281.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	290.48	290.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	299.46	344.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	299.46	344.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	299.46	344.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	299.46	344.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	300.66	345.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	306.65	352.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	313.84	360.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	325.52	374.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	335.10	385.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	339.89	390.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	347.08	399.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	354.26	407.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	358.76	412.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	363.55	418.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	365.94	420.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	368.34	423.59	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	370.73	426.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	373.13	429.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	377.92	434.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	382.71	440.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	389.90	448.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	396.79	456.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	406.37	467.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	418.35	481.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	432.42	497.29	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	449.19	516.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	468.06	538.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	489.62	563.06	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	510.88	587.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	534.84	615.07	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	558.50	642.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	584.55	672.23	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	610.90	702.54	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	639.35	735.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	667.80	767.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	698.64	803.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	729.79	839.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	763.03	877.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	779.50	896.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	812.74	934.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	841.49	967.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	860.35	989.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	884.01	1016.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	898.37	1033.12	
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	253.62	253.62	
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	276.17	276.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	284.79	284.79	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	293.41	293.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	302.69	302.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	311.97	311.97	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	321.59	321.59	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	331.53	381.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	331.53	381.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	331.53	381.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	331.53	381.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	332.86	382.79	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	339.49	390.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	347.45	399.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	360.38	414.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	370.99	426.63	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	376.29	432.73	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	384.25	441.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	392.20	451.03	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	397.18	456.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	402.48	462.85	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	405.13	465.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	407.79	468.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	410.44	472.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	413.09	475.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	418.40	481.15	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	423.70	487.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	431.66	496.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	439.28	505.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	449.89	517.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	463.15	532.63	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	478.73	550.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	497.30	571.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	518.19	595.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	542.06	623.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	565.60	650.44	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	592.12	680.94	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	618.31	711.06	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	647.15	744.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	676.33	777.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	707.82	814.00	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	739.32	850.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	773.47	889.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	807.95	929.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	844.75	971.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	862.98	992.43	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	899.78	1034.75	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	931.61	1071.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	952.50	1095.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	978.69	1125.49	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	994.58	1143.77	
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	218.54	218.54	
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	15	237.97	237.97	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	245.40	245.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	252.83	252.83	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	260.82	260.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	268.82	268.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	277.11	277.11	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	285.68	328.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	285.68	328.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	285.68	328.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	285.68	328.53	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	286.82	329.85	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	292.54	336.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	299.39	344.30	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	310.53	357.11	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	319.67	367.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	324.25	372.88	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	331.10	380.77	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	337.96	388.65	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	342.24	393.58	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	346.81	398.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	349.10	401.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	351.39	404.09	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	353.67	406.72	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	355.96	409.35	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	360.53	414.61	
	Rating Area 8	Tobacco User/Non-Tobacco User	40	365.10	419.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	41	371.95	427.75	
	Rating Area 8	Tobacco User/Non-Tobacco User	42	378.52	435.30	
	Rating Area 8	Tobacco User/Non-Tobacco User	43	387.67	445.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	44	399.09	458.96	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	412.52	474.40	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	428.52	492.80	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	446.52	513.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	467.09	537.15	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	487.37	560.47	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	510.22	586.76	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	532.79	612.71	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	557.65	641.29	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	582.79	670.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	609.92	701.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	637.06	732.62	

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	56	666.49	766.46	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	696.20	800.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	727.91	837.10	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	743.62	855.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	775.33	891.63	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	802.76	923.17	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	820.76	943.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	843.32	969.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	857.02	985.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	205.03	205.03	
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	15	223.26	223.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	230.23	230.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	237.20	237.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.70	244.70	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	252.20	252.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.98	259.98	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	268.02	308.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	268.02	308.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	268.02	308.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	268.02	308.22	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	269.09	309.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	274.45	315.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.88	323.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	291.34	335.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.91	344.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	304.20	349.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	310.63	357.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	317.06	364.62	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	321.09	369.25	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	325.37	374.18	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	327.52	376.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	329.66	379.11	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	331.81	381.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.95	384.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	338.24	388.97	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	342.53	393.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.96	401.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	355.12	408.39	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	363.70	418.25	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	374.42	430.58	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	387.02	445.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	402.03	462.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	418.91	481.75	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	438.21	503.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	457.24	525.82	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	478.68	550.48	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	499.85	574.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	523.17	601.65	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	546.76	628.77	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	572.22	658.05	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	597.68	687.33	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	625.28	719.08	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	653.16	751.13	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	682.91	785.34	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	697.65	802.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	727.40	836.51	

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.					
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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	61	753.13	866.10	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	770.01	885.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	791.19	909.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	804.03	924.64	
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	205.54	205.54	
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	223.81	223.81	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	230.80	230.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	237.78	237.78	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	245.31	245.31	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	252.83	252.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	260.62	260.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	268.68	308.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	268.68	308.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	268.68	308.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	268.68	308.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	269.76	310.22	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	275.13	316.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	281.58	323.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	292.06	335.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	300.66	345.75	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	304.95	350.70	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	311.40	358.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	317.85	365.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	321.88	370.16	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	326.18	375.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	328.33	377.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	330.48	380.05	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	332.63	382.52	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	334.78	385.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	339.08	389.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	343.38	394.88	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	349.82	402.30	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	356.00	409.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	364.60	419.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	375.35	431.65	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	387.98	446.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	403.02	463.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	419.95	482.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	439.30	505.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	458.37	527.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	479.87	551.85	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	501.09	576.26	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	524.47	603.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	548.11	630.33	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	573.64	659.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	599.16	689.04	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	626.84	720.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	654.78	753.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	684.60	787.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	699.38	804.29	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	729.20	838.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	755.00	868.25	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	771.92	887.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	793.15	912.12	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	806.03	926.93	
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	227.55	227.55	

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	247.78	247.78
	Rating Area 7	Tobacco User/Non-Tobacco User	16	255.52	255.52
	Rating Area 7	Tobacco User/Non-Tobacco User	17	263.25	263.25
	Rating Area 7	Tobacco User/Non-Tobacco User	18	271.58	271.58
	Rating Area 7	Tobacco User/Non-Tobacco User	19	279.91	279.91
	Rating Area 7	Tobacco User/Non-Tobacco User	20	288.53	288.53
	Rating Area 7	Tobacco User/Non-Tobacco User	21	297.46	342.08
	Rating Area 7	Tobacco User/Non-Tobacco User	22	297.46	342.08
	Rating Area 7	Tobacco User/Non-Tobacco User	23	297.46	342.08
	Rating Area 7	Tobacco User/Non-Tobacco User	24	297.46	342.08
	Rating Area 7	Tobacco User/Non-Tobacco User	25	298.65	343.44
	Rating Area 7	Tobacco User/Non-Tobacco User	26	304.60	350.29
	Rating Area 7	Tobacco User/Non-Tobacco User	27	311.74	358.50
	Rating Area 7	Tobacco User/Non-Tobacco User	28	323.34	371.84
	Rating Area 7	Tobacco User/Non-Tobacco User	29	332.85	382.78
	Rating Area 7	Tobacco User/Non-Tobacco User	30	337.61	388.26
	Rating Area 7	Tobacco User/Non-Tobacco User	31	344.75	396.47
	Rating Area 7	Tobacco User/Non-Tobacco User	32	351.89	404.68
	Rating Area 7	Tobacco User/Non-Tobacco User	33	356.35	409.81
	Rating Area 7	Tobacco User/Non-Tobacco User	34	361.11	415.28
	Rating Area 7	Tobacco User/Non-Tobacco User	35	363.49	418.02
	Rating Area 7	Tobacco User/Non-Tobacco User	36	365.87	420.75
	Rating Area 7	Tobacco User/Non-Tobacco User	37	368.25	423.49
	Rating Area 7	Tobacco User/Non-Tobacco User	38	370.63	426.23
	Rating Area 7	Tobacco User/Non-Tobacco User	39	375.39	431.70
	Rating Area 7	Tobacco User/Non-Tobacco User	40	380.15	437.17
	Rating Area 7	Tobacco User/Non-Tobacco User	41	387.29	445.38
	Rating Area 7	Tobacco User/Non-Tobacco User	42	394.13	453.25
	Rating Area 7	Tobacco User/Non-Tobacco User	43	403.65	464.20
	Rating Area 7	Tobacco User/Non-Tobacco User	44	415.55	477.88
	Rating Area 7	Tobacco User/Non-Tobacco User	45	429.53	493.96
	Rating Area 7	Tobacco User/Non-Tobacco User	46	446.19	513.11
	Rating Area 7	Tobacco User/Non-Tobacco User	47	464.93	534.66
	Rating Area 7	Tobacco User/Non-Tobacco User	48	486.34	559.29
	Rating Area 7	Tobacco User/Non-Tobacco User	49	507.46	583.58
	Rating Area 7	Tobacco User/Non-Tobacco User	50	531.26	610.95
	Rating Area 7	Tobacco User/Non-Tobacco User	51	554.76	637.97
	Rating Area 7	Tobacco User/Non-Tobacco User	52	580.64	667.73
	Rating Area 7	Tobacco User/Non-Tobacco User	53	606.81	697.84
	Rating Area 7	Tobacco User/Non-Tobacco User	54	635.07	730.33
	Rating Area 7	Tobacco User/Non-Tobacco User	55	663.33	762.83
	Rating Area 7	Tobacco User/Non-Tobacco User	56	693.97	798.06
	Rating Area 7	Tobacco User/Non-Tobacco User	57	724.90	833.64
	Rating Area 7	Tobacco User/Non-Tobacco User	58	757.92	871.61
	Rating Area 7	Tobacco User/Non-Tobacco User	59	774.28	890.42
	Rating Area 7	Tobacco User/Non-Tobacco User	60	807.30	928.39
	Rating Area 7	Tobacco User/Non-Tobacco User	61	835.86	961.23
	Rating Area 7	Tobacco User/Non-Tobacco User	62	854.60	982.78
	Rating Area 7	Tobacco User/Non-Tobacco User	63	878.09	1009.81
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	892.35	1026.21
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	196.08	196.08
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	15	213.51	213.51
	Rating Area 8	Tobacco User/Non-Tobacco User	16	220.18	220.18
	Rating Area 8	Tobacco User/Non-Tobacco User	17	226.84	226.84
	Rating Area 8	Tobacco User/Non-Tobacco User	18	234.02	234.02
	Rating Area 8	Tobacco User/Non-Tobacco User	19	241.19	241.19

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	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	20	248.63	248.63
	Rating Area 8	Tobacco User/Non-Tobacco User	21	256.32	294.76
	Rating Area 8	Tobacco User/Non-Tobacco User	22	256.32	294.76
	Rating Area 8	Tobacco User/Non-Tobacco User	23	256.32	294.76
	Rating Area 8	Tobacco User/Non-Tobacco User	24	256.32	294.76
	Rating Area 8	Tobacco User/Non-Tobacco User	25	257.34	295.94
	Rating Area 8	Tobacco User/Non-Tobacco User	26	262.47	301.84
	Rating Area 8	Tobacco User/Non-Tobacco User	27	268.62	308.91
	Rating Area 8	Tobacco User/Non-Tobacco User	28	278.62	320.41
	Rating Area 8	Tobacco User/Non-Tobacco User	29	286.82	329.84
	Rating Area 8	Tobacco User/Non-Tobacco User	30	290.92	334.56
	Rating Area 8	Tobacco User/Non-Tobacco User	31	297.07	341.63
	Rating Area 8	Tobacco User/Non-Tobacco User	32	303.22	348.71
	Rating Area 8	Tobacco User/Non-Tobacco User	33	307.07	353.13
	Rating Area 8	Tobacco User/Non-Tobacco User	34	311.17	357.84
	Rating Area 8	Tobacco User/Non-Tobacco User	35	313.22	360.20
	Rating Area 8	Tobacco User/Non-Tobacco User	36	315.27	362.56
	Rating Area 8	Tobacco User/Non-Tobacco User	37	317.32	364.92
	Rating Area 8	Tobacco User/Non-Tobacco User	38	319.37	367.28
	Rating Area 8	Tobacco User/Non-Tobacco User	39	323.47	371.99
	Rating Area 8	Tobacco User/Non-Tobacco User	40	327.57	376.71
	Rating Area 8	Tobacco User/Non-Tobacco User	41	333.72	383.78
	Rating Area 8	Tobacco User/Non-Tobacco User	42	339.62	390.56
	Rating Area 8	Tobacco User/Non-Tobacco User	43	347.82	399.99
	Rating Area 8	Tobacco User/Non-Tobacco User	44	358.07	411.78
	Rating Area 8	Tobacco User/Non-Tobacco User	45	370.12	425.64
	Rating Area 8	Tobacco User/Non-Tobacco User	46	384.47	442.15
	Rating Area 8	Tobacco User/Non-Tobacco User	47	400.62	460.72
	Rating Area 8	Tobacco User/Non-Tobacco User	48	419.08	481.94
	Rating Area 8	Tobacco User/Non-Tobacco User	49	437.28	502.87
	Rating Area 8	Tobacco User/Non-Tobacco User	50	457.78	526.45
	Rating Area 8	Tobacco User/Non-Tobacco User	51	478.03	549.73
	Rating Area 8	Tobacco User/Non-Tobacco User	52	500.33	575.38
	Rating Area 8	Tobacco User/Non-Tobacco User	53	522.88	601.32
	Rating Area 8	Tobacco User/Non-Tobacco User	54	547.23	629.32
	Rating Area 8	Tobacco User/Non-Tobacco User	55	571.58	657.32
	Rating Area 8	Tobacco User/Non-Tobacco User	56	597.99	687.68
	Rating Area 8	Tobacco User/Non-Tobacco User	57	624.64	718.34
	Rating Area 8	Tobacco User/Non-Tobacco User	58	653.09	751.06
	Rating Area 8	Tobacco User/Non-Tobacco User	59	667.19	767.27
	Rating Area 8	Tobacco User/Non-Tobacco User	60	695.64	799.99
	Rating Area 8	Tobacco User/Non-Tobacco User	61	720.25	828.29
	Rating Area 8	Tobacco User/Non-Tobacco User	62	736.40	846.86
	Rating Area 8	Tobacco User/Non-Tobacco User	63	756.64	870.14
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	768.93	884.27
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	236.72	236.72
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	15	257.76	257.76
	Rating Area 3	Tobacco User/Non-Tobacco User	16	265.81	265.81
	Rating Area 3	Tobacco User/Non-Tobacco User	17	273.85	273.85
	Rating Area 3	Tobacco User/Non-Tobacco User	18	282.52	282.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	291.18	291.18
	Rating Area 3	Tobacco User/Non-Tobacco User	20	300.16	300.16
	Rating Area 3	Tobacco User/Non-Tobacco User	21	309.44	355.86
	Rating Area 3	Tobacco User/Non-Tobacco User	22	309.44	355.86
	Rating Area 3	Tobacco User/Non-Tobacco User	23	309.44	355.86
	Rating Area 3	Tobacco User/Non-Tobacco User	24	309.44	355.86

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	25	310.68	357.28
	Rating Area 3	Tobacco User/Non-Tobacco User	26	316.87	364.40
	Rating Area 3	Tobacco User/Non-Tobacco User	27	324.29	372.94
	Rating Area 3	Tobacco User/Non-Tobacco User	28	336.36	386.82
	Rating Area 3	Tobacco User/Non-Tobacco User	29	346.26	398.20
	Rating Area 3	Tobacco User/Non-Tobacco User	30	351.21	403.90
	Rating Area 3	Tobacco User/Non-Tobacco User	31	358.64	412.44
	Rating Area 3	Tobacco User/Non-Tobacco User	32	366.07	420.98
	Rating Area 3	Tobacco User/Non-Tobacco User	33	370.71	426.32
	Rating Area 3	Tobacco User/Non-Tobacco User	34	375.66	432.01
	Rating Area 3	Tobacco User/Non-Tobacco User	35	378.14	434.86
	Rating Area 3	Tobacco User/Non-Tobacco User	36	380.61	437.70
	Rating Area 3	Tobacco User/Non-Tobacco User	37	383.09	440.55
	Rating Area 3	Tobacco User/Non-Tobacco User	38	385.56	443.40
	Rating Area 3	Tobacco User/Non-Tobacco User	39	390.51	449.09
	Rating Area 3	Tobacco User/Non-Tobacco User	40	395.46	454.78
	Rating Area 3	Tobacco User/Non-Tobacco User	41	402.89	463.32
	Rating Area 3	Tobacco User/Non-Tobacco User	42	410.01	471.51
	Rating Area 3	Tobacco User/Non-Tobacco User	43	419.91	482.90
	Rating Area 3	Tobacco User/Non-Tobacco User	44	432.29	497.13
	Rating Area 3	Tobacco User/Non-Tobacco User	45	446.83	513.86
	Rating Area 3	Tobacco User/Non-Tobacco User	46	464.16	533.78
	Rating Area 3	Tobacco User/Non-Tobacco User	47	483.66	556.20
	Rating Area 3	Tobacco User/Non-Tobacco User	48	505.93	581.83
	Rating Area 3	Tobacco User/Non-Tobacco User	49	527.91	607.09
	Rating Area 3	Tobacco User/Non-Tobacco User	50	552.66	635.56
	Rating Area 3	Tobacco User/Non-Tobacco User	51	577.11	663.67
	Rating Area 3	Tobacco User/Non-Tobacco User	52	604.03	694.63
	Rating Area 3	Tobacco User/Non-Tobacco User	53	631.26	725.95
	Rating Area 3	Tobacco User/Non-Tobacco User	54	660.65	759.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	690.05	793.56
	Rating Area 3	Tobacco User/Non-Tobacco User	56	721.92	830.21
	Rating Area 3	Tobacco User/Non-Tobacco User	57	754.11	867.22
	Rating Area 3	Tobacco User/Non-Tobacco User	58	788.45	906.72
	Rating Area 3	Tobacco User/Non-Tobacco User	59	805.47	926.29
	Rating Area 3	Tobacco User/Non-Tobacco User	60	839.82	965.79
	Rating Area 3	Tobacco User/Non-Tobacco User	61	869.53	999.96
	Rating Area 3	Tobacco User/Non-Tobacco User	62	889.02	1022.38
	Rating Area 3	Tobacco User/Non-Tobacco User	63	913.47	1050.49
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	928.30	1067.55
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.31	237.31
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	15	258.40	258.40
	Rating Area 6	Tobacco User/Non-Tobacco User	16	266.47	266.47
	Rating Area 6	Tobacco User/Non-Tobacco User	17	274.53	274.53
	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.22	283.22
	Rating Area 6	Tobacco User/Non-Tobacco User	19	291.91	291.91
	Rating Area 6	Tobacco User/Non-Tobacco User	20	300.90	300.90
	Rating Area 6	Tobacco User/Non-Tobacco User	21	310.21	356.74
	Rating Area 6	Tobacco User/Non-Tobacco User	22	310.21	356.74
	Rating Area 6	Tobacco User/Non-Tobacco User	23	310.21	356.74
	Rating Area 6	Tobacco User/Non-Tobacco User	24	310.21	356.74
	Rating Area 6	Tobacco User/Non-Tobacco User	25	311.45	358.17
	Rating Area 6	Tobacco User/Non-Tobacco User	26	317.65	365.30
	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.10	373.86
	Rating Area 6	Tobacco User/Non-Tobacco User	28	337.20	387.78
	Rating Area 6	Tobacco User/Non-Tobacco User	29	347.12	399.19

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.09	404.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	359.53	413.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	366.98	422.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	371.63	427.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	376.59	433.08	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	379.07	435.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	381.56	438.79	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	384.04	441.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	386.52	444.50	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	391.48	450.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	396.45	455.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	403.89	464.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	411.03	472.68	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	420.95	484.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	433.36	498.36	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	447.94	515.13	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	465.31	535.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	484.85	557.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	507.19	583.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	529.21	608.60	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	554.03	637.14	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	578.54	665.32	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	605.53	696.35	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	632.82	727.75	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	662.29	761.64	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	691.76	795.53	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	723.71	832.27	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	755.98	869.37	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	790.41	908.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	807.47	928.59	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	841.90	968.19	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	871.68	1002.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	891.23	1024.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	915.73	1053.09	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	930.60	1070.20	
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	262.72	262.72	
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	15	286.08	286.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	295.01	295.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	303.94	303.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	313.55	313.55	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	323.17	323.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	333.13	333.13	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	343.43	394.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	343.43	394.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	343.43	394.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	343.43	394.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	344.80	396.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	351.67	404.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	359.91	413.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	373.31	429.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	384.30	441.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	389.79	448.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	398.04	457.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	406.28	467.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	411.43	473.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	416.92	479.46	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	35	419.67	482.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	422.42	485.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	425.17	488.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	427.91	492.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	433.41	498.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	438.90	504.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	447.15	514.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	455.04	523.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	466.03	535.94	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	479.77	551.74	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	495.91	570.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	515.15	592.42	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	536.78	617.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	561.51	645.73	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	585.89	673.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	613.37	705.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	640.50	736.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	670.38	770.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	700.60	805.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	733.22	843.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	765.85	880.73	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	801.22	921.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	836.94	962.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	875.06	1006.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	893.95	1028.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	932.07	1071.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	965.04	1109.79	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	986.67	1134.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1013.81	1165.88	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1030.27	1184.81	
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	226.39	226.39	
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	15	246.51	246.51	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	254.20	254.20	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	261.90	261.90	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	270.18	270.18	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	278.47	278.47	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	287.05	287.05	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	295.93	340.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	295.93	340.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	295.93	340.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	24	295.93	340.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	25	297.11	341.68	
	Rating Area 8	Tobacco User/Non-Tobacco User	26	303.03	348.49	
	Rating Area 8	Tobacco User/Non-Tobacco User	27	310.13	356.66	
	Rating Area 8	Tobacco User/Non-Tobacco User	28	321.68	369.93	
	Rating Area 8	Tobacco User/Non-Tobacco User	29	331.15	380.82	
	Rating Area 8	Tobacco User/Non-Tobacco User	30	335.88	386.26	
	Rating Area 8	Tobacco User/Non-Tobacco User	31	342.98	394.43	
	Rating Area 8	Tobacco User/Non-Tobacco User	32	350.09	402.60	
	Rating Area 8	Tobacco User/Non-Tobacco User	33	354.52	407.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	34	359.26	413.15	
	Rating Area 8	Tobacco User/Non-Tobacco User	35	361.63	415.87	
	Rating Area 8	Tobacco User/Non-Tobacco User	36	363.99	418.59	
	Rating Area 8	Tobacco User/Non-Tobacco User	37	366.36	421.32	
	Rating Area 8	Tobacco User/Non-Tobacco User	38	368.73	424.04	
	Rating Area 8	Tobacco User/Non-Tobacco User	39	373.46	429.48	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	40	378.20	434.93
	Rating Area 8	Tobacco User/Non-Tobacco User	41	385.30	443.10
	Rating Area 8	Tobacco User/Non-Tobacco User	42	392.11	450.92
	Rating Area 8	Tobacco User/Non-Tobacco User	43	401.58	461.81
	Rating Area 8	Tobacco User/Non-Tobacco User	44	413.41	475.43
	Rating Area 8	Tobacco User/Non-Tobacco User	45	427.32	491.42
	Rating Area 8	Tobacco User/Non-Tobacco User	46	443.90	510.48
	Rating Area 8	Tobacco User/Non-Tobacco User	47	462.54	531.92
	Rating Area 8	Tobacco User/Non-Tobacco User	48	483.85	556.42
	Rating Area 8	Tobacco User/Non-Tobacco User	49	504.86	580.59
	Rating Area 8	Tobacco User/Non-Tobacco User	50	528.53	607.81
	Rating Area 8	Tobacco User/Non-Tobacco User	51	551.91	634.70
	Rating Area 8	Tobacco User/Non-Tobacco User	52	577.66	664.30
	Rating Area 8	Tobacco User/Non-Tobacco User	53	603.70	694.25
	Rating Area 8	Tobacco User/Non-Tobacco User	54	631.81	726.58
	Rating Area 8	Tobacco User/Non-Tobacco User	55	659.92	758.91
	Rating Area 8	Tobacco User/Non-Tobacco User	56	690.41	793.97
	Rating Area 8	Tobacco User/Non-Tobacco User	57	721.18	829.36
	Rating Area 8	Tobacco User/Non-Tobacco User	58	754.03	867.13
	Rating Area 8	Tobacco User/Non-Tobacco User	59	770.31	885.85
	Rating Area 8	Tobacco User/Non-Tobacco User	60	803.15	923.63
	Rating Area 8	Tobacco User/Non-Tobacco User	61	831.56	956.30
	Rating Area 8	Tobacco User/Non-Tobacco User	62	850.21	977.74
	Rating Area 8	Tobacco User/Non-Tobacco User	63	873.59	1004.62
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	887.77	1020.94
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	248.16	248.16
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	15	270.22	270.22
	Rating Area 3	Tobacco User/Non-Tobacco User	16	278.65	278.65
	Rating Area 3	Tobacco User/Non-Tobacco User	17	287.08	287.08
	Rating Area 3	Tobacco User/Non-Tobacco User	18	296.17	296.17
	Rating Area 3	Tobacco User/Non-Tobacco User	19	305.25	305.25
	Rating Area 3	Tobacco User/Non-Tobacco User	20	314.66	314.66
	Rating Area 3	Tobacco User/Non-Tobacco User	21	324.39	373.05
	Rating Area 3	Tobacco User/Non-Tobacco User	22	324.39	373.05
	Rating Area 3	Tobacco User/Non-Tobacco User	23	324.39	373.05
	Rating Area 3	Tobacco User/Non-Tobacco User	24	324.39	373.05
	Rating Area 3	Tobacco User/Non-Tobacco User	25	325.69	374.54
	Rating Area 3	Tobacco User/Non-Tobacco User	26	332.17	382.00
	Rating Area 3	Tobacco User/Non-Tobacco User	27	339.96	390.95
	Rating Area 3	Tobacco User/Non-Tobacco User	28	352.61	405.50
	Rating Area 3	Tobacco User/Non-Tobacco User	29	362.99	417.44
	Rating Area 3	Tobacco User/Non-Tobacco User	30	368.18	423.41
	Rating Area 3	Tobacco User/Non-Tobacco User	31	375.97	432.36
	Rating Area 3	Tobacco User/Non-Tobacco User	32	383.75	441.31
	Rating Area 3	Tobacco User/Non-Tobacco User	33	388.62	446.91
	Rating Area 3	Tobacco User/Non-Tobacco User	34	393.81	452.88
	Rating Area 3	Tobacco User/Non-Tobacco User	35	396.40	455.86
	Rating Area 3	Tobacco User/Non-Tobacco User	36	399.00	458.85
	Rating Area 3	Tobacco User/Non-Tobacco User	37	401.59	461.83
	Rating Area 3	Tobacco User/Non-Tobacco User	38	404.19	464.82
	Rating Area 3	Tobacco User/Non-Tobacco User	39	409.38	470.79
	Rating Area 3	Tobacco User/Non-Tobacco User	40	414.57	476.75
	Rating Area 3	Tobacco User/Non-Tobacco User	41	422.35	485.71
	Rating Area 3	Tobacco User/Non-Tobacco User	42	429.81	494.29
	Rating Area 3	Tobacco User/Non-Tobacco User	43	440.20	506.22
	Rating Area 3	Tobacco User/Non-Tobacco User	44	453.17	521.15

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	45	468.42	538.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	486.58	559.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	507.02	583.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	530.38	609.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	49	553.41	636.42	
	Rating Area 3	Tobacco User/Non-Tobacco User	50	579.36	666.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	51	604.98	695.73	
	Rating Area 3	Tobacco User/Non-Tobacco User	52	633.21	728.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	53	661.75	761.02	
	Rating Area 3	Tobacco User/Non-Tobacco User	54	692.57	796.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	55	723.39	831.89	
	Rating Area 3	Tobacco User/Non-Tobacco User	56	756.80	870.32	
	Rating Area 3	Tobacco User/Non-Tobacco User	57	790.53	909.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	58	826.54	950.52	
	Rating Area 3	Tobacco User/Non-Tobacco User	59	844.38	971.04	
	Rating Area 3	Tobacco User/Non-Tobacco User	60	880.39	1012.45	
	Rating Area 3	Tobacco User/Non-Tobacco User	61	911.53	1048.26	
	Rating Area 3	Tobacco User/Non-Tobacco User	62	931.97	1071.76	
	Rating Area 3	Tobacco User/Non-Tobacco User	63	957.60	1101.23	
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	973.15	1119.12	
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	248.77	248.77	
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.89	270.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	16	279.34	279.34	
	Rating Area 6	Tobacco User/Non-Tobacco User	17	287.80	287.80	
	Rating Area 6	Tobacco User/Non-Tobacco User	18	296.90	296.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	19	306.01	306.01	
	Rating Area 6	Tobacco User/Non-Tobacco User	20	315.44	315.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	21	325.19	373.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	22	325.19	373.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	23	325.19	373.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	24	325.19	373.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	25	326.49	375.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	26	333.00	382.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	27	340.80	391.92	
	Rating Area 6	Tobacco User/Non-Tobacco User	28	353.49	406.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	29	363.89	418.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	30	369.09	424.46	
	Rating Area 6	Tobacco User/Non-Tobacco User	31	376.90	433.43	
	Rating Area 6	Tobacco User/Non-Tobacco User	32	384.70	442.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	33	389.58	448.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	34	394.78	454.00	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	397.39	456.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	399.99	459.99	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	402.59	462.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	405.19	465.97	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	410.39	471.95	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	415.60	477.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	423.40	486.91	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	430.88	495.51	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	441.29	507.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	454.29	522.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	469.58	540.02	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	487.79	560.96	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	508.28	584.52	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	531.69	611.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	554.78	638.00	

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	50	580.80	667.91
	Rating Area 6	Tobacco User/Non-Tobacco User	51	606.49	697.46
	Rating Area 6	Tobacco User/Non-Tobacco User	52	634.78	729.99
	Rating Area 6	Tobacco User/Non-Tobacco User	53	663.39	762.90
	Rating Area 6	Tobacco User/Non-Tobacco User	54	694.29	798.43
	Rating Area 6	Tobacco User/Non-Tobacco User	55	725.18	833.96
	Rating Area 6	Tobacco User/Non-Tobacco User	56	758.68	872.48
	Rating Area 6	Tobacco User/Non-Tobacco User	57	792.50	911.37
	Rating Area 6	Tobacco User/Non-Tobacco User	58	828.59	952.88
	Rating Area 6	Tobacco User/Non-Tobacco User	59	846.48	973.45
	Rating Area 6	Tobacco User/Non-Tobacco User	60	882.57	1014.96
	Rating Area 6	Tobacco User/Non-Tobacco User	61	913.79	1050.86
	Rating Area 6	Tobacco User/Non-Tobacco User	62	934.28	1074.42
	Rating Area 6	Tobacco User/Non-Tobacco User	63	959.97	1103.97
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	975.56	1121.90
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	275.42	275.42
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	15	299.90	299.90
	Rating Area 7	Tobacco User/Non-Tobacco User	16	309.26	309.26
	Rating Area 7	Tobacco User/Non-Tobacco User	17	318.62	318.62
	Rating Area 7	Tobacco User/Non-Tobacco User	18	328.70	328.70
	Rating Area 7	Tobacco User/Non-Tobacco User	19	338.78	338.78
	Rating Area 7	Tobacco User/Non-Tobacco User	20	349.22	349.22
	Rating Area 7	Tobacco User/Non-Tobacco User	21	360.02	414.02
	Rating Area 7	Tobacco User/Non-Tobacco User	22	360.02	414.02
	Rating Area 7	Tobacco User/Non-Tobacco User	23	360.02	414.02
	Rating Area 7	Tobacco User/Non-Tobacco User	24	360.02	414.02
	Rating Area 7	Tobacco User/Non-Tobacco User	25	361.46	415.68
	Rating Area 7	Tobacco User/Non-Tobacco User	26	368.66	423.96
	Rating Area 7	Tobacco User/Non-Tobacco User	27	377.30	433.90
	Rating Area 7	Tobacco User/Non-Tobacco User	28	391.34	450.04
	Rating Area 7	Tobacco User/Non-Tobacco User	29	402.86	463.29
	Rating Area 7	Tobacco User/Non-Tobacco User	30	408.62	469.92
	Rating Area 7	Tobacco User/Non-Tobacco User	31	417.26	479.85
	Rating Area 7	Tobacco User/Non-Tobacco User	32	425.90	489.79
	Rating Area 7	Tobacco User/Non-Tobacco User	33	431.30	496.00
	Rating Area 7	Tobacco User/Non-Tobacco User	34	437.06	502.62
	Rating Area 7	Tobacco User/Non-Tobacco User	35	439.94	505.94
	Rating Area 7	Tobacco User/Non-Tobacco User	36	442.83	509.25
	Rating Area 7	Tobacco User/Non-Tobacco User	37	445.71	512.56
	Rating Area 7	Tobacco User/Non-Tobacco User	38	448.59	515.87
	Rating Area 7	Tobacco User/Non-Tobacco User	39	454.35	522.50
	Rating Area 7	Tobacco User/Non-Tobacco User	40	460.11	529.12
	Rating Area 7	Tobacco User/Non-Tobacco User	41	468.75	539.06
	Rating Area 7	Tobacco User/Non-Tobacco User	42	477.03	548.58
	Rating Area 7	Tobacco User/Non-Tobacco User	43	488.55	561.83
	Rating Area 7	Tobacco User/Non-Tobacco User	44	502.95	578.39
	Rating Area 7	Tobacco User/Non-Tobacco User	45	519.87	597.85
	Rating Area 7	Tobacco User/Non-Tobacco User	46	540.03	621.04
	Rating Area 7	Tobacco User/Non-Tobacco User	47	562.71	647.12
	Rating Area 7	Tobacco User/Non-Tobacco User	48	588.63	676.93
	Rating Area 7	Tobacco User/Non-Tobacco User	49	614.19	706.32
	Rating Area 7	Tobacco User/Non-Tobacco User	50	643.00	739.45
	Rating Area 7	Tobacco User/Non-Tobacco User	51	671.44	772.15
	Rating Area 7	Tobacco User/Non-Tobacco User	52	702.76	808.17
	Rating Area 7	Tobacco User/Non-Tobacco User	53	734.44	844.61
	Rating Area 7	Tobacco User/Non-Tobacco User	54	768.64	883.94

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	55	802.85	923.27
	Rating Area 7	Tobacco User/Non-Tobacco User	56	839.93	965.92
	Rating Area 7	Tobacco User/Non-Tobacco User	57	877.37	1008.98
	Rating Area 7	Tobacco User/Non-Tobacco User	58	917.33	1054.93
	Rating Area 7	Tobacco User/Non-Tobacco User	59	937.13	1077.70
	Rating Area 7	Tobacco User/Non-Tobacco User	60	977.10	1123.66
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1011.66	1163.41
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1034.34	1189.49
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1062.78	1222.20
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1080.04	1242.05
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	237.32	237.32
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	15	258.42	258.42
	Rating Area 8	Tobacco User/Non-Tobacco User	16	266.48	266.48
	Rating Area 8	Tobacco User/Non-Tobacco User	17	274.55	274.55
	Rating Area 8	Tobacco User/Non-Tobacco User	18	283.24	283.24
	Rating Area 8	Tobacco User/Non-Tobacco User	19	291.92	291.92
	Rating Area 8	Tobacco User/Non-Tobacco User	20	300.92	300.92
	Rating Area 8	Tobacco User/Non-Tobacco User	21	310.23	356.76
	Rating Area 8	Tobacco User/Non-Tobacco User	22	310.23	356.76
	Rating Area 8	Tobacco User/Non-Tobacco User	23	310.23	356.76
	Rating Area 8	Tobacco User/Non-Tobacco User	24	310.23	356.76
	Rating Area 8	Tobacco User/Non-Tobacco User	25	311.47	358.19
	Rating Area 8	Tobacco User/Non-Tobacco User	26	317.67	365.32
	Rating Area 8	Tobacco User/Non-Tobacco User	27	325.12	373.88
	Rating Area 8	Tobacco User/Non-Tobacco User	28	337.22	387.80
	Rating Area 8	Tobacco User/Non-Tobacco User	29	347.14	399.21
	Rating Area 8	Tobacco User/Non-Tobacco User	30	352.11	404.92
	Rating Area 8	Tobacco User/Non-Tobacco User	31	359.55	413.48
	Rating Area 8	Tobacco User/Non-Tobacco User	32	367.00	422.05
	Rating Area 8	Tobacco User/Non-Tobacco User	33	371.65	427.40
	Rating Area 8	Tobacco User/Non-Tobacco User	34	376.61	433.11
	Rating Area 8	Tobacco User/Non-Tobacco User	35	379.10	435.96
	Rating Area 8	Tobacco User/Non-Tobacco User	36	381.58	438.81
	Rating Area 8	Tobacco User/Non-Tobacco User	37	384.06	441.67
	Rating Area 8	Tobacco User/Non-Tobacco User	38	386.54	444.52
	Rating Area 8	Tobacco User/Non-Tobacco User	39	391.51	450.23
	Rating Area 8	Tobacco User/Non-Tobacco User	40	396.47	455.94
	Rating Area 8	Tobacco User/Non-Tobacco User	41	403.91	464.50
	Rating Area 8	Tobacco User/Non-Tobacco User	42	411.05	472.71
	Rating Area 8	Tobacco User/Non-Tobacco User	43	420.98	484.12
	Rating Area 8	Tobacco User/Non-Tobacco User	44	433.39	498.39
	Rating Area 8	Tobacco User/Non-Tobacco User	45	447.97	515.16
	Rating Area 8	Tobacco User/Non-Tobacco User	46	465.34	535.14
	Rating Area 8	Tobacco User/Non-Tobacco User	47	484.88	557.62
	Rating Area 8	Tobacco User/Non-Tobacco User	48	507.22	583.30
	Rating Area 8	Tobacco User/Non-Tobacco User	49	529.25	608.63
	Rating Area 8	Tobacco User/Non-Tobacco User	50	554.06	637.17
	Rating Area 8	Tobacco User/Non-Tobacco User	51	578.57	665.36
	Rating Area 8	Tobacco User/Non-Tobacco User	52	605.56	696.40
	Rating Area 8	Tobacco User/Non-Tobacco User	53	632.86	727.79
	Rating Area 8	Tobacco User/Non-Tobacco User	54	662.33	761.68
	Rating Area 8	Tobacco User/Non-Tobacco User	55	691.80	795.57
	Rating Area 8	Tobacco User/Non-Tobacco User	56	723.76	832.32
	Rating Area 8	Tobacco User/Non-Tobacco User	57	756.02	869.42
	Rating Area 8	Tobacco User/Non-Tobacco User	58	790.46	909.02
	Rating Area 8	Tobacco User/Non-Tobacco User	59	807.52	928.65

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	60	841.95	968.25
	Rating Area 8	Tobacco User/Non-Tobacco User	61	871.73	1002.50
	Rating Area 8	Tobacco User/Non-Tobacco User	62	891.28	1024.97
	Rating Area 8	Tobacco User/Non-Tobacco User	63	915.79	1053.16
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	930.66	1070.26
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.59	190.59
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.53	207.53
	Rating Area 3	Tobacco User/Non-Tobacco User	16	214.01	214.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	220.49	220.49
	Rating Area 3	Tobacco User/Non-Tobacco User	18	227.47	227.47
	Rating Area 3	Tobacco User/Non-Tobacco User	19	234.44	234.44
	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.67	241.67
	Rating Area 3	Tobacco User/Non-Tobacco User	21	249.14	286.51
	Rating Area 3	Tobacco User/Non-Tobacco User	22	249.14	286.51
	Rating Area 3	Tobacco User/Non-Tobacco User	23	249.14	286.51
	Rating Area 3	Tobacco User/Non-Tobacco User	24	249.14	286.51
	Rating Area 3	Tobacco User/Non-Tobacco User	25	250.14	287.66
	Rating Area 3	Tobacco User/Non-Tobacco User	26	255.12	293.39
	Rating Area 3	Tobacco User/Non-Tobacco User	27	261.10	300.27
	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.82	311.44
	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.79	320.61
	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.78	325.19
	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.76	332.07
	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.73	338.94
	Rating Area 3	Tobacco User/Non-Tobacco User	33	298.47	343.24
	Rating Area 3	Tobacco User/Non-Tobacco User	34	302.46	347.83
	Rating Area 3	Tobacco User/Non-Tobacco User	35	304.45	350.12
	Rating Area 3	Tobacco User/Non-Tobacco User	36	306.44	352.41
	Rating Area 3	Tobacco User/Non-Tobacco User	37	308.44	354.70
	Rating Area 3	Tobacco User/Non-Tobacco User	38	310.43	356.99
	Rating Area 3	Tobacco User/Non-Tobacco User	39	314.42	361.58
	Rating Area 3	Tobacco User/Non-Tobacco User	40	318.40	366.16
	Rating Area 3	Tobacco User/Non-Tobacco User	41	324.38	373.04
	Rating Area 3	Tobacco User/Non-Tobacco User	42	330.11	379.63
	Rating Area 3	Tobacco User/Non-Tobacco User	43	338.09	388.80
	Rating Area 3	Tobacco User/Non-Tobacco User	44	348.05	400.26
	Rating Area 3	Tobacco User/Non-Tobacco User	45	359.76	413.72
	Rating Area 3	Tobacco User/Non-Tobacco User	46	373.71	429.77
	Rating Area 3	Tobacco User/Non-Tobacco User	47	389.41	447.82
	Rating Area 3	Tobacco User/Non-Tobacco User	48	407.35	468.45
	Rating Area 3	Tobacco User/Non-Tobacco User	49	425.04	488.79
	Rating Area 3	Tobacco User/Non-Tobacco User	50	444.97	511.71
	Rating Area 3	Tobacco User/Non-Tobacco User	51	464.65	534.35
	Rating Area 3	Tobacco User/Non-Tobacco User	52	486.32	559.27
	Rating Area 3	Tobacco User/Non-Tobacco User	53	508.25	584.49
	Rating Area 3	Tobacco User/Non-Tobacco User	54	531.92	611.70
	Rating Area 3	Tobacco User/Non-Tobacco User	55	555.59	638.92
	Rating Area 3	Tobacco User/Non-Tobacco User	56	581.25	668.43
	Rating Area 3	Tobacco User/Non-Tobacco User	57	607.16	698.23
	Rating Area 3	Tobacco User/Non-Tobacco User	58	634.81	730.03
	Rating Area 3	Tobacco User/Non-Tobacco User	59	648.52	745.79
	Rating Area 3	Tobacco User/Non-Tobacco User	60	676.17	777.60
	Rating Area 3	Tobacco User/Non-Tobacco User	61	700.09	805.10
	Rating Area 3	Tobacco User/Non-Tobacco User	62	715.78	823.15
	Rating Area 3	Tobacco User/Non-Tobacco User	63	735.47	845.79
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	747.40	859.52

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	191.07	191.07	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	15	208.05	208.05	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	16	214.54	214.54	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	17	221.04	221.04	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	18	228.03	228.03	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	19	235.02	235.02	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	20	242.27	242.27	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	21	249.76	287.22	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	22	249.76	287.22	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	23	249.76	287.22	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	24	249.76	287.22	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	25	250.76	288.37	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	26	255.75	294.12	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	27	261.75	301.01	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	28	271.49	312.21	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	29	279.48	321.40	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	30	283.48	326.00	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	31	289.47	332.89	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	32	295.47	339.79	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	33	299.21	344.09	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	34	303.21	348.69	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	35	305.21	350.99	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	36	307.20	353.28	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	37	309.20	355.58	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	38	311.20	357.88	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	39	315.20	362.48	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	40	319.19	367.07	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	41	325.19	373.97	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	42	330.93	380.57	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	43	338.92	389.76	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	44	348.91	401.25	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	45	360.65	414.75	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	46	374.64	430.84	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	47	390.37	448.93	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	48	408.36	469.61	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	49	426.09	490.00	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	50	446.07	512.98	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	51	465.80	535.67	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	52	487.53	560.66	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	53	509.51	585.94	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	54	533.24	613.22	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	55	556.96	640.51	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	56	582.69	670.09	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	57	608.66	699.96	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	58	636.39	731.85	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	59	650.12	747.64	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	60	677.85	779.52	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	61	701.82	807.10	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	62	717.56	825.19	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	63	737.29	847.88	
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	749.26	861.65	
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	211.53	211.53	
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	15	230.33	230.33	
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	16	237.52	237.52	
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	17	244.71	244.71	
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	18	252.45	252.45	

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* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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	
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	19	260.19	260.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	268.21	268.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	276.51	317.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	276.51	317.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	276.51	317.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	276.51	317.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	277.61	319.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	283.14	325.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	289.78	333.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	300.56	345.65	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	309.41	355.82	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	313.84	360.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	320.47	368.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	327.11	376.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	331.26	380.95	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	335.68	386.03	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	337.89	388.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	340.10	391.12	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	342.32	393.66	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	344.53	396.21	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	348.95	401.30	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	353.38	406.38	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	360.01	414.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	366.37	421.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	375.22	431.50	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	386.28	444.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	399.28	459.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	414.76	476.98	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	432.18	497.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	452.09	519.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	471.72	542.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	493.84	567.92	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	515.69	593.04	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	539.74	620.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	564.08	648.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	590.34	678.90	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	616.61	709.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	645.09	741.86	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	673.85	774.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	704.54	810.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	59	719.75	827.71	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	750.44	863.01	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	776.99	893.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	794.41	913.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	816.25	938.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	829.50	953.93	
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	182.27	182.27	
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	15	198.47	198.47	
	Rating Area 8	Tobacco User/Non-Tobacco User	16	204.67	204.67	
	Rating Area 8	Tobacco User/Non-Tobacco User	17	210.86	210.86	
	Rating Area 8	Tobacco User/Non-Tobacco User	18	217.54	217.54	
	Rating Area 8	Tobacco User/Non-Tobacco User	19	224.21	224.21	
	Rating Area 8	Tobacco User/Non-Tobacco User	20	231.12	231.12	
	Rating Area 8	Tobacco User/Non-Tobacco User	21	238.26	274.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	22	238.26	274.00	
	Rating Area 8	Tobacco User/Non-Tobacco User	23	238.26	274.00	
	Rating Area 8	Tobacco User/Non-Tobacco User				

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.				
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	24	238.26	274.00
	Rating Area 8	Tobacco User/Non-Tobacco User	25	239.22	275.10
	Rating Area 8	Tobacco User/Non-Tobacco User	26	243.98	280.58
	Rating Area 8	Tobacco User/Non-Tobacco User	27	249.70	287.16
	Rating Area 8	Tobacco User/Non-Tobacco User	28	258.99	297.84
	Rating Area 8	Tobacco User/Non-Tobacco User	29	266.62	306.61
	Rating Area 8	Tobacco User/Non-Tobacco User	30	270.43	310.99
	Rating Area 8	Tobacco User/Non-Tobacco User	31	276.15	317.57
	Rating Area 8	Tobacco User/Non-Tobacco User	32	281.87	324.15
	Rating Area 8	Tobacco User/Non-Tobacco User	33	285.44	328.26
	Rating Area 8	Tobacco User/Non-Tobacco User	34	289.25	332.64
	Rating Area 8	Tobacco User/Non-Tobacco User	35	291.16	334.83
	Rating Area 8	Tobacco User/Non-Tobacco User	36	293.06	337.02
	Rating Area 8	Tobacco User/Non-Tobacco User	37	294.97	339.22
	Rating Area 8	Tobacco User/Non-Tobacco User	38	296.88	341.41
	Rating Area 8	Tobacco User/Non-Tobacco User	39	300.69	345.79
	Rating Area 8	Tobacco User/Non-Tobacco User	40	304.50	350.18
	Rating Area 8	Tobacco User/Non-Tobacco User	41	310.22	356.75
	Rating Area 8	Tobacco User/Non-Tobacco User	42	315.70	363.06
	Rating Area 8	Tobacco User/Non-Tobacco User	43	323.32	371.82
	Rating Area 8	Tobacco User/Non-Tobacco User	44	332.86	382.78
	Rating Area 8	Tobacco User/Non-Tobacco User	45	344.05	395.66
	Rating Area 8	Tobacco User/Non-Tobacco User	46	357.40	411.01
	Rating Area 8	Tobacco User/Non-Tobacco User	47	372.41	428.27
	Rating Area 8	Tobacco User/Non-Tobacco User	48	389.56	448.00
	Rating Area 8	Tobacco User/Non-Tobacco User	49	406.48	467.45
	Rating Area 8	Tobacco User/Non-Tobacco User	50	425.54	489.37
	Rating Area 8	Tobacco User/Non-Tobacco User	51	444.36	511.02
	Rating Area 8	Tobacco User/Non-Tobacco User	52	465.09	534.86
	Rating Area 8	Tobacco User/Non-Tobacco User	53	486.06	558.97
	Rating Area 8	Tobacco User/Non-Tobacco User	54	508.69	585.00
	Rating Area 8	Tobacco User/Non-Tobacco User	55	531.33	611.03
	Rating Area 8	Tobacco User/Non-Tobacco User	56	555.87	639.25
	Rating Area 8	Tobacco User/Non-Tobacco User	57	580.65	667.75
	Rating Area 8	Tobacco User/Non-Tobacco User	58	607.10	698.16
	Rating Area 8	Tobacco User/Non-Tobacco User	59	620.20	713.23
	Rating Area 8	Tobacco User/Non-Tobacco User	60	646.65	743.65
	Rating Area 8	Tobacco User/Non-Tobacco User	61	669.52	769.95
	Rating Area 8	Tobacco User/Non-Tobacco User	62	684.53	787.21
	Rating Area 8	Tobacco User/Non-Tobacco User	63	703.36	808.86
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	714.77	821.99
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	198.73	198.73
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	15	216.40	216.40
	Rating Area 3	Tobacco User/Non-Tobacco User	16	223.15	223.15
	Rating Area 3	Tobacco User/Non-Tobacco User	17	229.91	229.91
	Rating Area 3	Tobacco User/Non-Tobacco User	18	237.18	237.18
	Rating Area 3	Tobacco User/Non-Tobacco User	19	244.46	244.46
	Rating Area 3	Tobacco User/Non-Tobacco User	20	251.99	251.99
	Rating Area 3	Tobacco User/Non-Tobacco User	21	259.78	298.75
	Rating Area 3	Tobacco User/Non-Tobacco User	22	259.78	298.75
	Rating Area 3	Tobacco User/Non-Tobacco User	23	259.78	298.75
	Rating Area 3	Tobacco User/Non-Tobacco User	24	259.78	298.75
	Rating Area 3	Tobacco User/Non-Tobacco User	25	260.82	299.95
	Rating Area 3	Tobacco User/Non-Tobacco User	26	266.02	305.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	272.25	313.09
	Rating Area 3	Tobacco User/Non-Tobacco User	28	282.38	324.74

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	29	290.70	334.30
	Rating Area 3	Tobacco User/Non-Tobacco User	30	294.85	339.08
	Rating Area 3	Tobacco User/Non-Tobacco User	31	301.09	346.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	307.32	353.42
	Rating Area 3	Tobacco User/Non-Tobacco User	33	311.22	357.90
	Rating Area 3	Tobacco User/Non-Tobacco User	34	315.38	362.68
	Rating Area 3	Tobacco User/Non-Tobacco User	35	317.46	365.07
	Rating Area 3	Tobacco User/Non-Tobacco User	36	319.53	367.46
	Rating Area 3	Tobacco User/Non-Tobacco User	37	321.61	369.85
	Rating Area 3	Tobacco User/Non-Tobacco User	38	323.69	372.24
	Rating Area 3	Tobacco User/Non-Tobacco User	39	327.85	377.02
	Rating Area 3	Tobacco User/Non-Tobacco User	40	332.00	381.80
	Rating Area 3	Tobacco User/Non-Tobacco User	41	338.24	388.97
	Rating Area 3	Tobacco User/Non-Tobacco User	42	344.21	395.84
	Rating Area 3	Tobacco User/Non-Tobacco User	43	352.53	405.40
	Rating Area 3	Tobacco User/Non-Tobacco User	44	362.92	417.35
	Rating Area 3	Tobacco User/Non-Tobacco User	45	375.13	431.40
	Rating Area 3	Tobacco User/Non-Tobacco User	46	389.67	448.13
	Rating Area 3	Tobacco User/Non-Tobacco User	47	406.04	466.95
	Rating Area 3	Tobacco User/Non-Tobacco User	48	424.75	488.46
	Rating Area 3	Tobacco User/Non-Tobacco User	49	443.19	509.67
	Rating Area 3	Tobacco User/Non-Tobacco User	50	463.97	533.57
	Rating Area 3	Tobacco User/Non-Tobacco User	51	484.50	557.17
	Rating Area 3	Tobacco User/Non-Tobacco User	52	507.10	583.16
	Rating Area 3	Tobacco User/Non-Tobacco User	53	529.96	609.45
	Rating Area 3	Tobacco User/Non-Tobacco User	54	554.64	637.83
	Rating Area 3	Tobacco User/Non-Tobacco User	55	579.32	666.21
	Rating Area 3	Tobacco User/Non-Tobacco User	56	606.07	696.99
	Rating Area 3	Tobacco User/Non-Tobacco User	57	633.09	728.06
	Rating Area 3	Tobacco User/Non-Tobacco User	58	661.93	761.22
	Rating Area 3	Tobacco User/Non-Tobacco User	59	676.22	777.65
	Rating Area 3	Tobacco User/Non-Tobacco User	60	705.05	810.81
	Rating Area 3	Tobacco User/Non-Tobacco User	61	729.99	839.49
	Rating Area 3	Tobacco User/Non-Tobacco User	62	746.36	858.31
	Rating Area 3	Tobacco User/Non-Tobacco User	63	766.88	881.91
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	779.33	896.23
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	199.23	199.23
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	15	216.94	216.94
	Rating Area 6	Tobacco User/Non-Tobacco User	16	223.71	223.71
	Rating Area 6	Tobacco User/Non-Tobacco User	17	230.48	230.48
	Rating Area 6	Tobacco User/Non-Tobacco User	18	237.77	237.77
	Rating Area 6	Tobacco User/Non-Tobacco User	19	245.06	245.06
	Rating Area 6	Tobacco User/Non-Tobacco User	20	252.61	252.61
	Rating Area 6	Tobacco User/Non-Tobacco User	21	260.43	299.49
	Rating Area 6	Tobacco User/Non-Tobacco User	22	260.43	299.49
	Rating Area 6	Tobacco User/Non-Tobacco User	23	260.43	299.49
	Rating Area 6	Tobacco User/Non-Tobacco User	24	260.43	299.49
	Rating Area 6	Tobacco User/Non-Tobacco User	25	261.47	300.69
	Rating Area 6	Tobacco User/Non-Tobacco User	26	266.68	306.68
	Rating Area 6	Tobacco User/Non-Tobacco User	27	272.93	313.87
	Rating Area 6	Tobacco User/Non-Tobacco User	28	283.08	325.55
	Rating Area 6	Tobacco User/Non-Tobacco User	29	291.42	335.13
	Rating Area 6	Tobacco User/Non-Tobacco User	30	295.59	339.92
	Rating Area 6	Tobacco User/Non-Tobacco User	31	301.84	347.11
	Rating Area 6	Tobacco User/Non-Tobacco User	32	308.09	354.30
	Rating Area 6	Tobacco User/Non-Tobacco User	33	311.99	358.79

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	34	316.16	363.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	35	318.24	365.98	
	Rating Area 6	Tobacco User/Non-Tobacco User	36	320.33	368.38	
	Rating Area 6	Tobacco User/Non-Tobacco User	37	322.41	370.77	
	Rating Area 6	Tobacco User/Non-Tobacco User	38	324.49	373.17	
	Rating Area 6	Tobacco User/Non-Tobacco User	39	328.66	377.96	
	Rating Area 6	Tobacco User/Non-Tobacco User	40	332.83	382.75	
	Rating Area 6	Tobacco User/Non-Tobacco User	41	339.08	389.94	
	Rating Area 6	Tobacco User/Non-Tobacco User	42	345.07	396.83	
	Rating Area 6	Tobacco User/Non-Tobacco User	43	353.40	406.41	
	Rating Area 6	Tobacco User/Non-Tobacco User	44	363.82	418.39	
	Rating Area 6	Tobacco User/Non-Tobacco User	45	376.06	432.47	
	Rating Area 6	Tobacco User/Non-Tobacco User	46	390.64	449.24	
	Rating Area 6	Tobacco User/Non-Tobacco User	47	407.05	468.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	48	425.80	489.67	
	Rating Area 6	Tobacco User/Non-Tobacco User	49	444.29	510.93	
	Rating Area 6	Tobacco User/Non-Tobacco User	50	465.12	534.89	
	Rating Area 6	Tobacco User/Non-Tobacco User	51	485.70	558.55	
	Rating Area 6	Tobacco User/Non-Tobacco User	52	508.35	584.61	
	Rating Area 6	Tobacco User/Non-Tobacco User	53	531.27	610.96	
	Rating Area 6	Tobacco User/Non-Tobacco User	54	556.01	639.42	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	580.75	667.87	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	607.58	698.71	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	634.66	729.86	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	663.57	763.11	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	677.89	779.58	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	706.80	812.82	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	731.80	841.57	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	748.21	860.44	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	768.78	884.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	781.26	898.46	
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	220.56	220.56	
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	15	240.17	240.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	247.67	247.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	255.16	255.16	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	263.23	263.23	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	271.31	271.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	279.67	279.67	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	288.32	331.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	288.32	331.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	288.32	331.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	288.32	331.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	289.47	332.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	295.24	339.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	302.16	347.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	313.40	360.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	322.63	371.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	327.24	376.33	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	334.16	384.29	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	341.08	392.24	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	345.41	397.22	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	350.02	402.52	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	352.33	405.17	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	354.63	407.83	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	356.94	410.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	359.25	413.13	

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	39	363.86	418.44
	Rating Area 7	Tobacco User/Non-Tobacco User	40	368.47	423.74
	Rating Area 7	Tobacco User/Non-Tobacco User	41	375.39	431.70
	Rating Area 7	Tobacco User/Non-Tobacco User	42	382.02	439.33
	Rating Area 7	Tobacco User/Non-Tobacco User	43	391.25	449.94
	Rating Area 7	Tobacco User/Non-Tobacco User	44	402.78	463.20
	Rating Area 7	Tobacco User/Non-Tobacco User	45	416.33	478.78
	Rating Area 7	Tobacco User/Non-Tobacco User	46	432.48	497.35
	Rating Area 7	Tobacco User/Non-Tobacco User	47	450.64	518.24
	Rating Area 7	Tobacco User/Non-Tobacco User	48	471.40	542.11
	Rating Area 7	Tobacco User/Non-Tobacco User	49	491.87	565.65
	Rating Area 7	Tobacco User/Non-Tobacco User	50	514.94	592.18
	Rating Area 7	Tobacco User/Non-Tobacco User	51	537.71	618.37
	Rating Area 7	Tobacco User/Non-Tobacco User	52	562.80	647.22
	Rating Area 7	Tobacco User/Non-Tobacco User	53	588.17	676.40
	Rating Area 7	Tobacco User/Non-Tobacco User	54	615.56	707.89
	Rating Area 7	Tobacco User/Non-Tobacco User	55	642.95	739.39
	Rating Area 7	Tobacco User/Non-Tobacco User	56	672.65	773.54
	Rating Area 7	Tobacco User/Non-Tobacco User	57	702.63	808.03
	Rating Area 7	Tobacco User/Non-Tobacco User	58	734.64	844.83
	Rating Area 7	Tobacco User/Non-Tobacco User	59	750.49	863.07
	Rating Area 7	Tobacco User/Non-Tobacco User	60	782.50	899.87
	Rating Area 7	Tobacco User/Non-Tobacco User	61	810.18	931.70
	Rating Area 7	Tobacco User/Non-Tobacco User	62	828.34	952.59
	Rating Area 7	Tobacco User/Non-Tobacco User	63	851.12	978.78
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	864.94	994.68
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	190.06	190.06
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	15	206.95	206.95
	Rating Area 8	Tobacco User/Non-Tobacco User	16	213.41	213.41
	Rating Area 8	Tobacco User/Non-Tobacco User	17	219.87	219.87
	Rating Area 8	Tobacco User/Non-Tobacco User	18	226.83	226.83
	Rating Area 8	Tobacco User/Non-Tobacco User	19	233.78	233.78
	Rating Area 8	Tobacco User/Non-Tobacco User	20	240.99	240.99
	Rating Area 8	Tobacco User/Non-Tobacco User	21	248.44	285.71
	Rating Area 8	Tobacco User/Non-Tobacco User	22	248.44	285.71
	Rating Area 8	Tobacco User/Non-Tobacco User	23	248.44	285.71
	Rating Area 8	Tobacco User/Non-Tobacco User	24	248.44	285.71
	Rating Area 8	Tobacco User/Non-Tobacco User	25	249.44	286.85
	Rating Area 8	Tobacco User/Non-Tobacco User	26	254.40	292.56
	Rating Area 8	Tobacco User/Non-Tobacco User	27	260.37	299.42
	Rating Area 8	Tobacco User/Non-Tobacco User	28	270.06	310.56
	Rating Area 8	Tobacco User/Non-Tobacco User	29	278.01	319.71
	Rating Area 8	Tobacco User/Non-Tobacco User	30	281.98	324.28
	Rating Area 8	Tobacco User/Non-Tobacco User	31	287.94	331.13
	Rating Area 8	Tobacco User/Non-Tobacco User	32	293.91	337.99
	Rating Area 8	Tobacco User/Non-Tobacco User	33	297.63	342.28
	Rating Area 8	Tobacco User/Non-Tobacco User	34	301.61	346.85
	Rating Area 8	Tobacco User/Non-Tobacco User	35	303.60	349.13
	Rating Area 8	Tobacco User/Non-Tobacco User	36	305.58	351.42
	Rating Area 8	Tobacco User/Non-Tobacco User	37	307.57	353.71
	Rating Area 8	Tobacco User/Non-Tobacco User	38	309.56	355.99
	Rating Area 8	Tobacco User/Non-Tobacco User	39	313.53	360.56
	Rating Area 8	Tobacco User/Non-Tobacco User	40	317.51	365.13
	Rating Area 8	Tobacco User/Non-Tobacco User	41	323.47	371.99
	Rating Area 8	Tobacco User/Non-Tobacco User	42	329.18	378.56
	Rating Area 8	Tobacco User/Non-Tobacco User	43	337.13	387.71

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	44	347.07	399.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	45	358.75	412.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	46	372.66	428.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	47	388.31	446.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	48	406.20	467.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	49	423.84	487.42	
	Rating Area 8	Tobacco User/Non-Tobacco User	50	443.72	510.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	51	463.34	532.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	52	484.96	557.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	53	506.82	582.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	54	530.42	609.99	
	Rating Area 8	Tobacco User/Non-Tobacco User	55	554.02	637.13	
	Rating Area 8	Tobacco User/Non-Tobacco User	56	579.61	666.56	
	Rating Area 8	Tobacco User/Non-Tobacco User	57	605.45	696.27	
	Rating Area 8	Tobacco User/Non-Tobacco User	58	633.03	727.98	
	Rating Area 8	Tobacco User/Non-Tobacco User	59	646.69	743.70	
	Rating Area 8	Tobacco User/Non-Tobacco User	60	674.27	775.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	61	698.12	802.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	62	713.77	820.84	
	Rating Area 8	Tobacco User/Non-Tobacco User	63	733.40	843.41	
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	745.30	857.10	
86199PA0040018	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	203.30	203.30	
86199PA0040018	Rating Area 3	Tobacco User/Non-Tobacco User	15	221.37	221.37	
	Rating Area 3	Tobacco User/Non-Tobacco User	16	228.28	228.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	17	235.19	235.19	
	Rating Area 3	Tobacco User/Non-Tobacco User	18	242.63	242.63	
	Rating Area 3	Tobacco User/Non-Tobacco User	19	250.07	250.07	
	Rating Area 3	Tobacco User/Non-Tobacco User	20	257.78	257.78	
	Rating Area 3	Tobacco User/Non-Tobacco User	21	265.75	305.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	22	265.75	305.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	23	265.75	305.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	24	265.75	305.61	
	Rating Area 3	Tobacco User/Non-Tobacco User	25	266.81	306.83	
	Rating Area 3	Tobacco User/Non-Tobacco User	26	272.13	312.95	
	Rating Area 3	Tobacco User/Non-Tobacco User	27	278.50	320.28	
	Rating Area 3	Tobacco User/Non-Tobacco User	28	288.87	332.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	29	297.37	341.98	
	Rating Area 3	Tobacco User/Non-Tobacco User	30	301.62	346.87	
	Rating Area 3	Tobacco User/Non-Tobacco User	31	308.00	354.20	
	Rating Area 3	Tobacco User/Non-Tobacco User	32	314.38	361.54	
	Rating Area 3	Tobacco User/Non-Tobacco User	33	318.37	366.12	
	Rating Area 3	Tobacco User/Non-Tobacco User	34	322.62	371.01	
	Rating Area 3	Tobacco User/Non-Tobacco User	35	324.75	373.46	
	Rating Area 3	Tobacco User/Non-Tobacco User	36	326.87	375.90	
	Rating Area 3	Tobacco User/Non-Tobacco User	37	329.00	378.35	
	Rating Area 3	Tobacco User/Non-Tobacco User	38	331.12	380.79	
	Rating Area 3	Tobacco User/Non-Tobacco User	39	335.37	385.68	
	Rating Area 3	Tobacco User/Non-Tobacco User	40	339.63	390.57	
	Rating Area 3	Tobacco User/Non-Tobacco User	41	346.00	397.91	
	Rating Area 3	Tobacco User/Non-Tobacco User	42	352.12	404.93	
	Rating Area 3	Tobacco User/Non-Tobacco User	43	360.62	414.71	
	Rating Area 3	Tobacco User/Non-Tobacco User	44	371.25	426.94	
	Rating Area 3	Tobacco User/Non-Tobacco User	45	383.74	441.30	
	Rating Area 3	Tobacco User/Non-Tobacco User	46	398.62	458.42	
	Rating Area 3	Tobacco User/Non-Tobacco User	47	415.37	477.67	
	Rating Area 3	Tobacco User/Non-Tobacco User	48	434.50	499.67	

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040018	Rating Area 3	Tobacco User/Non-Tobacco User	49	453.37	521.37
	Rating Area 3	Tobacco User/Non-Tobacco User	50	474.63	545.82
	Rating Area 3	Tobacco User/Non-Tobacco User	51	495.62	569.96
	Rating Area 3	Tobacco User/Non-Tobacco User	52	518.74	596.55
	Rating Area 3	Tobacco User/Non-Tobacco User	53	542.13	623.45
	Rating Area 3	Tobacco User/Non-Tobacco User	54	567.37	652.48
	Rating Area 3	Tobacco User/Non-Tobacco User	55	592.62	681.51
	Rating Area 3	Tobacco User/Non-Tobacco User	56	619.99	712.99
	Rating Area 3	Tobacco User/Non-Tobacco User	57	647.63	744.77
	Rating Area 3	Tobacco User/Non-Tobacco User	58	677.13	778.70
	Rating Area 3	Tobacco User/Non-Tobacco User	59	691.74	795.51
	Rating Area 3	Tobacco User/Non-Tobacco User	60	721.24	829.43
	Rating Area 3	Tobacco User/Non-Tobacco User	61	746.75	858.77
	Rating Area 3	Tobacco User/Non-Tobacco User	62	763.50	878.02
	Rating Area 3	Tobacco User/Non-Tobacco User	63	784.49	902.16
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	797.23	916.81
86199PA0040018	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	203.80	203.80
86199PA0040018	Rating Area 6	Tobacco User/Non-Tobacco User	15	221.92	221.92
	Rating Area 6	Tobacco User/Non-Tobacco User	16	228.84	228.84
	Rating Area 6	Tobacco User/Non-Tobacco User	17	235.77	235.77
	Rating Area 6	Tobacco User/Non-Tobacco User	18	243.23	243.23
	Rating Area 6	Tobacco User/Non-Tobacco User	19	250.69	250.69
	Rating Area 6	Tobacco User/Non-Tobacco User	20	258.42	258.42
	Rating Area 6	Tobacco User/Non-Tobacco User	21	266.41	306.37
	Rating Area 6	Tobacco User/Non-Tobacco User	22	266.41	306.37
	Rating Area 6	Tobacco User/Non-Tobacco User	23	266.41	306.37
	Rating Area 6	Tobacco User/Non-Tobacco User	24	266.41	306.37
	Rating Area 6	Tobacco User/Non-Tobacco User	25	267.47	307.59
	Rating Area 6	Tobacco User/Non-Tobacco User	26	272.80	313.72
	Rating Area 6	Tobacco User/Non-Tobacco User	27	279.20	321.07
	Rating Area 6	Tobacco User/Non-Tobacco User	28	289.59	333.02
	Rating Area 6	Tobacco User/Non-Tobacco User	29	298.11	342.83
	Rating Area 6	Tobacco User/Non-Tobacco User	30	302.37	347.73
	Rating Area 6	Tobacco User/Non-Tobacco User	31	308.77	355.08
	Rating Area 6	Tobacco User/Non-Tobacco User	32	315.16	362.43
	Rating Area 6	Tobacco User/Non-Tobacco User	33	319.16	367.03
	Rating Area 6	Tobacco User/Non-Tobacco User	34	323.42	371.93
	Rating Area 6	Tobacco User/Non-Tobacco User	35	325.55	374.38
	Rating Area 6	Tobacco User/Non-Tobacco User	36	327.68	376.83
	Rating Area 6	Tobacco User/Non-Tobacco User	37	329.81	379.29
	Rating Area 6	Tobacco User/Non-Tobacco User	38	331.94	381.74
	Rating Area 6	Tobacco User/Non-Tobacco User	39	336.21	386.64
	Rating Area 6	Tobacco User/Non-Tobacco User	40	340.47	391.54
	Rating Area 6	Tobacco User/Non-Tobacco User	41	346.86	398.89
	Rating Area 6	Tobacco User/Non-Tobacco User	42	352.99	405.94
	Rating Area 6	Tobacco User/Non-Tobacco User	43	361.52	415.74
	Rating Area 6	Tobacco User/Non-Tobacco User	44	372.17	428.00
	Rating Area 6	Tobacco User/Non-Tobacco User	45	384.69	442.40
	Rating Area 6	Tobacco User/Non-Tobacco User	46	399.61	459.55
	Rating Area 6	Tobacco User/Non-Tobacco User	47	416.40	478.86
	Rating Area 6	Tobacco User/Non-Tobacco User	48	435.58	500.91
	Rating Area 6	Tobacco User/Non-Tobacco User	49	454.49	522.67
	Rating Area 6	Tobacco User/Non-Tobacco User	50	475.80	547.18
	Rating Area 6	Tobacco User/Non-Tobacco User	51	496.85	571.38
	Rating Area 6	Tobacco User/Non-Tobacco User	52	520.03	598.03
	Rating Area 6	Tobacco User/Non-Tobacco User	53	543.47	624.99

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	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0040018	Rating Area 6	Tobacco User/Non-Tobacco User	54	568.78	654.10	
	Rating Area 6	Tobacco User/Non-Tobacco User	55	594.09	683.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	56	621.53	714.76	
	Rating Area 6	Tobacco User/Non-Tobacco User	57	649.24	746.62	
	Rating Area 6	Tobacco User/Non-Tobacco User	58	678.81	780.63	
	Rating Area 6	Tobacco User/Non-Tobacco User	59	693.46	797.48	
	Rating Area 6	Tobacco User/Non-Tobacco User	60	723.03	831.49	
	Rating Area 6	Tobacco User/Non-Tobacco User	61	748.61	860.90	
	Rating Area 6	Tobacco User/Non-Tobacco User	62	765.39	880.20	
	Rating Area 6	Tobacco User/Non-Tobacco User	63	786.44	904.40	
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	799.20	919.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	225.63	225.63	
86199PA0040018	Rating Area 7	Tobacco User/Non-Tobacco User	15	245.68	245.68	
	Rating Area 7	Tobacco User/Non-Tobacco User	16	253.35	253.35	
	Rating Area 7	Tobacco User/Non-Tobacco User	17	261.02	261.02	
	Rating Area 7	Tobacco User/Non-Tobacco User	18	269.28	269.28	
	Rating Area 7	Tobacco User/Non-Tobacco User	19	277.54	277.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	20	286.09	286.09	
	Rating Area 7	Tobacco User/Non-Tobacco User	21	294.94	339.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	22	294.94	339.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	23	294.94	339.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	24	294.94	339.18	
	Rating Area 7	Tobacco User/Non-Tobacco User	25	296.12	340.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	26	302.02	347.32	
	Rating Area 7	Tobacco User/Non-Tobacco User	27	309.10	355.46	
	Rating Area 7	Tobacco User/Non-Tobacco User	28	320.60	368.69	
	Rating Area 7	Tobacco User/Non-Tobacco User	29	330.04	379.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	30	334.76	384.97	
	Rating Area 7	Tobacco User/Non-Tobacco User	31	341.83	393.11	
	Rating Area 7	Tobacco User/Non-Tobacco User	32	348.91	401.25	
	Rating Area 7	Tobacco User/Non-Tobacco User	33	353.34	406.34	
	Rating Area 7	Tobacco User/Non-Tobacco User	34	358.06	411.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	35	360.42	414.48	
	Rating Area 7	Tobacco User/Non-Tobacco User	36	362.78	417.19	
	Rating Area 7	Tobacco User/Non-Tobacco User	37	365.14	419.91	
	Rating Area 7	Tobacco User/Non-Tobacco User	38	367.49	422.62	
	Rating Area 7	Tobacco User/Non-Tobacco User	39	372.21	428.05	
	Rating Area 7	Tobacco User/Non-Tobacco User	40	376.93	433.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	41	384.01	441.61	
	Rating Area 7	Tobacco User/Non-Tobacco User	42	390.79	449.41	
	Rating Area 7	Tobacco User/Non-Tobacco User	43	400.23	460.27	
	Rating Area 7	Tobacco User/Non-Tobacco User	44	412.03	473.84	
	Rating Area 7	Tobacco User/Non-Tobacco User	45	425.89	489.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	46	442.41	508.77	
	Rating Area 7	Tobacco User/Non-Tobacco User	47	460.99	530.14	
	Rating Area 7	Tobacco User/Non-Tobacco User	48	482.23	554.56	
	Rating Area 7	Tobacco User/Non-Tobacco User	49	503.17	578.64	
	Rating Area 7	Tobacco User/Non-Tobacco User	50	526.76	605.78	
	Rating Area 7	Tobacco User/Non-Tobacco User	51	550.06	632.57	
	Rating Area 7	Tobacco User/Non-Tobacco User	52	575.72	662.08	
	Rating Area 7	Tobacco User/Non-Tobacco User	53	601.68	691.93	
	Rating Area 7	Tobacco User/Non-Tobacco User	54	629.70	724.15	
	Rating Area 7	Tobacco User/Non-Tobacco User	55	657.72	756.37	
	Rating Area 7	Tobacco User/Non-Tobacco User	56	688.09	791.31	
	Rating Area 7	Tobacco User/Non-Tobacco User	57	718.77	826.58	
	Rating Area 7	Tobacco User/Non-Tobacco User	58	751.51	864.23	

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.					
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199					
	1/1/2023					
	12/31/2023					
	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
86199PA0040018	Rating Area 7	Tobacco User/Non-Tobacco User	59	767.73	882.89	
	Rating Area 7	Tobacco User/Non-Tobacco User	60	800.47	920.54	
	Rating Area 7	Tobacco User/Non-Tobacco User	61	828.78	953.10	
	Rating Area 7	Tobacco User/Non-Tobacco User	62	847.36	974.47	
	Rating Area 7	Tobacco User/Non-Tobacco User	63	870.66	1001.26	
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	884.80	1017.52	
	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	194.42	194.42	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	15	211.70	211.70	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	16	218.31	218.31	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	17	224.92	224.92	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	18	232.04	232.04	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	19	239.15	239.15	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	20	246.52	246.52	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	21	254.15	292.27	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	22	254.15	292.27	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	23	254.15	292.27	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	24	254.15	292.27	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	25	255.16	293.44	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	26	260.25	299.28	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	27	266.35	306.30	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	28	276.26	317.70	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	29	284.39	327.05	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	30	288.46	331.72	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	31	294.56	338.74	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	32	300.66	345.75	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	33	304.47	350.14	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	34	308.53	354.81	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	35	310.57	357.15	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	36	312.60	359.49	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	37	314.63	361.83	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	38	316.67	364.17	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	39	320.73	368.84	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	40	324.80	373.52	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	41	330.90	380.53	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	42	336.74	387.26	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	43	344.88	396.61	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	44	355.04	408.30	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	45	366.99	422.04	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	46	381.22	438.40	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	47	397.23	456.82	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	48	415.53	477.86	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	49	433.57	498.61	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	50	453.91	521.99	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	51	473.98	545.08	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	52	496.09	570.51	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	53	518.46	596.23	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	54	542.60	623.99	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	55	566.75	651.76	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	56	592.92	681.86	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	57	619.35	712.26	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	58	647.56	744.70	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	59	661.54	760.77	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	60	689.75	793.22	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	61	714.15	821.27	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	62	730.16	839.69	
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	63	750.24	862.78	

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.				
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040018	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	762.42	876.78
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	203.90	203.90
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.03	222.03
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	16	228.96	228.96
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	17	235.89	235.89
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	18	243.35	243.35
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	19	250.82	250.82
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	20	258.55	258.55
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	21	266.54	306.52
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	22	266.54	306.52
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	23	266.54	306.52
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	24	266.54	306.52
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	25	267.61	307.75
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	26	272.94	313.88
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	27	279.34	321.24
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	28	289.73	333.19
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	29	298.26	343.00
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	30	302.52	347.90
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	31	308.92	355.26
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	32	315.32	362.62
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	33	319.32	367.21
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	34	323.58	372.12
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	35	325.71	374.57
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	36	327.85	377.02
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	37	329.98	379.47
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	38	332.11	381.93
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	39	336.38	386.83
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	40	340.64	391.74
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	41	347.04	399.09
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	42	353.17	406.14
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	43	361.70	415.95
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	44	372.36	428.21
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	45	384.89	442.62
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	46	399.81	459.78
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	47	416.60	479.09
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	48	435.79	501.16
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	49	454.72	522.93
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	50	476.04	547.45
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	51	497.10	571.66
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	52	520.29	598.33
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	53	543.74	625.31
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	54	569.07	654.43
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	55	594.39	683.55
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	56	621.84	715.12
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	57	649.56	747.00
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	58	679.15	781.02
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	59	693.81	797.88
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	60	723.39	831.90
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	61	748.98	861.33
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	62	765.77	880.64
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	63	786.83	904.85
86199PA0040019	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	799.60	919.55
86199PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	204.41	204.41
86199PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	15	222.58	222.58
86199PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	16	229.53	229.53
86199PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	17	236.47	236.47

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.				
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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040019	Rating Area 6	Tobacco User/Non-Tobacco User	18	243.96	243.96
	Rating Area 6	Tobacco User/Non-Tobacco User	19	251.44	251.44
	Rating Area 6	Tobacco User/Non-Tobacco User	20	259.19	259.19
	Rating Area 6	Tobacco User/Non-Tobacco User	21	267.20	307.28
	Rating Area 6	Tobacco User/Non-Tobacco User	22	267.20	307.28
	Rating Area 6	Tobacco User/Non-Tobacco User	23	267.20	307.28
	Rating Area 6	Tobacco User/Non-Tobacco User	24	267.20	307.28
	Rating Area 6	Tobacco User/Non-Tobacco User	25	268.27	308.51
	Rating Area 6	Tobacco User/Non-Tobacco User	26	273.62	314.66
	Rating Area 6	Tobacco User/Non-Tobacco User	27	280.03	322.03
	Rating Area 6	Tobacco User/Non-Tobacco User	28	290.45	334.02
	Rating Area 6	Tobacco User/Non-Tobacco User	29	299.00	343.85
	Rating Area 6	Tobacco User/Non-Tobacco User	30	303.27	348.77
	Rating Area 6	Tobacco User/Non-Tobacco User	31	309.69	356.14
	Rating Area 6	Tobacco User/Non-Tobacco User	32	316.10	363.52
	Rating Area 6	Tobacco User/Non-Tobacco User	33	320.11	368.12
	Rating Area 6	Tobacco User/Non-Tobacco User	34	324.38	373.04
	Rating Area 6	Tobacco User/Non-Tobacco User	35	326.52	375.50
	Rating Area 6	Tobacco User/Non-Tobacco User	36	328.66	377.96
	Rating Area 6	Tobacco User/Non-Tobacco User	37	330.80	380.42
	Rating Area 6	Tobacco User/Non-Tobacco User	38	332.93	382.87
	Rating Area 6	Tobacco User/Non-Tobacco User	39	337.21	387.79
	Rating Area 6	Tobacco User/Non-Tobacco User	40	341.48	392.71
	Rating Area 6	Tobacco User/Non-Tobacco User	41	347.90	400.08
	Rating Area 6	Tobacco User/Non-Tobacco User	42	354.04	407.15
	Rating Area 6	Tobacco User/Non-Tobacco User	43	362.59	416.98
	Rating Area 6	Tobacco User/Non-Tobacco User	44	373.28	429.27
	Rating Area 6	Tobacco User/Non-Tobacco User	45	385.84	443.72
	Rating Area 6	Tobacco User/Non-Tobacco User	46	400.80	460.92
	Rating Area 6	Tobacco User/Non-Tobacco User	47	417.64	480.28
	Rating Area 6	Tobacco User/Non-Tobacco User	48	436.88	502.41
	Rating Area 6	Tobacco User/Non-Tobacco User	49	455.85	524.22
	Rating Area 6	Tobacco User/Non-Tobacco User	50	477.22	548.81
	Rating Area 6	Tobacco User/Non-Tobacco User	51	498.33	573.08
	Rating Area 6	Tobacco User/Non-Tobacco User	52	521.58	599.82
	Rating Area 6	Tobacco User/Non-Tobacco User	53	545.09	626.86
	Rating Area 6	Tobacco User/Non-Tobacco User	54	570.48	656.05
	Rating Area 6	Tobacco User/Non-Tobacco User	55	595.86	685.24
	Rating Area 6	Tobacco User/Non-Tobacco User	56	623.38	716.89
	Rating Area 6	Tobacco User/Non-Tobacco User	57	651.17	748.85
	Rating Area 6	Tobacco User/Non-Tobacco User	58	680.83	782.96
	Rating Area 6	Tobacco User/Non-Tobacco User	59	695.53	799.86
	Rating Area 6	Tobacco User/Non-Tobacco User	60	725.19	833.97
	Rating Area 6	Tobacco User/Non-Tobacco User	61	750.84	863.46
	Rating Area 6	Tobacco User/Non-Tobacco User	62	767.67	882.82
	Rating Area 6	Tobacco User/Non-Tobacco User	63	788.78	907.10
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	801.59	921.83
86199PA0040019	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	226.30	226.30
86199PA0040019	Rating Area 7	Tobacco User/Non-Tobacco User	15	246.42	246.42
	Rating Area 7	Tobacco User/Non-Tobacco User	16	254.11	254.11
	Rating Area 7	Tobacco User/Non-Tobacco User	17	261.80	261.80
	Rating Area 7	Tobacco User/Non-Tobacco User	18	270.08	270.08
	Rating Area 7	Tobacco User/Non-Tobacco User	19	278.37	278.37
	Rating Area 7	Tobacco User/Non-Tobacco User	20	286.94	286.94
	Rating Area 7	Tobacco User/Non-Tobacco User	21	295.82	340.19
	Rating Area 7	Tobacco User/Non-Tobacco User	22	295.82	340.19

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	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	86199				
	1/1/2023				
	12/31/2023				
	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
86199PA0040019	Rating Area 7	Tobacco User/Non-Tobacco User	23	295.82	340.19
	Rating Area 7	Tobacco User/Non-Tobacco User	24	295.82	340.19
	Rating Area 7	Tobacco User/Non-Tobacco User	25	297.00	341.55
	Rating Area 7	Tobacco User/Non-Tobacco User	26	302.92	348.36
	Rating Area 7	Tobacco User/Non-Tobacco User	27	310.02	356.52
	Rating Area 7	Tobacco User/Non-Tobacco User	28	321.56	369.79
	Rating Area 7	Tobacco User/Non-Tobacco User	29	331.02	380.67
	Rating Area 7	Tobacco User/Non-Tobacco User	30	335.75	386.12
	Rating Area 7	Tobacco User/Non-Tobacco User	31	342.85	394.28
	Rating Area 7	Tobacco User/Non-Tobacco User	32	349.95	402.45
	Rating Area 7	Tobacco User/Non-Tobacco User	33	354.39	407.55
	Rating Area 7	Tobacco User/Non-Tobacco User	34	359.12	412.99
	Rating Area 7	Tobacco User/Non-Tobacco User	35	361.49	415.71
	Rating Area 7	Tobacco User/Non-Tobacco User	36	363.86	418.44
	Rating Area 7	Tobacco User/Non-Tobacco User	37	366.22	421.16
	Rating Area 7	Tobacco User/Non-Tobacco User	38	368.59	423.88
	Rating Area 7	Tobacco User/Non-Tobacco User	39	373.32	429.32
	Rating Area 7	Tobacco User/Non-Tobacco User	40	378.06	434.77
	Rating Area 7	Tobacco User/Non-Tobacco User	41	385.16	442.93
	Rating Area 7	Tobacco User/Non-Tobacco User	42	391.96	450.75
	Rating Area 7	Tobacco User/Non-Tobacco User	43	401.43	461.64
	Rating Area 7	Tobacco User/Non-Tobacco User	44	413.26	475.25
	Rating Area 7	Tobacco User/Non-Tobacco User	45	427.16	491.24
	Rating Area 7	Tobacco User/Non-Tobacco User	46	443.73	510.29
	Rating Area 7	Tobacco User/Non-Tobacco User	47	462.37	531.72
	Rating Area 7	Tobacco User/Non-Tobacco User	48	483.66	556.21
	Rating Area 7	Tobacco User/Non-Tobacco User	49	504.67	580.37
	Rating Area 7	Tobacco User/Non-Tobacco User	50	528.33	607.58
	Rating Area 7	Tobacco User/Non-Tobacco User	51	551.70	634.46
	Rating Area 7	Tobacco User/Non-Tobacco User	52	577.44	664.05
	Rating Area 7	Tobacco User/Non-Tobacco User	53	603.47	693.99
	Rating Area 7	Tobacco User/Non-Tobacco User	54	631.57	726.31
	Rating Area 7	Tobacco User/Non-Tobacco User	55	659.68	758.63
	Rating Area 7	Tobacco User/Non-Tobacco User	56	690.15	793.67
	Rating Area 7	Tobacco User/Non-Tobacco User	57	720.91	829.05
	Rating Area 7	Tobacco User/Non-Tobacco User	58	753.75	866.81
	Rating Area 7	Tobacco User/Non-Tobacco User	59	770.02	885.52
	Rating Area 7	Tobacco User/Non-Tobacco User	60	802.85	923.28
	Rating Area 7	Tobacco User/Non-Tobacco User	61	831.25	955.94
	Rating Area 7	Tobacco User/Non-Tobacco User	62	849.89	977.37
	Rating Area 7	Tobacco User/Non-Tobacco User	63	873.26	1004.25
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	887.44	1020.56
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	195.00	195.00
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	15	212.34	212.34
	Rating Area 8	Tobacco User/Non-Tobacco User	16	218.96	218.96
	Rating Area 8	Tobacco User/Non-Tobacco User	17	225.59	225.59
	Rating Area 8	Tobacco User/Non-Tobacco User	18	232.73	232.73
	Rating Area 8	Tobacco User/Non-Tobacco User	19	239.86	239.86
	Rating Area 8	Tobacco User/Non-Tobacco User	20	247.26	247.26
	Rating Area 8	Tobacco User/Non-Tobacco User	21	254.90	293.14
	Rating Area 8	Tobacco User/Non-Tobacco User	22	254.90	293.14
	Rating Area 8	Tobacco User/Non-Tobacco User	23	254.90	293.14
	Rating Area 8	Tobacco User/Non-Tobacco User	24	254.90	293.14
	Rating Area 8	Tobacco User/Non-Tobacco User	25	255.92	294.31
	Rating Area 8	Tobacco User/Non-Tobacco User	26	261.02	300.18
	Rating Area 8	Tobacco User/Non-Tobacco User	27	267.14	307.21
	Rating Area 8	Tobacco User/Non-Tobacco User			

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*	86199				
Rate Effective Date*	1/1/2023				
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
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	28	277.08	318.64
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	29	285.24	328.02
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	30	289.32	332.71
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	31	295.43	339.75
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	32	301.55	346.78
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	33	305.38	351.18
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	34	309.45	355.87
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	35	311.49	358.22
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	36	313.53	360.56
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	37	315.57	362.91
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	38	317.61	365.25
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	39	321.69	369.94
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	40	325.77	374.63
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	41	331.89	381.67
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	42	337.75	388.41
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	43	345.91	397.79
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	44	356.10	409.52
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	45	368.08	423.29
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	46	382.36	439.71
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	47	398.42	458.18
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	48	416.77	479.28
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	49	434.87	500.10
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	50	455.26	523.55
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	51	475.40	546.71
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	52	497.57	572.21
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	53	520.00	598.01
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	54	544.22	625.85
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	55	568.44	653.70
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	56	594.69	683.90
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	57	621.20	714.38
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	58	649.50	746.92
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	59	663.52	763.04
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	60	691.81	795.58
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	61	716.28	823.72
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	62	732.34	842.19
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	63	752.48	865.35
86199PA0040019	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	764.69	879.40

Part III: Actuarial Memorandum

[Redacted]

Pennsylvania Health & Wellness, Inc.

Annual Individual Health Rate Filing

Pennsylvania

Effective: January 1, 2023

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. General Information

SCOPE AND PURPOSE

This document contains the Part III Actuarial Memorandum for the individual health rate filing submitted by Pennsylvania Health & Wellness, Inc. (PHW) in the state of Pennsylvania, effective January 1, 2023. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT). This is a renewal rate filing.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT, which supports compliance with market rating rules and reasonableness of applicable rates. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of PHW's individual rate filing. However, we recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to other users. Likewise, other users of this letter should not place reliance upon this actuarial memorandum that would result in the creation of any duty or liability for Milliman or its employees under any theory of law.

The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2023. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2023. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of preparation or otherwise scheduled by law or regulation to take effect in plan-year 2023. These provisions reflect the Inflation Reduction Act of 2022 (IRA) extension of the expanded advance premium tax credit (APTC) premium subsidies established by the American Rescue Plan Act of 2021 (ARP). Changes to these and other provisions that impact 2023 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

At the time of this rate filing submission, there remains substantial uncertainty regarding the net impact of the APTC changes and the COVID-19 public health emergency on claim costs in the 2021 experience period and on the trajectory of enrollment and healthcare utilization patterns in the months and years to come. Using the available information at the time of this rate filing, we have made assumptions regarding these impacts to historical claim costs and required 2023 premium rates, with the understanding that additional information may yet emerge to refine our expectations. If subsequent information becomes available that would materially affect this rate filing submission, we would like to work with the Pennsylvania Insurance Department to update our pricing assumptions regarding the impact of the ARP and COVID-19 and resubmit this rate filing.

In addition to the considerations outlined above, material rating impacts could arise from changes to various factors, including but not limited to:

- Risk adjustment program payments and operation
- Limit on age rating factors
- Legal challenges to provisions of the Patient Protection and Affordable Care Act (ACA)
- Open enrollment duration and grace period modifications
- Enrollment of other populations (Medicare, Medicaid, high risk pool)
- Non-QHP coverage options (e.g. association health plans, short-term limited-duration insurance)
- Rules for Health Savings Accounts and Health Reimbursement Arrangements
- Pharmacy (e.g. rules concerning mid-year formulary changes, pharmacy rebates, and treatment of cost sharing)
- Taxes and fees

If there are material deviations in the state-wide average premium (SWAP) for 2023 – for example, based on changes in the number of carriers in the market or carriers' pricing assumptions for 2023 – we would like to work with the Pennsylvania Insurance Department after the initial submission to update our estimated risk adjustment transfer.

The results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

COMPANY IDENTIFYING INFORMATION

- Company Legal Name: Pennsylvania Health & Wellness, Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2023

COMPANY CONTACT INFORMATION

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

DESCRIPTION OF BENEFITS

These products are issued by PHW as HMO health policies.

The names of all plans are changing effective 1/1/2023. See Appendix 1.1 for a mapping of plan name changes from the previous filing.

The major provisions of this form for each plan design and product can be found in Appendix 1.2.

RATE GUARANTEES

Rates are guaranteed not to change through December 31, 2023.

RENEWABILITY

Each policy is renewable by paying the applicable renewal premiums unless the policy holder no longer meets the eligibility requirements of the policy or the company decides not to renew all the policies in the state.

APPLICABILITY

The rates will apply to new and renewing business.

GENERAL MARKETING METHOD

This product will be sold through agents, direct mailings, the internet, and the State Based Exchange.

ESTIMATED AVERAGE ANNUAL PREMIUM

The estimated average annual premium per policy in calendar year 2023 is \$6,280

DISTRIBUTION OF BUSINESS

See Appendix 1.3 for the expected age and geographic distributions for these products.

RATE TABLES

See Appendix 1.4 for allowable rating factors. Appendix 1.5 also includes an example of how rating factors will be applied. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the ACA.

2. Proposed Rate Changes

The rate changes for each plan offered in the single risk pool by PHW in the State of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

REASONS FOR RATE INCREASE(S):

The rate projections for 2023 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2023. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (2.6% premium impact versus 2022 filed rates)
Risk adjustment transfer experience for calendar year 2021 was projected forward to 2023, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.
- Trended single risk pool experience and degree of healthcare management (1.6% premium impact versus 2022 filed rates)
The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The filed rates reflect expectations for utilization trends and healthcare management applied to experience and the manual base data. There is a full description of utilization trend and other projection factors applied to experience in Sections 6, "Trend Factors" and 7, "Adjustments to Trended EHB Allowed PMPM." There is a full description of the *Health Cost Guidelines* in Section 8, "Manual Rate Adjustments".
- Unit Cost trend (-6.8% premium impact versus 2022 filed rates)
Expected unit cost levels and reimbursement arrangements with providers have changed between 2022 and 2023.
- Benefit Design and CSR Subsidies (-8.2% to 7.4% premium impact versus 2022 filed rates, varies by plan)
PHW's 2023 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2022. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in Section 12, "Plan Adjusted Index Rate." Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans.
- Anticipated changes in the average morbidity of the single risk pool (0.9% premium impact versus 2022 filed rates)
PHW's 2023 rates reflect updated expectations regarding the risk profile of the Pennsylvania single risk pool and its enrollee population relative to PHW's 2022 rates, including consideration of potential risk pool enrollment and morbidity impacts associated with expanded APTCs from the American Rescue Plan Act of 2021 and Inflation Reduction Act of 2022. See Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", for additional details on the projection of single risk pool morbidity.
- Administrative Expenses and Profit (-1.1% premium impact versus 2022 filed rates)
See Section 12, "Plan Adjusted Index Rate", for details on projected non-benefit expenses.
- Updated expectations regarding the impacts of COVID-19 in the rating period (3.2% premium impact versus 2022 filed rates)
2023 rates reflect updated expectations regarding both direct expenditures and indirect cost impacts associated with the COVID-19 pandemic in the rating period.
- Section 1332 Waiver (0.3% premium impact versus 2022 filed rates)
PHW's 2023 rates reflect the changes to the reinsurance parameters as requested by PID on August 23rd, 2022.

- Other

There are other components of the rate change. These components include capitation contracts and interactions between prior steps.

The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 12, “Plan Adjusted Index Rate”, which further addresses how rate changes can vary by plan under a single risk pool methodology.

3. Single Risk Pool

The 2023 rate development is based on the single risk pool set by the State of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as the non-grandfathered individual business in Pennsylvania.

Neither the single risk pool for the experience period nor the projection period include members who are eligible to remain enrolled in transitional plans.

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

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2021.

Paid Through Date: 2/28/2022

Current Date: 2/28/2022

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW's claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing, Section 1332 Waiver reinsurance and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2023 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and state-based reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The risk adjustment transfer amount reflects the value reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2022. There were no federal reinsurance recoveries in 2021.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/28/2022.

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

5. Benefit Categories

The Milliman *Health Cost Guidelines (HCGs)* were used to categorize the projected claims into the benefit categories in Worksheet 1, Section II. The detailed benefit categories from the HCGs were then consolidated into the URRT benefit categories shown on Worksheet 1, Section II of the Part I URRT. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign the experience and manual data utilization and cost information is summarized as follows:

INPATIENT HOSPITAL

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

OUTPATIENT HOSPITAL

Outpatient hospital includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, and other services provided in an outpatient facility setting and billed by the facility.

PROFESSIONAL

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

OTHER MEDICAL

Other medical includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services, and other services. The measurement units for utilization used in this category are a mix of visits, cases, procedures, etc.

CAPITATION

Capitation includes all services provided under one or more capitated arrangements.

PRESCRIPTION DRUG

Prescription drug includes drugs dispensed by a pharmacy and is net of rebates.

6. Trend Factors

This section demonstrates and describes the methodology for developing the trend factors used to project the 2021 experience period Essential Health Benefit (EHB) allowed claims to the 2023 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2021 to 2022 and the factors for “Year 2” represent 12 months of trend from 2022 to 2023.

TREND FACTORS (URRT COST TREND AND URRT UTILIZATION TREND PROJECTION FACTORS)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2021, based on actual 2021 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2023, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2021 to 2023).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

7. Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2021 experience period Essential Health Benefit (EHB) allowed claims to the 2023 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Appendix 20.4 decomposes each adjustment factor into its components by service category.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2021 membership (58,274) and its projected 2023 membership (89,937).

The components of the morbidity projection factor are:

- An adjustment for differences in estimated direct and indirect costs associated with the COVID-19 pandemic between PHW's 2021 experience and the 2023 rating period. No explicit adjustments were made to the experience and manual claims projections to reflect lasting changes in care delivery associated with increased use of telehealth services precipitated by the pandemic.
- An adjustment for potential changes in the health status profile of the statewide single risk pool from 2021 to 2023.
- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting "liability-based reweighting" adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2023 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2023 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2023 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2023 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

PLAN DESIGN CHANGES

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2023 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2021 to 2023.

OTHER ADJUSTMENTS

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2021 to 2023 and projected drug utilization.

- Expected savings due to ongoing managed care efforts.
- The reimbursement impact of expanding the provider network from 2021 to 2023 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

8. Manual Rate Adjustments

SOURCE AND APPROPRIATENESS OF EXPERIENCE DATA USED

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2023.

The morbidity for PHW's 2023 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2023 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Base Data
- Unit Cost Trend
- Utilization Trend
- Change in Induced Utilization
- Change in Morbidity - Reinsurance
- Change in Morbidity - All Other
- Change in Demographics

- Change in Covered Benefits
- Change in Network
- Change in Other

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2023 single risk pool.

INCLUSION OF CAPITATION PAYMENTS

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

9. Credibility of Experience

DESCRIPTION OF THE CREDIBILITY METHODOLOGY USED

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq \text{Member Months} < 125,000$:	$(\text{Member Months} / 125,000)^{0.5}$
If Member Months $\geq 125,000$:	100%

Here, "Member Months" is defined as total 2021 member months across PHW's calendar year 2021 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

TOTAL 2021 MEMBER MONTHS: 58,274

CREDIBILITY LEVEL ASSIGNED TO BASE PERIOD EXPERIENCE: 68.28%

Note that credibility is calculated based on 2021 experience data that is suitable for pricing and may not exactly match the total 2021 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Actuarial Standard of Practice #25 "Credibility Procedures" was considered when determining the credibility level.

10. Establishing the Index Rate

The Index Rate for the Experience Period (calendar year 2021) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$291.95) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$398.52) (calendar year 2023) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2023 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 6, "Trend Factors", Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", and Section 8, "Manual Rate Adjustments", and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2024.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2023
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$398.25) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

11. Development of the Market-Wide Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$534.66) based on the following two adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$534.39) differs from the value in the URRT due to the rounding rules in the URRT.

REINSURANCE

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.944.

RISK ADJUSTMENT PAYMENT/CHARGE

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2023 Risk Adjustment User Fee of \$0.22 PMPM (0.04% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

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

Where:

$\bar{P}_s$ = state average premium;

$PLRS_i$ = plan i 's plan liability risk score;

AV_i = plan i 's metal level AV;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

s_i = plan i 's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

P: The state average premium was assumed to be approximately [REDACTED] PMPM (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2021, as reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2022, adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2021 to 2023.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2022 and 2023 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2021, as reported by HHS as of June 30, 2022.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2021, as reported by HHS as of June 30, 2022.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2021, as reported by HHS as of June 30, 2022, adjusted for projected changes in the demographics of the single risk pool from 2021 to 2023.

The average ARF for PHW is projected by applying the proposed 2023 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2023 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2023 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2023 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts [REDACTED] shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

EXCHANGE USER FEES

The Exchange user fee adjustment applied to premium rates is 2.97% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2023 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99% of members would enroll through the Exchange and 1% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.036. See Appendix 11.3 for the development of this factor.

12. Plan Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$523.34 are included in Worksheet 2, Section III of the URR. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population. as described in Section 8, "Manual Rate Adjustments"
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load of 22% applied to each silver ACA-compliant plan sold through the Exchange.
 - Induced Demand for each plan is calculated according to the 2023 ACA-Complaint Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on May 13, 2022.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$88.41) are discussed in detail below. Appendix 12.2 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

ADMINISTRATIVE EXPENSE LOAD

The administrative expense load (\$54.17; 10.41% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis. A breakdown of administrative expenses can be found in Appendix 12.2. See Appendix 12.3 for the development of the Administrative Cost factor applied on Appendix 12.1.

TAXES AND FEES

The taxes and fees which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2023, the Risk Adjustment User Fee (\$0.22) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.

See Section 11, "Development of the Market-Wide Adjusted Index Rate", for discussion on how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

PROFIT (OR CONTRIBUTION TO SURPLUS) & RISK MARGIN

This load (\$9.47; 1.82% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

13. Calibration

The Plan Adjusted Index Rates are calibrated for plans within the single risk pool to correspond to an age rating factor of 1.0, a geographic rating factor of 1.0, and a tobacco use rating factor of 1.0. The intent of the calibration factors is to reset the Plan Adjusted Index Rates so that applying the age factor, geographic rating area factor, and tobacco use factor will result in the appropriate consumer adjusted premium rate. The calibration factors for each of the age, geographic, and tobacco use factors are shown in Appendix 13.1. Note that each of the calibration factors has one value that is applied uniformly and does not vary by plan.

AGE CURVE CALIBRATION

The age curve calibration factor (1.752) is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2023 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 50 years.

Appendix 13.1 demonstrates the calibration of the Plan Adjusted Index Rates for age. The distribution of members by age is in Appendix 1.3 and the age factors are in Appendix 1.4. The development of the age curve calibration factor is shown in Appendix 13.2.

GEOGRAPHIC FACTOR CALIBRATION

The geographic rating factors are displayed in Appendix 1.4. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on *Health Cost Guidelines* research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

The distribution of members by rating area is in Appendix 1.3 and the area factors are in Appendix 1.4. The development of the area calibration factor is shown in Appendix 13.3.

TOBACCO USE RATING FACTOR CALIBRATION

The tobacco use calibration factor (1.005) is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users.

The tobacco factors are listed in Appendix 1.4. The development of the tobacco use calibration factor is shown in Appendix 13.4.

CALIBRATION ADJUSTMENTS ARE APPLIED UNIFORMLY TO ALL PLANS

The calibration adjustment (1.760) does not vary by plan as is evident in Appendix 13.1. The member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

On Appendix 13.1, the Plan Adjusted Index Rates are calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rates (\$297.40 aggregate). Multiplying the Calibrated Plan Adjusted Index Rate by the age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. Appendix 1.5 lists the steps to calculate final premium rates and shows the calculation for an example policy with family coverage.

14. Consumer Adjusted Premium Rate Development

Each Plan Adjusted Index Rate is divided by the overall calibration factor to determine the corresponding Calibrated Plan Adjusted Index Rate.

The following allowable rating factors, as specified by 45 CFR Part 147.102, are applied to the Calibrated Plan Adjusted Index Rate to determine the rate that is charged to the health insurance purchaser:

- Age
 - The prescribed standard age factors were used.
 - Rating Area
 - The area factors are listed in Appendix 1.4. The methodology for developing geographic factors is included in Section 13, “Calibration”.
 - Tobacco status
 - The tobacco factor for 2023 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.
 - For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.
- Appendix 1.4 lists the allowable rating factors and Appendix 1.5 has an example calculation of a family’s rates.

15. Projected Loss Ratio

The projected medical loss ratio (MLR) is 87.3%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

16. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2023 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

Plans were evaluated in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the federal actuarial values, estimates were developed for the impact of not accumulating copays to the deductible using the same claims simulation model that was used to set our plan factors. See Section 12 for additional detail on that model. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

The 2023 version of the Unified Rate Review Template (v5.4) has error checking that aligns with the AV de minimis ranges outlined in the 2023 NBPP. Terminated plans that were offered under the previous wider allowable AV ranges show errors upon template validation. We have overridden the AV for these plans to the bottom of the updated allowable AV range in order to submit the template without validation errors. The affected plans are:

- Ambetter Balanced Care 31
- Ambetter Secure Care 203
- Ambetter Balanced Care 210
- Ambetter Balanced Care 31 + Vision + Adult Dental

17. Membership Projections

PHW developed its membership projections shown on Worksheet 2 of the URRT by starting with its own relevant 2022 QHP open enrollment data and adjusting for expected enrollment changes through 2023.

The detail of the projected membership by subsidy level is shown in Appendix 17.1.

18. Terminated Plans and Products

A list of the plans being terminated and the plans to which these are being mapped is included in the appendices as Appendix 18.1.

19. Plan Type

The Plan Types listed in Worksheet 2, Section I of the Part I URRT describe PHW's plans exactly.

20. Effective Rate Review Information

See Appendix 20.1 for documents summarizing the capital and surplus position of PHW.

The following Pennsylvania state-specific requirements have been included elsewhere in this filing package:

- 2023_PHW_State_Actuarial_Memo_20220904.pdf
- 2023_PHW_Actuarial_Memorandum_Rate_Exhibits_20220904.xlsm
- 2023_PHW_Plan Design_Summary_and_Rate_Tables_20220904.xlsb
- 2023_PHW_Pennsylvania_Counties_Map_20220904.ppt
- 2023_PHW_State_Required_Cover_Letter_20220904.pdf
- 2023_PHW_Unique_Plan_Design_Justification_20220904.pdf
- 2023_PHW_Rate_Change_Request_Summary_20220904.pdf
- 2023_PHW_Public_Rate_Filing_PDF_20220904.pdf

21. Reliance

In the preparation of this filing, I relied upon data provided under the direction of [REDACTED], Pennsylvania Health & Wellness, Inc. I performed general reasonableness checks, but I have not audited the data and have relied upon its accuracy. To the extent that the underlying data is inaccurate, this filing may also be inaccurate. Actual results will vary from those projected in the filing. This is due to random fluctuations, unexpected large claims, changes in population, and other such factors.

See Appendix 21.1 for a listing of items received for the rate development.

22. Actuarial Certification

I, [REDACTED] am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the “Company”) to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. (“Milliman”), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession’s Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

I certify that to the best of my knowledge and judgment:

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2023 individual market.
2. 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.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit, and other changes from the 2022 filing have been disclosed.
6. No new plan is a modification of an existing plan.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health

plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2023 plan year premium rates in this actuarial memorandum are contingent upon the status of the state and federal ACA statutes and regulations including applicable legislation, regulatory guidance, court decisions, and otherwise. Changes to these provisions have the potential to greatly impact required 2023 plan year premium rates as described in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Such changes may include, but are not limited to changes to permissible or mandated covered benefits and benefit designs, changes to operation and parameters of the state Section 1332 waiver reinsurance program, changes to eligibility for and determination of APTCs, and changes to the funding status of cost sharing reduction plans.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic and associated federal public health emergency, we believe some of the assumptions related to the pandemic's financial impact may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name: [REDACTED]

Title: Principal & Consulting Actuary

Date: September 4, 2022

Appendix 1.1
Pennsylvania Health & Wellness, Inc.
Plan Name Changes

HIOS ID	2022 Plan Name	2023 Plan Name	Status
86199PA0010039	New Plan in 2023	Ambetter Clear Gold	New
86199PA0010025	Ambetter Secure Care 5	Ambetter Complete Gold	Renewing
86199PA0010040	New Plan in 2023	Ambetter Elite Gold	New
86199PA0010035	Ambetter Secure Care 20	Ambetter Everyday Gold	Renewing
86199PA0010032	Ambetter Balanced Care 30	Ambetter Clear Silver	Renewing
86199PA0010004	Ambetter Balanced Care 11	Ambetter Complete Silver	Renewing
86199PA0010034	Ambetter Balanced Care 32	Ambetter Focused Silver	Renewing
86199PA0010022	Ambetter Essential Care 2 HSA	Ambetter Choice Bronze HSA	Renewing
86199PA0010037	New Plan in 2023	Ambetter Clear Bronze	New
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	Ambetter Elite Bronze	Renewing
86199PA0010028	Ambetter Essential Care 5	Ambetter Everyday Bronze	Renewing
86199PA0030007	Ambetter Secure Care 201 HSA	Ambetter Gold 201 HSA	Renewing
86199PA0030008	Ambetter Secure Care 202	Ambetter Gold 202	Renewing
86199PA0030003	Ambetter Balanced Care 201 HSA	Ambetter Silver 201 HSA	Renewing
86199PA0030004	Ambetter Balanced Care 203	Ambetter Silver 203	Renewing
86199PA0030018	New Plan in 2023	Ambetter Silver 224	New
86199PA0030019	New Plan in 2023	Ambetter Silver 226	New
86199PA0030017	New Plan in 2023	Ambetter Bronze \$1500 Medical Deductible	New
86199PA0020039	New Plan in 2023	Ambetter Clear Gold + Vision + Adult Dental	New
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	Ambetter Complete Gold + Vision + Adult Dental	Renewing
86199PA0020040	New Plan in 2023	Ambetter Elite Gold + Vision + Adult Dental	New
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	Ambetter Everyday Gold + Vision + Adult Dental	Renewing
86199PA0020036	New Plan in 2023	Ambetter Clear Silver + Vision + Adult Dental	New
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	Ambetter Complete Silver + Vision + Adult Dental	Renewing
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	Ambetter Focused Silver + Vision + Adult Dental	Renewing
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	Ambetter Choice Bronze HSA + Vision + Adult Dental	Renewing
86199PA0020037	New Plan in 2023	Ambetter Clear Bronze + Vision + Adult Dental	New
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	Ambetter Elite Bronze + Vision + Adult Dental	Renewing
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	Ambetter Everyday Bronze + Vision + Adult Dental	Renewing
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	Ambetter Gold 201 HSA + Vision + Adult Dental	Renewing
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	Ambetter Gold 202 + Vision + Adult Dental	Renewing
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	Ambetter Silver 201 HSA + Vision + Adult Dental	Renewing
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	Ambetter Silver 203 + Vision + Adult Dental	Renewing
86199PA0040018	New Plan in 2023	Ambetter Silver 224 + Vision + Adult Dental	New
86199PA0040019	New Plan in 2023	Ambetter Silver 226 + Vision + Adult Dental	New

Appendix 1.2
Pennsylvania Health & Wellness, Inc.
Description of Benefits

Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Rx Member Cost-Sharing				Includes adult vision coverage?	Includes adult dental coverage?
									Generic	Preferred Brand	Non-Preferred Brand	Specialty		
Ambetter Clear Gold	86199PA0010039	HMO	\$900 INT	30%	INT	\$8,700	\$25 NSD	\$60 NSD	\$15 NSD	\$40 NSD	50% SD	50% SD	N	N
Ambetter Complete Gold	86199PA0010025	HMO	\$1450 INT	20%	INT	\$7,500	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	N	N
Ambetter Elite Gold	86199PA0010040	HMO	\$0 INT	30%	INT	\$5,000	\$5 NSD	\$60 NSD	\$15 SD	\$50 SD	50% SD	50% SD	N	N
Ambetter Everyday Gold	86199PA0010035	HMO	\$750 INT	35%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Clear Silver	86199PA0010032	HMO	\$5400 INT	0%	INT	\$5,400	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Complete Silver	86199PA0010004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	N	N
Ambetter Focused Silver	86199PA0010034	HMO	\$6100 INT	50%	INT	\$7,500	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	D&C	D&C	N	N
Ambetter Choice Bronze HSA	86199PA0010022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Clear Bronze	86199PA0010037	HMO	\$8600 INT	0%	INT	\$8,600	\$0 SD	\$0 SD	\$25 NSD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Elite Bronze	86199PA0010031	HMO	\$0	50%	\$3,800	\$8,700	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	N	N
Ambetter Everyday Bronze	86199PA0010028	HMO	\$8300 INT	50%	INT	\$8,700	\$40 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Gold 201 HSA	86199PA0030007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Gold 202	86199PA0030008	HMO	\$2000 INT	20%	INT	\$6,000	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	N	N
Ambetter Silver 201 HSA	86199PA0030003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Silver 203	86199PA0030004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N
Ambetter Silver 224	86199PA0030018	HMO	\$7450 INT	0%	INT	\$7,450	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD	\$0 SD	N	N
Ambetter Silver 226	86199PA0030019	HMO	\$5450 INT	30%	INT	\$8,400	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	50% SD	50% SD	N	N
Ambetter Bronze \$1500 Medical Deductible	86199PA0030017	HMO	\$1,500	50%	\$3,800	\$8,700	\$40 NSD	\$125 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	N	N
Ambetter Clear Gold + Vision + Adult Dental	86199PA0020039	HMO	\$900 INT	30%	INT	\$8,700	\$25 NSD	\$60 NSD	\$15 NSD	\$40 NSD	50% SD	50% SD	Y	Y
Ambetter Complete Gold + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT	20%	INT	\$7,500	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	Y	Y
Ambetter Elite Gold + Vision + Adult Dental	86199PA0020040	HMO	\$0 INT	30%	INT	\$5,000	\$5 NSD	\$60 NSD	\$15 SD	\$50 SD	50% SD	50% SD	Y	Y
Ambetter Everyday Gold + Vision + Adult Dental	86199PA0020035	HMO	\$750 INT	35%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Clear Silver + Vision + Adult Dental	86199PA0020036	HMO	\$5400 INT	0%	INT	\$5,400	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Complete Silver + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	Y	Y
Ambetter Focused Silver + Vision + Adult Dental	86199PA0020034	HMO	\$6100 INT	50%	INT	\$7,500	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	D&C	D&C	Y	Y
Ambetter Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Clear Bronze + Vision + Adult Dental	86199PA0020037	HMO	\$8600 INT	0%	INT	\$8,600	\$0 SD	\$0 SD	\$25 NSD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Elite Bronze + Vision + Adult Dental	86199PA0020031	HMO	\$0	50%	\$3,800	\$8,700	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	Y	Y
Ambetter Everyday Bronze + Vision + Adult Dental	86199PA0020028	HMO	\$8300 INT	50%	INT	\$8,700	\$40 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Gold 201 HSA + Vision + Adult Dental	86199PA0040007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Gold 202 + Vision + Adult Dental	86199PA0040008	HMO	\$2000 INT	20%	INT	\$6,000	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	Y	Y
Ambetter Silver 201 HSA + Vision + Adult Dental	86199PA0040003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Silver 203 + Vision + Adult Dental	86199PA0040004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Ambetter Silver 224 + Vision + Adult Dental	86199PA0040018	HMO	\$7450 INT	0%	INT	\$7,450	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD	\$0 SD	Y	Y
Ambetter Silver 226 + Vision + Adult Dental	86199PA0040019	HMO	\$5450 INT	30%	INT	\$8,400	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	50% SD	50% SD	Y	Y

D&C – Deductible and Coinsurance
INT – Integrated Medical and Rx Deductible
NSD – Not subject to deductible
SD – Subject to deductible
Rx Copay – Generic / Preferred Brand / Non-Preferred Brand / Specialty

Appendix 1.3
Pennsylvania Health & Wellness, Inc.
Age and Rating Area Distributions

Age Band	Percent Distribution
0-14	2.84%
15	0.19%
16	0.19%
17	0.19%
18	0.19%
19	1.03%
20	1.03%
21	1.03%
22	1.03%
23	1.03%
24	1.03%
25	2.36%
26	2.36%
27	2.36%
28	2.36%
29	2.36%
30	2.26%
31	2.26%
32	2.26%
33	2.26%
34	2.26%
35	1.71%
36	1.71%
37	1.71%
38	1.71%
39	1.71%
40	1.54%
41	1.54%
42	1.54%
43	1.54%
44	1.54%
45	1.76%
46	1.76%
47	1.76%
48	1.76%
49	1.76%
50	2.08%
51	2.08%
52	2.08%
53	2.08%
54	2.08%
55	2.59%
56	2.59%
57	2.59%
58	2.59%
59	2.59%
60	3.26%
61	3.26%
62	3.26%
63	3.26%
64 and Over	5.65%

Rating Area	Percent Distribution
Rating Area 3	20.9%
Rating Area 6	14.1%
Rating Area 7	13.2%
Rating Area 8	51.8%

Appendix 1.4
Pennsylvania Health & Wellness, Inc.
Rate Table

Plan ID	Plan Name	Calibrated Plan-Adjusted Index Rate	Age Band	Age Factor	Tobacco Factors		Geographic Factors	
					Smoker	Non-Smoker	Area	Rate Factor
86199PA0010039	Ambetter Clear Gold	\$298.17	0-14	0.765	1.000	1.000		
86199PA0010025	Ambetter Complete Gold	\$313.70	15	0.833	1.000	1.000	Rating Area 3	1.0078
86199PA0010040	Ambetter Elite Gold	\$343.49	16	0.859	1.000	1.000	Rating Area 6	1.0103
86199PA0010035	Ambetter Everyday Gold	\$301.74	17	0.885	1.000	1.000	Rating Area 7	1.1185
86199PA0010032	Ambetter Clear Silver	\$320.76	18	0.913	1.000	1.000	Rating Area 8	0.9638
86199PA0010004	Ambetter Complete Silver	\$335.93	19	0.941	1.000	1.000		
86199PA0010034	Ambetter Focused Silver	\$326.39	20	0.970	1.000	1.000		
86199PA0010022	Ambetter Choice Bronze HSA	\$246.96	21	1.000	1.150	1.000		
86199PA0010037	Ambetter Clear Bronze	\$238.36	22	1.000	1.150	1.000		
86199PA0010031	Ambetter Elite Bronze	\$283.66	23	1.000	1.150	1.000		
86199PA0010028	Ambetter Everyday Bronze	\$254.50	24	1.000	1.150	1.000		
86199PA0030007	Ambetter Gold 201 HSA	\$293.84	25	1.004	1.150	1.000		
86199PA0030008	Ambetter Gold 202	\$308.03	26	1.024	1.150	1.000		
86199PA0030003	Ambetter Silver 201 HSA	\$236.58	27	1.048	1.150	1.000		
86199PA0030004	Ambetter Silver 203	\$246.69	28	1.087	1.150	1.000		
86199PA0030018	Ambetter Silver 224	\$252.35	29	1.119	1.150	1.000		
86199PA0030019	Ambetter Silver 226	\$253.10	30	1.135	1.150	1.000		
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	\$272.27	31	1.159	1.150	1.000		
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	\$311.57	32	1.183	1.150	1.000		
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	\$327.80	33	1.198	1.150	1.000		
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	\$358.92	34	1.214	1.150	1.000		
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	\$315.31	35	1.222	1.150	1.000		
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	\$335.18	36	1.230	1.150	1.000		
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	\$351.03	37	1.238	1.150	1.000		
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	\$341.06	38	1.246	1.150	1.000		
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	\$258.06	39	1.262	1.150	1.000		
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	\$249.07	40	1.278	1.150	1.000		
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	\$296.41	41	1.302	1.150	1.000		
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	\$265.94	42	1.325	1.150	1.000		
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	\$307.05	43	1.357	1.150	1.000		
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	\$321.88	44	1.397	1.150	1.000		
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	\$247.21	45	1.444	1.150	1.000		
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	\$257.77	46	1.500	1.150	1.000		
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	\$263.69	47	1.563	1.150	1.000		
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	\$264.48	48	1.635	1.150	1.000		
			49	1.706	1.150	1.000		
			50	1.786	1.150	1.000		
			51	1.865	1.150	1.000		
			52	1.952	1.150	1.000		
			53	2.040	1.150	1.000		
			54	2.135	1.150	1.000		
			55	2.230	1.150	1.000		
			56	2.333	1.150	1.000		
			57	2.437	1.150	1.000		
			58	2.548	1.150	1.000		
			59	2.603	1.150	1.000		
			60	2.714	1.150	1.000		
			61	2.810	1.150	1.000		
			62	2.873	1.150	1.000		
			63	2.952	1.150	1.000		
			64 and Over	3.000	1.150	1.000		

Appendix 1.5
Pennsylvania Health & Wellness, Inc.
Rating Example

Family Rating Example

Plan Design:	Ambetter Clear Gold
Product:	86199PA001

				(a)	(b)	(c)	(d)	(e) = (a) x (b) x (c) x (d)
				Calibrated Plan-Adjusted				
Member	Age	Smoking Status	Rating Area	Index Rate	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 3	\$298.17	1.278	1.000	1.0078	\$384.04
Spouse	38	Non-Smoker	Rating Area 3	\$298.17	1.246	1.000	1.0078	\$374.42
Child 1	18	Non-Smoker	Rating Area 3	\$298.17	0.913	1.000	1.0078	\$274.35
Child 2	16	Non-Smoker	Rating Area 3	\$298.17	0.859	1.000	1.0078	\$258.13
Child 3	14	Non-Smoker	Rating Area 3	\$298.17	0.765	1.000	1.0078	\$229.88
Child 4	11	Non-Smoker	Rating Area 3	\$298.17	0.000	1.000	1.0078	\$0.00
Total								\$1,520.82

Steps to Calculate Final Premium:

- (1) Look up the plan's Calibrated Plan-Adjusted Index Rate (a)
- (2) Look up the age factors for each member based on age (b).
 Note that premiums can only be charged for the first 3 children, so the age factor for all subsequent children will be 0.
- (3) Look up the tobacco factor for each member according to smoking status and age (c).
- (4) Look up the area factor based on the rating area (d).
- (5) Multiply column (a) by the age, tobacco and area factors for each member individually.
- (6) Sum the results from (5) for the final premium for the family.

Appendix 4.1
Pennsylvania Health & Wellness, Inc.
Experience Period Claims

	Allowed	Incurred (Paid) Claims
Claim System	\$16,302,545	\$13,552,248
Outside⁽¹⁾	\$351,361	\$292,085
IBNP	\$615,098	\$511,329
Less Reinsurance⁽²⁾		(\$806,704)
Total⁽³⁾	\$17,269,003	\$13,548,957

- (1) The claims processed outside of the issuer's claims system are for capitated services.
(2) Incurred claims shown in Worksheet 1 of the URRT is net of 1332 PA state reinsurance.
(3) Total claims are calculated using unrounded numbers.

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
<i>Inpatient Facility - Non-Maternity</i>	
Medical	Inpatient Hospital
Medical - Other Newborn	Inpatient Hospital
Surgical	Inpatient Hospital
Psychiatric - Hospital	Inpatient Hospital
Psychiatric - Residential	Inpatient Hospital
Alcohol & Drug Abuse - Hospital	Inpatient Hospital
Alcohol & Drug Abuse - Residential	Inpatient Hospital
<i>Inpatient Facility - Maternity</i>	
Normal Deliveries	Inpatient Hospital
Cesarean Deliveries	Inpatient Hospital
Non-Deliveries	Inpatient Hospital
<i>Skilled Nursing Facility</i>	Inpatient Hospital
<i>Outpatient Facility</i>	
Observation	Outpatient Hospital
Emergency Room	Outpatient Hospital
Surgery	Outpatient Hospital
Radiology	
Radiology - Therapeutic	Outpatient Hospital
Radiology - Diagnostic	Outpatient Hospital
Radiology - CT / MRI / PET	Outpatient Hospital
Pathology/Lab	Outpatient Hospital
Pharmacy	Outpatient Hospital
Cardiovascular	Outpatient Hospital
PT/OT/ST	Outpatient Hospital
Psychiatric	Outpatient Hospital
Alcohol & Drug Abuse	Outpatient Hospital
Preventive	Outpatient Hospital
Other Outpatient Facility	Outpatient Hospital
<i>Professional</i>	
<i>Inpatient Surgery - Non-Maternity</i>	
Surgeon	Professional
Anesthesia	Professional
<i>Maternity</i>	
Professional	Professional
Anesthesia	Professional
<i>Outpatient Surgery</i>	
Outpatient Facility	Professional
Office	Professional
Anesthesia	Professional
<i>Inpatient Visits</i>	
Medical	Professional
Psychiatric	Professional
Alcohol & Drug Abuse	Professional
<i>Office Visits & Miscellaneous Services</i>	
Office/Home Visits - PCP	Professional
Office/Home Visits - Specialist	Professional
Urgent Care Visits	Professional
Office Administered Drugs	Professional
Allergy Testing	Professional
Allergy Immunotherapy	Professional
Miscellaneous Medical	Professional

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Preventive Services	
Immunizations	Professional
Well Baby Exams	Professional
Physical Exams	Professional
Other Preventive	Professional
Other Professional Services	
ER Visits and Observation Care	Professional
Vision Exams	Professional
Hearing and Speech Exams	Professional
Physical Therapy	Professional
Cardiovascular	Professional
Radiology	
Inpatient	Professional
Outpatient	
Outpatient - Therapeutic	Professional
Outpatient - Diagnostic	Professional
Outpatient - CT / MRI / PET	Professional
Office	
Office - Therapeutic	Professional
Office - Diagnostic	Professional
Office - CT / MRI / PET	Professional
Pathology/Lab	
Inpatient & Outpatient	Professional
Office	Professional
Chiropractor	Professional
Outpatient Psychiatric	Professional
Outpatient Alcohol & Drug Abuse	Professional
<i>Other</i>	
Prescription Drugs	Prescription Drug
Private Duty Nursing/Home Health	Other Medical
Ambulance	Other Medical
DME and Supplies	Other Medical
Prosthetics	Other Medical
Autism - ABA	Other Medical
IUD Contraceptive	Other Medical
Implantable Rod Contraceptive	Other Medical
Infertility	Other Medical
Envolve Vision - Child - Exam / Hardware	Capitation
Envolve Vision - Child - Med / Surg	Capitation
Envolve Vision - Adult - Med / Surg	Capitation
Vida DM	Capitation
Envolve PeopleCare - Nurseline	Capitation
Start Smart	Capitation
Teledoc - Telehealth	Capitation
<i>Adult Vision / Adult Dental</i>	
Envolve Vision - Adult - Exam / Hardware	Capitation
Envolve Dental - Adult	Capitation

Appendix 6.1
Pennsylvania Health & Wellness, Inc.
URRT Cost Trend Factor, Annualized

	(a)	(b)	(c)	(d) =[(a)*(b)*(c)]^0.5
Benefit Category	Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Mix	Provider Mix Change within existing Network	2021 to 2023 Charge Trend	URRT Yearly Cost Trend Factor
Inpatient Hospital	1.216	1.021	1.000	1.114
Outpatient Hospital	1.205	1.021	1.000	1.109
Professional	1.091	1.012	1.000	1.051
Other Medical	1.001	0.999	1.000	1.000
Capitation	1.000	1.000	1.000	1.000
Prescription Drug	0.983	1.000	1.093	1.037
Total	1.125	1.014	1.020	1.077

Appendix 6.2
Pennsylvania Health & Wellness, Inc.
URRT Util Trend Factor, Annualized

Annualized Util/1,000 Trend							
Benefit Category	2023 URRT Annual Util Trend Factor	2022 URRT Worksheet 1 - Individual Market ⁽¹⁾			Milliman HCGs ⁽²⁾		Ambetter Nationwide Trend Study ⁽³⁾
		Median	20th Percentile	80th Percentile	Low	High	Midpoint
Inpatient Hospital	1.025	1.019	1.000	1.035	0.980	1.020	1.023
Outpatient Hospital	1.025	1.021	1.000	1.040	1.005	1.020	
Professional	1.025	1.025	1.000	1.039	0.990	1.015	
Other Medical	1.025	1.020	1.000	1.040	0.990	1.015	
Capitation ⁽⁴⁾	1.000	n/a	n/a	n/a	n/a	n/a	n/a

Annualized PMPM Trend ⁽⁵⁾						
Benefit Category	2023 URRT Annual PMPM Trend Factor	2022 URRT Worksheet 1 - Individual Market ⁽¹⁾			Milliman HCGs ⁽²⁾	
		Median	20th Percentile	80th Percentile	Low	High
Prescription Drug	1.083	1.070	1.030	1.103	1.018	1.071

(1) Reflects Utilization trends from Worksheet 1, Section II in 862 different 2022 URRTs. Based on public use files released by CCIIO, filtered on all 2022 Individual Market URRTs with non-zero credibility. Note, PMPM trends are provided for prescription drugs, see footnote (5).

(2) See Section 8, "Manual Rate Adjustments", for more information on the Milliman HCGs.

(3) The Ambetter nationwide trend study analyzed changes over time in normalized medical allowed claims PMPM for Ambetter individual marketplace products offered across the United States. In order to isolate secular forces of utilization trend, the study first normalized claims costs for differences in population characteristics (age/sex, morbidity), benefit design (induced demand), and network characteristics (e.g. unit cost and provider practice patterns) by area and over time.

(4) PHW capitation costs are based on actual and expected contracts in 2023, and do not require any trend adjustment.

(5) Due to differences in how sources allocate intensity/mix change between utilization and unit cost trend, prescription drug trends are best compared at the PMPM level, instead of separately for utilization and unit cost.

Appendix 8.1
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup

Line Item	Claims PMPM							Adjustment Factors						
	Total	IP	OP	Prof	Other	Rx	Cap	Total	IP	OP	Prof	Other	Rx	Cap
Base Data	\$360.22	79.35	76.81	100.41	9.76	91.93	\$1.95							
Cost Trend	395.43	96.04	85.81	137.51	9.37	64.74	1.95	1.098	1.210	1.117	1.369	0.961	0.704	1.000
Utilization Trend	499.05	131.37	121.24	158.16	10.76	75.57	1.95	1.262	1.368	1.413	1.150	1.148	1.167	1.000
Change in Induced Utilization	464.46	122.96	113.16	147.44	9.37	69.56	1.95	0.931	0.936	0.933	0.932	0.871	0.921	1.000
Change in Morbidity - Reinsurance	464.46	122.96	113.16	147.44	9.37	69.56	1.95	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Change in Morbidity - All Other	389.27	101.92	94.94	122.30	7.78	60.37	1.95	0.838	0.829	0.839	0.829	0.831	0.868	1.000
Change in Demographics	475.90	125.67	120.62	140.33	9.35	77.97	1.95	1.223	1.233	1.271	1.147	1.201	1.292	1.000
Change in Benefits	468.67	125.04	121.19	134.89	7.63	77.97	1.95	0.985	0.995	1.005	0.961	0.816	1.000	1.000
Change in Network	432.76	112.74	105.55	127.57	6.96	77.97	1.95	0.923	0.902	0.871	0.946	0.913	1.000	1.000
Change in Other	434.70	113.19	106.15	128.09	6.99	78.31	1.95	1.004	1.004	1.006	1.004	1.004	1.004	1.000
Manual EHB Allowed Claims PMPM	\$434.70	\$113.19	\$106.15	\$128.09	\$6.99	\$78.31	\$1.95							

1. All adjustments are informed by the Milliman Health Cost Guidelines and the anticipated network, plan, and population characteristics.

Appendix 10.1
Pennsylvania Health & Wellness, Inc.
Index Rate to Projected Index Rate

		(1)	(2)	(3)	(4)	(5) = (2) * (4) + (3) * [1 - (4)]
Plan ID	Plan Name	Projected Member Months	Experience Period Index Rate (Projected)	Credibility Manual Index Rate (Projected)	Credibility Factor	Projected Index Rate
86199PA0010039	Ambetter Clear Gold	3,571	\$381.31	\$434.70	68%	\$398.25
86199PA0010025	Ambetter Complete Gold	3,571	381.31	434.70	68%	398.25
86199PA0010040	Ambetter Elite Gold	1,190	381.31	434.70	68%	398.25
86199PA0010035	Ambetter Everyday Gold	3,571	381.31	434.70	68%	398.25
86199PA0010032	Ambetter Clear Silver	12,274	381.31	434.70	68%	398.25
86199PA0010004	Ambetter Complete Silver	10,932	381.31	434.70	68%	398.25
86199PA0010034	Ambetter Focused Silver	14,318	381.31	434.70	68%	398.25
86199PA0010022	Ambetter Choice Bronze HSA	14,313	381.31	434.70	68%	398.25
86199PA0010037	Ambetter Clear Bronze	5,725	381.31	434.70	68%	398.25
86199PA0010031	Ambetter Elite Bronze	2,863	381.31	434.70	68%	398.25
86199PA0010028	Ambetter Everyday Bronze	5,725	381.31	434.70	68%	398.25
86199PA0030007	Ambetter Gold 201 HSA	71	381.31	434.70	68%	398.25
86199PA0030008	Ambetter Gold 202	80	381.31	434.70	68%	398.25
86199PA0030003	Ambetter Silver 201 HSA	255	381.31	434.70	68%	398.25
86199PA0030004	Ambetter Silver 203	32	381.31	434.70	68%	398.25
86199PA0030018	Ambetter Silver 224	255	381.31	434.70	68%	398.25
86199PA0030019	Ambetter Silver 226	96	381.31	434.70	68%	398.25
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	58	381.31	434.70	68%	398.25
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	521	381.31	434.70	68%	398.25
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	521	381.31	434.70	68%	398.25
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	174	381.31	434.70	68%	398.25
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	521	381.31	434.70	68%	398.25
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	1,664	381.31	434.70	68%	398.25
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	1,514	381.31	434.70	68%	398.25
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	1,955	381.31	434.70	68%	398.25
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	2,024	381.31	434.70	68%	398.25
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	810	381.31	434.70	68%	398.25
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	405	381.31	434.70	68%	398.25
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	810	381.31	434.70	68%	398.25
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	11	381.31	434.70	68%	398.25
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	12	381.31	434.70	68%	398.25
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	38	381.31	434.70	68%	398.25
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	5	381.31	434.70	68%	398.25
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	38	381.31	434.70	68%	398.25
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	14	381.31	434.70	68%	398.25
Total		89,937	\$381.31	\$434.70	68%	\$398.25

Appendix 11.1
Pennsylvania Health & Wellness, Inc.
Projected Index Rate to Market Adjusted Index Rate

		(5)	(6)	(7)	(8)	(9) = (5) * (6) * (7) * (8)
Plan ID	Plan Name	Projected Index Rate	Reinsurance Factor	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010039	Ambetter Clear Gold	\$398.25	0.944	1.372	1.036	\$534.39
86199PA0010025	Ambetter Complete Gold	398.25	0.944	1.372	1.036	534.39
86199PA0010040	Ambetter Elite Gold	398.25	0.944	1.372	1.036	534.39
86199PA0010035	Ambetter Everyday Gold	398.25	0.944	1.372	1.036	534.39
86199PA0010032	Ambetter Clear Silver	398.25	0.944	1.372	1.036	534.39
86199PA0010004	Ambetter Complete Silver	398.25	0.944	1.372	1.036	534.39
86199PA0010034	Ambetter Focused Silver	398.25	0.944	1.372	1.036	534.39
86199PA0010022	Ambetter Choice Bronze HSA	398.25	0.944	1.372	1.036	534.39
86199PA0010037	Ambetter Clear Bronze	398.25	0.944	1.372	1.036	534.39
86199PA0010031	Ambetter Elite Bronze	398.25	0.944	1.372	1.036	534.39
86199PA0010028	Ambetter Everyday Bronze	398.25	0.944	1.372	1.036	534.39
86199PA0030007	Ambetter Gold 201 HSA	398.25	0.944	1.372	1.036	534.39
86199PA0030008	Ambetter Gold 202	398.25	0.944	1.372	1.036	534.39
86199PA0030003	Ambetter Silver 201 HSA	398.25	0.944	1.372	1.036	534.39
86199PA0030004	Ambetter Silver 203	398.25	0.944	1.372	1.036	534.39
86199PA0030018	Ambetter Silver 224	398.25	0.944	1.372	1.036	534.39
86199PA0030019	Ambetter Silver 226	398.25	0.944	1.372	1.036	534.39
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	398.25	0.944	1.372	1.036	534.39
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	398.25	0.944	1.372	1.036	534.39
Total		\$398.25	0.944	1.372	1.036	\$534.39

Appendix 11.2
Pennsylvania Health & Wellness, Inc.
Projected Risk Adjustment Transfers for 2023

Appendix 11.2 has been redacted

Appendix 11.3
Pennsylvania Health & Wellness, Inc.
Development of Appendix 11.1 Values

(b+a/d+c/d) / (b+c/d)	Net Risk Adjustment Transfer Factor	1.372
(a)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$117.22
(b)	Projected Index Rate (App 10.1)	\$398.25
(c)	Reinsurance (URRT WS 2)	(\$18.69)
(d)	Paid to Allowed Ratio	0.837

(c+(a+b+d)/e) / (c+(b+d)/e)	Exchange User Fee Factor	1.036
(a)	Pennsylvania Exchange Fee (App 12.2)	\$15.44
(b)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$117.22
(c)	Projected Index Rate (App 10.1)	\$398.25
(d)	Reinsurance (URRT WS 2)	(\$18.69)
(e)	Paid to Allowed Ratio	0.837

- 1) The Risk Adjustment Transfer does not include the portion of Risk Adjustment associated with non-EHB benefits.

Appendix 12.1
Pennsylvania Health & Wellness, Inc.
Market Adjusted Index Rate to Plan Adjusted Index Rate

Plan ID	Plan Name	(9)	(10)	(11)	(12)	(13)	(14)	(15) = (10) * ... * (14)	(16) = (9) * (15)
		Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Provider Network, Delivery System and Utilization Management	Benefits in Addition to the EHBs	Administrative Costs Excluding Exchange User Fees	Impact of Specific Eligibility Categories for Catastrophic Plans	AV Pricing Value	Plan Adjusted Index Rate
86199PA0010039	Ambetter Clear Gold	\$534.39	0.844	1.000	1.000	1.163	1.000	0.982	\$524.69
86199PA0010025	Ambetter Complete Gold	\$534.39	0.888	1.000	1.000	1.163	1.000	1.033	\$552.01
86199PA0010040	Ambetter Elite Gold	\$534.39	0.972	1.000	1.000	1.163	1.000	1.131	\$604.43
86199PA0010035	Ambetter Everyday Gold	\$534.39	0.854	1.000	1.000	1.163	1.000	0.994	\$530.98
86199PA0010032	Ambetter Clear Silver	\$534.39	0.908	1.000	1.000	1.163	1.000	1.056	\$564.44
86199PA0010004	Ambetter Complete Silver	\$534.39	0.951	1.000	1.000	1.163	1.000	1.106	\$591.13
86199PA0010034	Ambetter Focused Silver	\$534.39	0.924	1.000	1.000	1.163	1.000	1.075	\$574.35
86199PA0010022	Ambetter Choice Bronze HSA	\$534.39	0.699	1.000	1.000	1.163	1.000	0.813	\$434.57
86199PA0010037	Ambetter Clear Bronze	\$534.39	0.675	1.000	1.000	1.163	1.000	0.785	\$419.43
86199PA0010031	Ambetter Elite Bronze	\$534.39	0.803	1.000	1.000	1.163	1.000	0.934	\$499.15
86199PA0010028	Ambetter Everyday Bronze	\$534.39	0.721	1.000	1.000	1.163	1.000	0.838	\$447.85
86199PA0030007	Ambetter Gold 201 HSA	\$534.39	0.832	1.000	1.000	1.163	1.000	0.968	\$517.06
86199PA0030008	Ambetter Gold 202	\$534.39	0.872	1.000	1.000	1.163	1.000	1.014	\$542.04
86199PA0030003	Ambetter Silver 201 HSA	\$534.39	0.670	1.000	1.000	1.163	1.000	0.779	\$416.31
86199PA0030004	Ambetter Silver 203	\$534.39	0.698	1.000	1.000	1.163	1.000	0.812	\$434.09
86199PA0030018	Ambetter Silver 224	\$534.39	0.714	1.000	1.000	1.163	1.000	0.831	\$444.06
86199PA0030019	Ambetter Silver 226	\$534.39	0.717	1.000	1.000	1.163	1.000	0.833	\$445.38
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	\$534.39	0.771	1.000	1.000	1.163	1.000	0.897	\$479.11
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	\$534.39	0.844	1.000	1.045	1.163	1.000	1.026	\$548.27
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	\$534.39	0.888	1.000	1.045	1.163	1.000	1.079	\$576.82
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	\$534.39	0.972	1.000	1.045	1.163	1.000	1.182	\$631.59
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	\$534.39	0.854	1.000	1.045	1.163	1.000	1.038	\$554.84
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	\$534.39	0.908	1.000	1.045	1.163	1.000	1.104	\$589.81
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	\$534.39	0.951	1.000	1.045	1.163	1.000	1.156	\$617.69
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	\$534.39	0.924	1.000	1.045	1.163	1.000	1.123	\$600.17
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	\$534.39	0.699	1.000	1.045	1.163	1.000	0.850	\$454.10
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	\$534.39	0.675	1.000	1.045	1.163	1.000	0.820	\$438.28
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	\$534.39	0.803	1.000	1.045	1.163	1.000	0.976	\$521.59
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	\$534.39	0.721	1.000	1.045	1.163	1.000	0.876	\$467.98
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	\$534.39	0.832	1.000	1.045	1.163	1.000	1.011	\$540.30
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	\$534.39	0.872	1.000	1.045	1.163	1.000	1.060	\$566.40
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	\$534.39	0.670	1.000	1.045	1.163	1.000	0.814	\$435.02
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	\$534.39	0.698	1.000	1.045	1.163	1.000	0.849	\$453.60
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	\$534.39	0.714	1.000	1.045	1.163	1.000	0.868	\$464.01
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	\$534.39	0.717	1.000	1.045	1.163	1.000	0.871	\$465.40
Total		\$534.39	0.837	1.000	1.006	1.163	1.000	0.979	\$523.34

Appendix 12.2
Pennsylvania Health & Wellness, Inc.
Summary of Non-Benefit Expenses

Expense Component	PMPM	% of Base Premium
Base Product Premium PMPM ⁽¹⁾	\$520.47	100.00%
<u>Administrative Expense Load</u>		
General Administrative Expense		
Core CNC Admin	\$42.10	8.09%
Sales Compensation	\$9.51	1.83%
Marketing - Lead Generation	\$2.16	0.41%
Commercial Stop Loss	\$0.00	0.00%
Marketing - Post Enrollment Marketing Costs	\$0.00	0.00%
Risk Adjustment Optimization	\$0.00	0.00%
Premium Billings	\$0.00	0.00%
Connecture Front-End	\$0.00	0.00%
Non-Benefit Portion of Capitation Arrangements	\$0.40	0.08%
Quality Improvement Expense	\$3.00	0.58%
Provider Incentive Payments	\$2.00	0.38%
Total	\$59.17	11.37%
Post-Tax Profit and Contribution to Surplus	\$9.47	1.82%
<u>Taxes and Fees - % of Premium</u>		
State Income Tax	\$1.05	0.20%
Federal Income Tax	\$2.80	0.54%
Federal Transitional Reinsurance Program Fee	\$0.00	0.00%
Patient Centered Outcomes Research Fee	\$0.26	0.05%
Pennsylvania Exchange Fee	\$15.44	2.97%
Risk Adjustment User Fee	\$0.22	0.04%
Total	\$19.77	3.80%
<u>Non-Benefit Expenses, Risk and Profit</u>	\$88.41	16.99%
1) Base Product Premium does not include the premium associated with non-EHB benefits.		

Appendix 12.3 Pennsylvania Health & Wellness, Inc. Development of Administrative Costs Excluding Exchange User Fees Factor

(c)/(c-a+b)	Administrative Costs Excluding Exchange User Fees	1.163
(a)	Non-Benefit Expenses, Risk and Profit (App 12.2)	\$88.41
(b)	Pennsylvania Exchange Fee (App 12.2)	\$15.44
(c)	Base Product Premium (App 12.2)	\$520.47

Appendix 13.1
Pennsylvania Health & Wellness, Inc.
Plan Adjusted Index Rate to Calibrated Plan-Adjusted Index Rate

		(16)	(17)	(18)	(19)	(20) = (17) * (18) * (19)	(21) = (16) / (20)
Plan ID	Plan Name	Plan Adjusted Index Rate	Geographic Calibration Factor	Age Calibration Factor ¹	Tobacco Use Calibration Factor	Calibration ²	Calibrated Plan-Adjusted Index Rate ³
86199PA0010039	Ambetter Clear Gold	\$524.69	1.0000	1.752	1.005	1.760	\$298.17
86199PA0010025	Ambetter Complete Gold	552.01	1.0000	1.752	1.005	1.760	313.70
86199PA0010040	Ambetter Elite Gold	604.43	1.0000	1.752	1.005	1.760	343.49
86199PA0010035	Ambetter Everyday Gold	530.98	1.0000	1.752	1.005	1.760	301.74
86199PA0010032	Ambetter Clear Silver	564.44	1.0000	1.752	1.005	1.760	320.76
86199PA0010004	Ambetter Complete Silver	591.13	1.0000	1.752	1.005	1.760	335.93
86199PA0010034	Ambetter Focused Silver	574.35	1.0000	1.752	1.005	1.760	326.39
86199PA0010022	Ambetter Choice Bronze HSA	434.57	1.0000	1.752	1.005	1.760	246.96
86199PA0010037	Ambetter Clear Bronze	419.43	1.0000	1.752	1.005	1.760	238.36
86199PA0010031	Ambetter Elite Bronze	499.15	1.0000	1.752	1.005	1.760	283.66
86199PA0010028	Ambetter Everyday Bronze	447.85	1.0000	1.752	1.005	1.760	254.50
86199PA0030007	Ambetter Gold 201 HSA	517.06	1.0000	1.752	1.005	1.760	293.84
86199PA0030008	Ambetter Gold 202	542.04	1.0000	1.752	1.005	1.760	308.03
86199PA0030003	Ambetter Silver 201 HSA	416.31	1.0000	1.752	1.005	1.760	236.58
86199PA0030004	Ambetter Silver 203	434.09	1.0000	1.752	1.005	1.760	246.69
86199PA0030018	Ambetter Silver 224	444.06	1.0000	1.752	1.005	1.760	252.35
86199PA0030019	Ambetter Silver 226	445.38	1.0000	1.752	1.005	1.760	253.10
86199PA0030017	Ambetter Bronze \$1500 Medical Deductible	479.11	1.0000	1.752	1.005	1.760	272.27
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	548.27	1.0000	1.752	1.005	1.760	311.57
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	576.82	1.0000	1.752	1.005	1.760	327.80
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	631.59	1.0000	1.752	1.005	1.760	358.92
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	554.84	1.0000	1.752	1.005	1.760	315.31
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	589.81	1.0000	1.752	1.005	1.760	335.18
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	617.69	1.0000	1.752	1.005	1.760	351.03
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	600.17	1.0000	1.752	1.005	1.760	341.06
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	454.10	1.0000	1.752	1.005	1.760	258.06
86199PA0020037	Ambetter Clear Bronze + Vision + Adult Dental	438.28	1.0000	1.752	1.005	1.760	249.07
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	521.59	1.0000	1.752	1.005	1.760	296.41
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	467.98	1.0000	1.752	1.005	1.760	265.94
86199PA0040007	Ambetter Gold 201 HSA + Vision + Adult Dental	540.30	1.0000	1.752	1.005	1.760	307.05
86199PA0040008	Ambetter Gold 202 + Vision + Adult Dental	566.40	1.0000	1.752	1.005	1.760	321.88
86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental	435.02	1.0000	1.752	1.005	1.760	247.21
86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental	453.60	1.0000	1.752	1.005	1.760	257.77
86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental	464.01	1.0000	1.752	1.005	1.760	263.69
86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental	465.40	1.0000	1.752	1.005	1.760	264.48
Total		\$523.34	1.0000	1.752	1.005	1.760	\$297.40

Notes:

1) This is the adjustment to go from the true composite average age factor to an age factor 1.0 basis. The rounded weighted average age is 50.

2) The calibration value is the product of the geographic calibration factor (1.000), the age calibration factor (1.752), and the tobacco use calibration factor (1.005).

3) This is calibrated to an age factor of 1.0, a geographic factor of 1.0, and a tobacco use factor of 1.0. It can be multiplied by the appropriate area, age and tobacco use factors from Appendix 1.4 to closely mirror the Consumer Adjusted Premium Rate.

Appendix 13.2
Pennsylvania Health & Wellness, Inc.
Age Factor Development

Age Band	Projected Member Months	Composite CMS Proposed Relativity
Under 19	3,240	0.788
19-24	5,570	0.985
25-29	10,619	1.056
30-34	10,161	1.178
35-39	7,686	1.240
40-44	6,946	1.332
45-49	7,916	1.570
50-54	9,333	1.956
55-59	11,663	2.430
60-64	14,658	2.870
Over 65	2,146	3.000
Total	89,937	1.752

The rounded weighted average age is 50.

Appendix 13.3
Pennsylvania Health & Wellness, Inc.
Area Factor Development

Rating Area	Projected Member Months	EHB Paid PMPM	Area Factor
Pennsylvania Rating Area 3	18,789	\$336.01	1.0078
Pennsylvania Rating Area 6	12,709	\$336.83	1.0103
Pennsylvania Rating Area 7	11,880	\$372.89	1.1185
Pennsylvania Rating Area 8	46,559	\$321.33	0.9638
Total	89,937	\$333.40	1.0000

Appendix 13.4 Pennsylvania Health & Wellness, Inc. Smoker Factor Development

Premium Rate	Projected Member Months	Adjustment Factor
Tobacco User	2,799	1.150
Non-Tobacco User	87,138	1.000
Total	89,937	1.005

Appendix 15.1
Pennsylvania Health & Wellness, Inc.
Projected MLR Table

a)	Incurring Claims, Quality Improvement, and Provider Incentives ⁽²⁾	\$322.06
b)	Risk Adjustment Transfer	\$117.23
c)	Projected Claims for MLR (a+b)	\$439.29
d)	Administrative Expenses ⁽¹⁾	\$54.65
e)	Post-Tax Profit and Contribution to Surplus ⁽¹⁾	\$9.52
f)	Taxes and Fees ⁽¹⁾	\$16.00
g)	Federal Income Tax ⁽¹⁾	\$2.81
h)	State Income Tax ⁽¹⁾	\$1.06
i)	Premium (c+d+e+f+g+h)	\$523.34
j)	Medical Loss Ratio (c/(i-f-g-h))	87.3%

This projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated; when applicable, credibility adjustments increase the projected MLR.

- 1) Administrative expenses, taxes, and fees above are shown in aggregate and so are expected to differ slightly from the EHB-only portion of these values shown on Appendix 12.2.
- 2) Only direct Quality Improvement activities are included per the HHS Final Notice of Benefit and Payment Parameters.

Appendix 16.1
Pennsylvania Health & Wellness, Inc.
AV Calculator Results

The AV Calculator Screenshots have been redacted.

Appendix 17.1
Pennsylvania Health & Wellness, Inc.
Membership Projections

Product	Plan Name	Plan ID	Projected Member Months						Total
			Gold	Silver Plan				Bronze	
				70%	73%	87%	94%		
		Aggregate	13,814	1,978	3,048	17,858	20,506	32,733	89,937
Ambetter	Ambetter Clear Gold	86199PA0010039	3,571	-	-	-	-	-	3,571
Ambetter	Ambetter Complete Gold	86199PA0010025	3,571	-	-	-	-	-	3,571
Ambetter	Ambetter Elite Gold	86199PA0010040	1,190	-	-	-	-	-	1,190
Ambetter	Ambetter Everyday Gold	86199PA0010035	3,571	-	-	-	-	-	3,571
Ambetter	Ambetter Clear Silver	86199PA0010032	-	173	964	3,898	7,239	-	12,274
Ambetter	Ambetter Complete Silver	86199PA0010004	-	694	1,140	5,473	3,625	-	10,932
Ambetter	Ambetter Focused Silver	86199PA0010034	-	217	574	6,266	7,261	-	14,318
Ambetter	Ambetter Choice Bronze HSA	86199PA0010022	-	-	-	-	-	14,313	14,313
Ambetter	Ambetter Clear Bronze	86199PA0010037	-	-	-	-	-	5,725	5,725
Ambetter	Ambetter Elite Bronze	86199PA0010031	-	-	-	-	-	2,863	2,863
Ambetter	Ambetter Everyday Bronze	86199PA0010028	-	-	-	-	-	5,725	5,725
Ambetter	Ambetter Gold 201 HSA	86199PA0030007	71	-	-	-	-	-	71
Ambetter	Ambetter Gold 202	86199PA0030008	80	-	-	-	-	-	80
Ambetter	Ambetter Silver 201 HSA	86199PA0030003	-	255	-	-	-	-	255
Ambetter	Ambetter Silver 203	86199PA0030004	-	32	-	-	-	-	32
Ambetter	Ambetter Silver 224	86199PA0030018	-	255	-	-	-	-	255
Ambetter	Ambetter Silver 226	86199PA0030019	-	96	-	-	-	-	96
Ambetter	Ambetter Bronze \$1500 Medical Deductible	86199PA0030017	-	-	-	-	-	58	58
Ambetter + Vision + Adult Dental	Ambetter Clear Gold + Vision + Adult Dental	86199PA0020039	521	-	-	-	-	-	521
Ambetter + Vision + Adult Dental	Ambetter Complete Gold + Vision + Adult Dental	86199PA0020025	521	-	-	-	-	-	521
Ambetter + Vision + Adult Dental	Ambetter Elite Gold + Vision + Adult Dental	86199PA0020040	174	-	-	-	-	-	174
Ambetter + Vision + Adult Dental	Ambetter Everyday Gold + Vision + Adult Dental	86199PA0020035	521	-	-	-	-	-	521
Ambetter + Vision + Adult Dental	Ambetter Clear Silver + Vision + Adult Dental	86199PA0020036	-	26	133	554	951	-	1,664
Ambetter + Vision + Adult Dental	Ambetter Complete Silver + Vision + Adult Dental	86199PA0020004	-	103	158	777	476	-	1,514
Ambetter + Vision + Adult Dental	Ambetter Focused Silver + Vision + Adult Dental	86199PA0020034	-	32	79	890	954	-	1,955
Ambetter + Vision + Adult Dental	Ambetter Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	-	-	-	-	-	2,024	2,024
Ambetter + Vision + Adult Dental	Ambetter Clear Bronze + Vision + Adult Dental	86199PA0020037	-	-	-	-	-	810	810
Ambetter + Vision + Adult Dental	Ambetter Elite Bronze + Vision + Adult Dental	86199PA0020031	-	-	-	-	-	405	405
Ambetter + Vision + Adult Dental	Ambetter Everyday Bronze + Vision + Adult Dental	86199PA0020028	-	-	-	-	-	810	810
Ambetter + Vision + Adult Dental	Ambetter Gold 201 HSA + Vision + Adult Dental	86199PA0040007	11	-	-	-	-	-	11
Ambetter + Vision + Adult Dental	Ambetter Gold 202 + Vision + Adult Dental	86199PA0040008	12	-	-	-	-	-	12
Ambetter + Vision + Adult Dental	Ambetter Silver 201 HSA + Vision + Adult Dental	86199PA0040003	-	38	-	-	-	-	38
Ambetter + Vision + Adult Dental	Ambetter Silver 203 + Vision + Adult Dental	86199PA0040004	-	5	-	-	-	-	5
Ambetter + Vision + Adult Dental	Ambetter Silver 224 + Vision + Adult Dental	86199PA0040018	-	38	-	-	-	-	38
Ambetter + Vision + Adult Dental	Ambetter Silver 226 + Vision + Adult Dental	86199PA0040019	-	14	-	-	-	-	14

Appendix 18.1
Pennsylvania Health & Wellness, Inc.
Terminated Plans

Terminated 2022 Plan ID	Terminated 2022 Plan Name	Mapped 2023 Plan ID	Mapped 2023 Plan Name
86199PA0010012	Ambetter Balanced Care 12	86199PA0010004	Ambetter Complete Silver
86199PA0030002	Ambetter Balanced Care 207	86199PA0030018	Ambetter Silver 224
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	86199PA0040018	Ambetter Silver 224 + Vision + Adult Dental
86199PA0030001	Ambetter Balanced Care 209	86199PA0030019	Ambetter Silver 226
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	86199PA0040019	Ambetter Silver 226 + Vision + Adult Dental
86199PA0010033	Ambetter Balanced Care 31	86199PA0010032	Ambetter Clear Silver
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental
86199PA0010006	Ambetter Essential Care 10	86199PA0010028	Ambetter Everyday Bronze
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental
86199PA0030012	Ambetter Balanced Care 210	86199PA0030018	Ambetter Silver 224
86199PA0030009	Ambetter Essential Care 201	86199PA0030017	Ambetter Bronze \$1500 Medical Deductible
86199PA0030010	Ambetter Essential Care 202 HSA	86199PA0030003	Ambetter Silver 201 HSA
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010031	Ambetter Elite Bronze
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental
86199PA0030016	Ambetter Secure Care 203	86199PA0030008	Ambetter Gold 202
Terminated 2021 Plan ID	Terminated 2021 Plan Name	Mapped 2023 Plan ID	Mapped 2023 Plan Name
86199PA0030006	Ambetter Balanced Care 204 HSA (2021)	86199PA0030003	Ambetter Silver 201 HSA
86199PA0040006	Ambetter Balanced Care 204 HSA (2021) + Vision + Adult Dental	86199PA0040003	Ambetter Silver 201 HSA + Vision + Adult Dental
86199PA0030005	Ambetter Balanced Care 205 (2021)	86199PA0030004	Ambetter Silver 203
86199PA0040005	Ambetter Balanced Care 205 (2021) + Vision + Adult Dental	86199PA0040004	Ambetter Silver 203 + Vision + Adult Dental
86199PA0010027	Ambetter Balanced Care 24 (2021)	86199PA0010004	Ambetter Complete Silver
86199PA0020027	Ambetter Balanced Care 24 (2021) + Vision + Adult Dental	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental
86199PA0010008	Ambetter Balanced Care 25 HSA (2021)	86199PA0010032	Ambetter Clear Silver
86199PA0020008	Ambetter Balanced Care 25 HSA (2021) + Vision + Adult Dental	86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental
86199PA0010009	Ambetter Balanced Care 26 (2021)	86199PA0010004	Ambetter Complete Silver
86199PA0020009	Ambetter Balanced Care 26 (2021) + Vision + Adult Dental	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental
86199PA0010010	Ambetter Balanced Care 28	86199PA0010004	Ambetter Complete Silver
86199PA0020010	Ambetter Balanced Care 28 (2021) + Vision + Adult Dental	86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental
86199PA0010026	Ambetter Secure Care 15 (2021)	86199PA0010025	Ambetter Complete Gold
86199PA0020026	Ambetter Secure Care 15 (2021) + Vision + Adult Dental	86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental

Appendix 20.1
Pennsylvania Health & Wellness, Inc.
Orange Blank Pages

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	406,217,820		406,217,820	285,125,961
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 82,266,708 , Schedule E-Part 1), cash equivalents (\$ 157,512,170 , Schedule E-Part 2) and short-term investments (\$ 2,864,572 , Schedule DA).....	242,643,450		242,643,450	178,876,221
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	10,687,024		10,687,024	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	659,548,294	0	659,548,294	464,002,182
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	2,590,318		2,590,318	1,954,191
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	224,151,662		224,151,662	257,127,979
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums (\$ 5,164,915) and contracts subject to redetermination (\$)	5,164,915		5,164,915	2,655,881
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	636,747		636,747	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	15		15	0
17. Amounts receivable relating to uninsured plans	4,130,795		4,130,795	60,716
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset.....	4,546,606		4,546,606	2,735,956
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	374,913		374,913	2,382
24. Health care (\$ 7,931,578) and other amounts receivable.....	21,225,942	13,294,364	7,931,578	5,753,150
25. Aggregate write-ins for other-than-invested assets	21,440	0	21,440	10,499
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	922,391,646	13,294,364	909,097,282	734,302,936
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	922,391,646	13,294,364	909,097,282	734,302,936
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. FFE User Fee Receivable.....	21,440		21,440	10,499
2502.			0	
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	21,440	0	21,440	10,499

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	361,500,017		361,500,017	321,274,072
2. Accrued medical incentive pool and bonus amounts	291,031		291,031	98,598
3. Unpaid claims adjustment expenses	3,593,980		3,593,980	3,571,000
4. Aggregate health policy reserves, including the liability of \$ for medical loss ratio rebate per the Public Health Service Act.....	7,662,974		7,662,974	7,629,582
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves.....			0	0
8. Premiums received in advance	1,085,084		1,085,084	517,035
9. General expenses due or accrued	11,566,351		11,566,351	8,459,248
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses)).....	9,604,481		9,604,481	8,476,856
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable			0	0
12. Amounts withheld or retained for the account of others			0	0
13. Remittances and items not allocated			0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	2,847,186		2,847,186	411,913
16. Derivatives.....		0	0	0
17. Payable for securities	549,578		549,578	1,163,909
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers).....			0	0
20. Reinsurance in unauthorized and certified (\$) companies.....			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans	470,663		470,663	0
23. Aggregate write-ins for other liabilities (including \$ current)	8,664,541	0	8,664,541	1,553,769
24. Total liabilities (Lines 1 to 23).....	407,835,886	0	407,835,886	353,155,982
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX		0
27. Preferred capital stock	XXX	XXX		0
28. Gross paid in and contributed surplus	XXX	XXX	395,609,528	395,609,528
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	105,651,868	(14,462,574)
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		0
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	501,261,396	381,146,954
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	909,097,282	734,302,936
DETAILS OF WRITE-INS				
2301. State based exchange fees.....	398,576		398,576	0
2302. State income tax payable.....	8,220,792		8,220,792	1,553,769
2303. Miscellaneous liability.....	45,173		45,173	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	8,664,541	0	8,664,541	1,553,769
2501.	XXX	XXX		0
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		0
3002.	XXX	XXX		0
3003.	XXX	XXX		0
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

FIVE - YEAR HISTORICAL DATA

	1 2021	2 2020	3 2019	4 2018	5 2017
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	909,097,282	734,302,936	355,236,571	126,333,057	1,610,943
2. Total liabilities (Page 3, Line 24)	407,835,886	353,155,982	171,674,975	57,602,803	0
3. Statutory minimum capital and surplus requirement	177,202,118	199,008,988	167,418,447	68,730,255	1,500,000
4. Total capital and surplus (Page 3, Line 33)	501,261,396	381,146,954	183,561,595	68,730,255	1,610,943
Income Statement (Page 4)					
5. Total revenues (Line 8)	2,825,167,412	2,858,989,458	1,592,458,793	483,429,037	0
6. Total medical and hospital expenses (Line 18)	2,481,724,335	2,734,676,848	1,543,941,394	464,941,113	0
7. Claims adjustment expenses (Line 20)	15,705,998	34,864,402	25,133,953	7,189,518	0
8. Total administrative expenses (Line 21)	138,065,373	91,939,502	38,246,388	7,751,399	0
9. Net underwriting gain (loss) (Line 24)	189,671,706	(2,491,294)	(13,380,542)	2,064,607	0
10. Net investment gain (loss) (Line 27)	5,900,542	2,834,718	3,140,608	444,399	1,415
11. Total other income (Lines 28 plus 29)	24,087	(274,036)	(45,603)	(2,433)	0
12. Net income or (loss) (Line 32)	153,822,440	(2,640,986)	(8,191,096)	1,540,324	1,415
Cash Flow (Page 6)					
13. Net cash from operations (Line 11).....	221,140,413	113,954,626	(37,381,728)	(7,966,505)	610
Risk-Based Capital Analysis					
14. Total adjusted capital.....	501,261,396	381,146,954	183,561,595	68,730,255	1,610,943
15. Authorized control level risk-based capital	88,601,059	99,504,494	55,806,149	18,690,515	2,799
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	105,905	100,106	55,008	22,780	0
17. Total members months (Column 6, Line 7)	1,248,511	1,193,219	658,632	267,278	0
Operating Percentage (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	87.8	95.7	97.0	96.2	0.0
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	0.5	1.2	1.6	1.5	0.0
22. Total underwriting deductions (Line 23)	93.3	100.1	100.8	99.6	0.0
23. Total underwriting gain (loss) (Line 24)	6.7	(0.1)	(0.8)	0.4	0.0
Unpaid Claims Analysis					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	243,954,595	154,973,550	41,611,443	0	0
25. Estimated liability of unpaid claims – [prior year (Line 13, Col. 6)]	321,372,669	155,722,923	37,408,086	0	0
Investments in Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31.....	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors?.....Yes [] No []

If no, please explain

Appendix 20.2
Pennsylvania Health & Wellness, Inc.
Sample Producer Agreement

Appendix 20.2 has been redacted.

Appendix 20.3
Pennsylvania Health & Wellness, Inc.
Induced Utilization Buildup

(1)	(2)	(3)	(4)	(5)	(6) = ((4) * (5))^2 - ((4) * (5)) + 1.24	(7)	(8) = (6) / (7)	(9) = (4) * (5) * (8)
Plan ID	Projected Membership	Current Mapped Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan
86199PA0010039	3,571	-	0.843	1.000	1.108	1.107	1.001	0.844
86199PA0010025	3,571	664	0.872	1.000	1.128	1.107	1.019	0.888
86199PA0010040	1,190	-	0.922	1.000	1.168	1.107	1.055	0.972
86199PA0010035	3,571	641	0.850	1.000	1.113	1.107	1.005	0.854
86199PA0010032	12,274	1,433	0.725	1.220	1.137	1.107	1.027	0.908
86199PA0010004	10,932	1,238	0.745	1.220	1.158	1.107	1.046	0.951
86199PA0010034	14,318	1,349	0.732	1.220	1.145	1.107	1.034	0.924
86199PA0010022	14,313	1,119	0.739	1.000	1.047	1.107	0.946	0.699
86199PA0010037	5,725	-	0.720	1.000	1.038	1.107	0.938	0.675
86199PA0010031	2,863	595	0.816	1.000	1.090	1.107	0.984	0.803
86199PA0010028	5,725	1,045	0.756	1.000	1.055	1.107	0.953	0.721
86199PA0030007	71	6	0.835	1.000	1.102	1.107	0.996	0.832
86199PA0030008	80	8	0.861	1.000	1.121	1.107	1.012	0.872
86199PA0030003	255	18	0.715	1.000	1.036	1.107	0.936	0.670
86199PA0030004	32	-	0.739	1.000	1.047	1.107	0.946	0.698
86199PA0030018	255	29	0.751	1.000	1.053	1.107	0.951	0.714
86199PA0030019	96	5	0.753	1.000	1.054	1.107	0.952	0.717
86199PA0030017	58	2	0.793	1.000	1.076	1.107	0.972	0.771
86199PA0020039	521	-	0.843	1.000	1.108	1.107	1.001	0.844
86199PA0020025	521	171	0.872	1.000	1.128	1.107	1.019	0.888
86199PA0020040	174	-	0.922	1.000	1.168	1.107	1.055	0.972
86199PA0020035	521	88	0.850	1.000	1.113	1.107	1.005	0.854
86199PA0020036	1,664	39	0.725	1.220	1.137	1.107	1.027	0.908
86199PA0020004	1,514	315	0.745	1.220	1.158	1.107	1.046	0.951
86199PA0020034	1,955	132	0.732	1.220	1.145	1.107	1.034	0.924
86199PA0020022	2,024	162	0.739	1.000	1.047	1.107	0.946	0.699
86199PA0020037	810	-	0.720	1.000	1.038	1.107	0.938	0.675
86199PA0020031	405	75	0.816	1.000	1.090	1.107	0.984	0.803
86199PA0020028	810	212	0.756	1.000	1.055	1.107	0.953	0.721
86199PA0040007	11	2	0.835	1.000	1.102	1.107	0.996	0.832
86199PA0040008	12	3	0.861	1.000	1.121	1.107	1.012	0.872
86199PA0040003	38	9	0.715	1.000	1.036	1.107	0.936	0.670
86199PA0040004	5	2	0.739	1.000	1.047	1.107	0.946	0.698
86199PA0040018	38	5	0.751	1.000	1.053	1.107	0.951	0.714
86199PA0040019	14	2	0.753	1.000	1.054	1.107	0.952	0.717
Total	89,937	9,369	0.758	1.104	1.107	1.107	1.004	0.837

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

Appendix 20.4
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

Service Category	Morbidity Adjustments										Demo Adjustments					
	URRT Trended Experience	Induced Utilization	After Induced Utilization	Impact of Reinsurance Program	After Reinsurance	Remove Direct COVID-19 Costs	Year Enrollment Dampening Effect	Impact of Reinsurance Program	2021 to 2023 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	After Demo	Impact of Initial Demo Adjustments
URRT - Worksheet 1																
Inpatient Hospital	84.32	1.000	84.32	1.000	84.32	0.907	1.000	1.000	1.045	0.994	79.47	0.942	1.036	1.095	90.16	1.135
Outpatient Hospital	106.32	1.000	106.32	1.000	106.32	0.988	1.000	1.000	1.045	0.994	109.19	1.027	1.172	1.095	140.06	1.283
Professional	86.97	1.000	86.97	1.000	86.97	0.987	1.000	1.000	1.045	1.023	91.81	1.056	1.006	1.056	97.54	1.062
Other Medical	5.42	1.000	5.42	1.000	5.42	0.996	1.000	1.000	1.045	0.904	5.10	0.942	1.001	1.130	5.77	1.131
Capitation	1.63	1.000	1.63	1.000	1.63	1.000	1.000	1.000	1.000	1.000	1.63	1.000	1.000	1.000	1.63	1.000
Prescription Drug	74.21	1.000	74.21	1.000	74.21	0.969	1.000	1.000	1.044	1.038	77.97	1.051	0.946	1.094	80.72	1.035
Total	358.86		358.86		358.86						365.16	1.018			415.89	1.139
PAAM Rate Exhibits - Table 5																
Inpatient Hospital	84.32	0.984	83.01	1.000	83.01	0.907	1.000	1.000	1.045	0.994	78.23	0.942	1.036	1.095	88.76	1.135
Outpatient Hospital	106.32	0.990	105.23	1.000	105.23	0.988	1.000	1.000	1.045	0.994	108.07	1.027	1.172	1.095	138.63	1.283
Professional	86.97	0.977	84.95	1.000	84.95	0.987	1.000	1.000	1.045	1.023	89.68	1.056	1.006	1.056	95.28	1.062
Other Medical	5.42	1.025	5.55	1.000	5.55	0.996	1.000	1.000	1.045	0.904	5.23	0.942	1.001	1.130	5.92	1.131
Capitation	1.63	1.000	1.63	1.000	1.63	1.000	1.000	1.000	1.000	1.000	1.63	1.000	1.000	1.000	1.63	1.000
Prescription Drug	74.21	0.971	72.09	1.000	72.09	0.969	1.000	1.000	1.044	1.038	75.74	1.051	0.946	1.094	78.42	1.035
Total	358.86		352.46	1.000	352.46						358.58	1.017			408.63	1.140

Appendix 20.4
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

Service Category	Network			Plan Design Changes				Other Adjustments							
	Significant Provider Network Changes	After Network	Impact of Network Adjustment	Covered Benefit Changes	Induced Utilization	After Benefit	Impact of Benefit Adjustment	Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Managed Care Savings	Significant Provider Network Changes	Grace Period	Other/ Interaction ⁽¹⁾	After Other	Impact of Other Adjustments
URRT - Worksheet 1															
Inpatient Hospital	1.000	90.16	n/a	1.000	0.984	88.76	0.984	1.000	1.000	0.924	0.995	1.005	1.000	81.99	0.924
Outpatient Hospital	1.000	140.06	n/a	1.000	0.990	138.63	0.990	1.000	1.000	0.936	0.995	1.005	1.000	129.71	0.936
Professional	1.000	97.54	n/a	1.000	0.977	95.28	0.977	1.000	1.000	0.948	1.063	1.005	1.000	96.49	1.013
Other Medical	1.000	5.77	n/a	1.000	1.025	5.92	1.025	1.000	1.000	0.948	1.000	1.005	1.000	5.63	0.952
Capitation	1.000	1.63	n/a	1.000	1.000	1.63	1.000	1.201	1.000	1.000	1.000	1.000	1.000	1.95	1.201
Prescription Drug	1.000	80.72	n/a	1.000	0.971	78.42	0.971	1.000	0.947	0.878	1.000	1.005	1.000	65.53	0.836
Total		415.89	n/a			408.63	0.983							381.31	0.933
PAAM Rate Exhibits - Tabl															
Inpatient Hospital	0.995	88.32	0.995	1.000	1.000	88.32	1.000	1.000	1.000	0.924	1.000	1.005	1.000	81.99	0.928
Outpatient Hospital	0.995	137.94	0.995	1.000	1.000	137.94	1.000	1.000	1.000	0.936	1.000	1.005	1.000	129.71	0.940
Professional	1.063	101.31	1.063	1.000	1.000	101.31	1.000	1.000	1.000	0.948	1.000	1.005	1.000	96.49	0.952
Other Medical	1.000	5.92	1.000	1.000	1.000	5.92	1.000	1.000	1.000	0.948	1.000	1.005	1.000	5.63	0.952
Capitation	1.000	1.63	1.000	1.000	1.000	1.63	1.000	1.201	1.000	1.000	1.000	1.000	1.000	1.95	1.201
Prescription Drug	1.000	78.42	1.000	1.000	1.000	78.42	1.000	1.000	0.947	0.878	1.000	1.005	1.000	65.53	0.836
Total		413.52	1.012			413.52	1.000							381.31	0.922

(1) Accounts for interactions between the earlier steps in the index rate development.

Appendix 20.5
Pennsylvania Health & Wellness, Inc.
Description of Benefit Changes

Ambetter Complete Gold - Standard Gold On Exchange Plan

	2023	2022
OOP Max	7,500	6,300

Ambetter Gold 202 - Gold Off Exchange Plan

	2023	2022
Combined Deductible	2,000	1,150
OOP Max	6,000	4,450

Ambetter Clear Silver - Standard Silver On Exchange Plan

	2023	2022
Combined Deductible	5,400	6,100
OOP Max	5,400	6,100

Ambetter Clear Silver - 87% AV Level Silver Plan

	2023	2022
Combined Deductible	1,500	1,700
OOP Max	1,500	1,700

Ambetter Clear Silver - 94% AV Level Silver Plan

	2023	2022
Combined Deductible	550	625
OOP Max	550	625

Ambetter Complete Silver - 73% AV Level Silver Plan

	2023	2022
Combined Deductible	5,000	3,300
OOP Max	7,250	6,600

Ambetter Complete Silver - 87% AV Level Silver Plan

	2023	2022
Combined MOOP	3,000	2,900
Primary Care Visit Copay	15	10
Specialist Visit Copay	35	29
MH/SA (Excluding IP) Copay	15	10

Ambetter Complete Silver - 94% AV Level Silver Plan

	2023	2022
OOP Max	1,700	1,075

Ambetter Focused Silver - Standard Silver On Exchange Plan

	2023	2022
Combined Deductible	6,100	8,100
OOP Max	7,500	8,700

Ambetter Focused Silver - 73% AV Level Silver Plan

	2023	2022
OOP Max	6,300	6,000

Ambetter Focused Silver - 94% AV Level Silver Plan

	2023	2022
OOP Max	1,200	1,575

Appendix 21.1
Pennsylvania Health & Wellness, Inc.
Data and Assumption Reliance for 2023 Individual Marketplace Premium Development

Data / Assumption	Source
2021 Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2021 Anticipated Risk Adjustment Transfer Receivable/Payment	Pennsylvania Health & Wellness, Inc.
Other 2021 Individual QHP Marketplace Revenue and Expenditures	Pennsylvania Health & Wellness, Inc.
2021 MLR Rebate	Pennsylvania Health & Wellness, Inc.
2021 IBNP Estimate	Milliman
2021 Plan Liability Risk Score associated with Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2021 Plan Liability Risk Score for the Individual Single Risk Pool	Pennsylvania Health & Wellness, Inc.
2023 Population Morbidity	Pennsylvania Health & Wellness, Inc.
2023 Statewide Average Premium	Pennsylvania Health & Wellness, Inc.
2023 Individual QHP Membership Projections	Pennsylvania Health & Wellness, Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness, Inc.
Pricing and Premium Development Models	Milliman
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary care/specialty care utilization distribution	Milliman (Health Cost Guidelines)
2023 Individual QHP Benefit Designs	Pennsylvania Health & Wellness, Inc.
Utilization trends	Milliman (Health Cost Guidelines), Pennsylvania Health & Wellness, Inc.
Unit Cost trends	Pennsylvania Health & Wellness, Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness, Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness, Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness, Inc.
Value Added Benefits	Pennsylvania Health & Wellness, Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness, Inc.
County Rating Areas	Pennsylvania Health & Wellness, Inc.
Plan Rating Factors	Pennsylvania Health & Wellness, Inc.
Pennsylvania Health & Wellness, Inc. Service Areas	Pennsylvania Health & Wellness, Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness, Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness, Inc.
Health and Cost Management	Pennsylvania Health & Wellness, Inc.
3:1 Age Band Factors	HHS
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization percentages, formularies, and Rx Management Assumptions	Envolve
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness, Inc.
Unique Plan Design Certification	Pennsylvania Health & Wellness, Inc.
Capital, Surplus, and RBC from Annual Statement	Pennsylvania Health & Wellness, Inc.
Status and Impacts of Expanded Advance Premium Tax Credits	Pennsylvania Health & Wellness, Inc.
COVID-19 Pandemic and Public Health Emergency Rate Impacts	Pennsylvania Health & Wellness, Inc.
CSR Defunding Adjustment	Pennsylvania 2023 ACA-Compliant Health Insurance Rate Filing Guidance

Rate Change Summary

Pennsylvania Health & Wellness, Inc. – Individual Plans

Rate request filing ID # CECO-133248857 - 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 <https://www.insurance.pa.gov/Companies/ProductAndRateRequire/Pages/default.aspx>

Overview

Initial requested average rate change:	5.94% ¹
Revised requested average rate change:	4.93% ¹
Range of requested rate change:	-6.73% to 22.39%
Effective date:	January 1, 2023
Mapped Members:	9,369
Available in:	Rating Areas 3, 6, 7, 8

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	\$30,995,669
Claims	\$14,765,129
Administrative expenses	\$3,541,213
Taxes & fees	\$4,356,364
Company made (after taxes)	\$8,332,963

How it plans to spend your premium

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

Claims:	83.01%
Administrative:	11.37%
Taxes & fees:	3.80%
Profit:	1.82%

The company expects its annual medical costs to increase **9.88%**.

Explanation of requested rate change

Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, anticipated changes in morbidity in relation to the single risk pool, changes to the parameters of the Section 1332 Waiver, and updated expectations regarding the impacts of COVID-19 in the rating period all contribute to the 2023 rate change.

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.

June 22, 2022

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 6/15/2022 OBJECTION RESPONSES -
CECO- 133248857**

Mr. Carmody,

In response to the first round of objections for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2023, we are providing the following documents:

- *"20220622 Response to 20220616 PHW Objections - PA - Exhibits.xlsx"*
- *"20220622 Response to 20220616 PHW Objections - PA.docx"*

In addition to the files above, we are including the following updated filing documents:

- *"2023_PHW_Actuarial_Memorandum_Rate_Exhibits_20220622.xlsm"*
 - Objection 11: Table 5 has been updated to display a reinsurance morbidity adjustment factor of 1.0.
- *"2023_PHW_Plan_Design_Summary_and_Rate_Tables_20220622.xlsm"*
 - Objection 29: February 2022 membership on the "Rates by County" tab has been updated.
- *"2023_PHW_State_Appendices_20220622.xlsm"*
 - Objection 1: Appendix 6.2 footnote has been adjusted to indicate that 0% trends are included in the methodology.
 - Objection 11: Appendix 8.1 and 20.4 have been updated to display a reinsurance morbidity adjustment factor of 1.0.
 - Objection 32: A footnote has been added to Appendix 15.1 to clarify the treatment of indirect Quality Improvement Activities.
- *"2023_PHW_State_Rate_Review_Detail_20220622.xlsm"*
 - Objection 8: The Min/Max rate change percentages have been updated to be consistent with the Actuarial Memorandum Rate Exhibits table 10.
- *"2023_PHW_Actuarial_Memorandum_20220622.pdf"*
 - The appendices have been updated as noted above. File names listed in Section 20 and the signature date have been updated to align with the 20220622 filing documents.
- *"2023_PHW_Actuarial_Memorandum_20220622_Redacted.pdf"*
 - File names listed in Section 20 and the signature date have been updated to align with 20220622 unredacted memorandum.

REQUESTED COMPANY INFORMATION

Below you may find the requested company information for the updated rate filing documents included in this submission, and in response to the guidance posted May 13, 2022. There are no changes to the information in this section from the prior rate filing, but we have included for completeness.

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2023**
5. Average rate change requested: **5.39%**
6. Range of rate change requested (renewing plans): **-12.6% to 8.6%**
7. Range of rate change requested (terminating and mapped plans): **-6.3% to 22.9%**
8. Total additional annual revenue generated from the proposed rate change: **\$1,464,482**
9. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
10. Rating Areas and any changes from 2022: **In 2022 plans were offered in Rating Areas 3, 6, 7, and 8 only. For 2023, plans will continue to be offered in those areas only.**
11. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
12. Current number of covered lives and of policyholders as of February 1, 2022 as shown in Cell V15 of Table 10: **Covered lives - 9,369; Policyholders - 7,407**
13. Number of plans offered in 2023 and the change this represents from 2022: **There are 35 plans offered in 2023. There were 39 plans offered in 2022.**
14. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-133248879; SERFF: CECO-133248857; Binder: CECO-PA23-125113365**
15. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199
Submission tracking number: Submitted in SERFF**

RE: Rate Filing Review for the Pennsylvania Insurance Department

Company: Pennsylvania Health & Wellness, Inc.

Filing Number: CECO-133248857

Product: Individual

Effective Date: January 2023

Objection 1

Please provide detailed quantitative support for the trend assumptions included in Appendices 6.1, 6.2, and 8.1. A file similar to what was provided in the objections last year for CECO 1328192 would be beneficial:

- Service category cost trend
- Service category utilization trend
 - For the URRT medical utilization trends, please provide support for the 20th percentile being 1.000 (i.e., 0% trend) when the footnote states non-zero trends were excluded
 - Please provide additional support for selecting a utilization trend which is consistently above the "High" option for the Milliman HCGs
- Service category induced utilization trend
- Service category weights
- Support for how the trends on these tabs tie to the trends in tables 3 and 3a of the PA Rate Template

Response:

The reported cost trends encompass unit cost adjustments to both the experience projection and manual rate. See [Objection Exhibit 1a] for detailed quantitative support for the development of the experience and manual service category cost trends.

- The experience cost trend represents the change in contractual reimbursement between the 2021 experience period and the 2023 rating period.
- The manual trends represent the change in contractual reimbursement from unit cost assumptions inherent in the manual commercial market base data to anticipated reimbursement for the 2022 rating period. PHW's provider contracts were translated to a percentage of a common benchmark fee schedule and compared to the corresponding percentage reflected in the manual base data in order to determine the 'Reimbursement (% of Benchmark)' factors. The manual trends in Table 3b additionally include unit cost adjustments that are carved out of reported trend for the experience projection; most notably, the rating area adjustment, which reflects differences in nationwide costs versus the Pennsylvania service area.

Similarly, the reported utilization trends encompass utilization adjustments to both the experience projection and manual rate. A consistent secular force of trend was applied to utilization in both the PHW experience and the manual rate; however, five years of trend was applied to the manual base data (versus two years of trend applied to the PHW experience data) to reflect the 2018 Milliman *Health Cost Guidelines* (HCGs) starting point for the manual rate projection.

- The URRT medical utilization trends reported in Appendix 6.2 do encompass issuers that filed 0% trends. We have revised the footnote on Appendix 6.2 to clarify the inclusion of these issuers in the methodology used.
- PHW's selection of utilization trends that exceed the Milliman *Health Cost Guidelines* secular trend range was informed by consideration of its pre-pandemic nationwide trend study, based on a continuously enrolled cohort of Ambetter individual marketplace enrollees, which supported an average medical utilization trend of 2.3%, as well as consideration of recent observed trend experience during the COVID-19 pandemic, which exceeded pre-pandemic trend expectations after controlling for direct COVID-19 costs. PHW's prescription drug trend assumption is additionally informed by guidance from its pharmacy benefit manager, and expectations of diminishing returns on shifts from brand to generic in comparison to the average issuer reflected in the Milliman *Health Cost Guidelines*.
- In addition to the secular force of trend, the reported manual utilization trend in PAAM Exhibits Table 3b also reflects adjustments from the manual commercial base data population and network characteristics to the projected population and network.

See [Objection Exhibit 1b] for quantitative support for the regional adjustment factors embedded in the PHW manual cost and utilization trend adjustments, used to adjust from the nationwide base data to PHW's anticipated Pennsylvania enrollee distribution.

The reported induced utilization adjustment is derived based on assessment of benefit differences between the base data used for each of the manual and experience projections and PHW's anticipated benefit mix in the rating period. For the experience projection, the starting point reflects PHW's 2021 enrollment by benefit plan. The induced utilization adjustments to experience show a modest *increase* (1.005) in utilization driven in part by a greater proportion of members expected to enroll in the 94% CSR variation plans. For the manual projection, the starting point represents claims from the Milliman HCGs, which have been standardized to a benefit design that is richer than the average plan in PHW's 2023 rate projection.

- See [Objection Exhibit 1c] for additional quantitative support for the base and projection period induced utilization trend adjustments.

[Objection Exhibit 1d-e] provides detailed quantitative support for the annualized trend assumptions in Tables 3 and 3b of the PA Rate Template, including reconciliation of the experience projection trends to URRT Worksheet 1. While consistent assumptions regarding reimbursement, secular trends, and population/network characteristics were assumed between the manual and experience-based claims projections, differences between the reported experience and manual trends in Tables 3 and 3b are driven by the following:

- i. The starting point for the experience projection and the manual projection is different, so the applicable trend values are different, accordingly.
- ii. The URRT instructions prescribe certain adjustments to the experience projection to be carved out of reported trends and instead reported elsewhere on URRT Worksheet 1. For the manual rate, there is less specific guidance, and we therefore captured a broader set of adjustments.

The category weights differ between the experience and manual trend adjustments, due to differences in the initial allowed PMPM claims underlying each of the experience and manual rate projections, respectively.

The differences in the trend bases noted above make it difficult to obtain a meaningful comparison between the two reported sets of trends.

As demonstrated in the formulas in [Objection Exhibit 1d-e], the experience projection factors reconcile directly to the URRT Worksheet 1 projection factors.

Objection 2

Please provide quantitative development of the projected allowed non-EHB claims PMPM included in Table 5 of the PA Rate Template.

Response:

Please refer to the [Objection Exhibit 2] tab for quantitative support for the development of the projected allowed non-EHB claims PMPM. The amount shown reflects the PAAM Exhibits Table 5 value.

Objection 3

Please provide quantitative and qualitative support for the development of the rating region factors in Appendix 13.3.

Response:

Please see the [Objection Exhibit 3] tab for quantitative support for the development of the rating region factors in Appendix 13.3. The geographic area rating factors reflect provider reimbursement and practice pattern differences by area. Practice pattern differences are modeled using the Milliman *Health Cost Guidelines* (HCGs) area utilization factors. Projected risk pool morbidity and age/gender factors were fixed at statewide levels during development of the rating region factors. The area factors are reflective of differences in delivery costs (including unit cost and provider practice differences) only and do not reflect differences in population morbidity accordingly.

Objection 4

Please provide a detailed quantitative exhibit displaying the development and sources of data, as necessary, of the various adjustment factors referenced in the Actuarial Memorandum, for both the experience and manual projections. These adjustments are noted in the Actuarial Memorandum in sections 7 and 8 and support should also be provided for how these adjustments tie to the values provided in Table 5 of the PA Rate Template.

- These exhibits should include additional information and development for the various factors in columns N:S of Appendix 8.1 for the development of the manual rate.
- These exhibits should include additional information and development for the hard-coded factors in appendix 20.4.

- Please also include an exhibit on any adjustments due to COVID-19 applied in the rating which are not captured in the above items.

Response:

Please refer to [Objection Exhibit 4a] for additional quantitative and qualitative support regarding the manual rate development.

For the experience projections, additional information is below:

Change in Morbidity - All Other:

- Please refer to [Objection Exhibit 4b.1] for additional support on the demographic adjustments.
- *Remove Direct COVID-19 Costs* – Please see [Objection Exhibit 4f] for quantitative and qualitative support for the unwinding of direct COVID-19 costs associated with testing, treatment, and vaccinations from PHW's 2021 experience claims. The footnotes also include detail regarding the logic used to identify direct COVID-19 costs.
- *2021 to 2023 Statewide Morbidity Trend* – Adjustments to projected statewide morbidity between 2021 and 2023 to reflect impacts related to (1) the potential plan year 2023 expiration of expanded advance premium tax credits (eAPTCs) associated with the American Rescue Plan Act of 2021, and (2) the impacts of Medicaid redeterminations on marketplace risk pools following potential expiration of maintenance of effort provisions implemented during the federal COVID-19 public health emergency (PHE). We assumed no change to the morbidity of PHW's projected enrollment relative to the statewide risk pool. All anticipated morbidity impacts associated with healthcare policy changes are expected to impact PHW and the market uniformly.
- *Liability-Based Re-weighting of Experience* - Refer to the [Objection Exhibit 4b.2] for quantitative support of the liability-based reweighting factor shown in Appendix 20.4. Please see the written response to Objection 16, below, for additional narrative support for the factor.

Change in Demographics:

- Please refer to [Objection Exhibit 4c] for additional support on the demographic adjustments.

Change in Network Factor:

- *Significant Provider Network Changes* – Please refer to [Objection Exhibit 4d] for additional support on the network factor adjustments in the PAAM Exhibits. Note that in the URRT, this same adjustment shows up in the "Other" projection factor.

Change in Other:

- *Changes in Capitation Contracts* – This is directly calculated from the experience and projection period capitation arrangements. Refer to [Objection Exhibit 18] for a breakdown of the EHB capitation.
- *Changes in Pharmacy Rebates and Dispensing Fees* – Reflects the anticipated impact of changes to contractual pharmacy rebates between 2021 and 2023 as negotiated through PHW's pharmacy benefit manager.
- *Managed Care Savings* – Based on emerging expectations regarding PHW's management initiatives in plan-year 2022 and additional incremental impacts on projected benefit costs of ongoing management efforts in plan-year 2023.
- *Significant Provider Network Changes* – Please refer to [Objection Exhibit 4d] for additional support on the network factor adjustments in the URRT. Note that in the PAAM Exhibits, this same adjustment shows up in the "Change in Network" factor.
- *Grace Period* – Reflects the anticipated cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise.

[Objection Exhibit 4e] presents the prospective plan-year 2023 direct and indirect COVID-19 adjustments, which are both modeled as part of the adjustment to morbidity in Appendix 20.4 and Table 5.

Objection 5

Please provide additional quantitative support for the development of the projected 2023 risk transfer payment. This exhibit should provide the support and detail for all adjustments applied in Appendix 11.2.

Response:

Please refer to the [Objection Exhibit 5a] tab for quantitative support of the statewide and carrier-specific GCF values underlying the risk transfer projection.

Please refer to the [Objection Exhibit 5b] and [Objection Exhibit 5c] tabs for quantitative support for each of the components used in the development of the carrier-specific PLRS. [Objection Exhibit 5b] provides support for the relative demographic mix and relative plan mix factors, and [Objection Exhibit 5c] demonstrates development of PHW's relative morbidity. Development of the projected 2023 statewide PLRS is shown in Appendix 11.2 itself. The residual impact of HHS-HCC coefficient changes on relative risk scores (██████) is based on a study of detailed nationwide Ambetter claims data.

Please refer to the [Objection Exhibit 5d] tab for quantitative support of the 2021-2023 statewide average premium (SWAP) trend underlying the risk transfer projection.

Objection 6

Please provide quantitative and qualitative support for the large range in impact of benefit design changes as noted on page 4 of the Part III Actuarial Memorandum (-8.2% to +7.3%).

- Please also provide the range from the Part III Actuarial Memorandum by metal level.

Response:

The 'Benefit Design and CSR Subsidies' range in 'Section 2. Proposed Rate Changes' in the Actuarial Memorandum is driven almost entirely by changes to plan rating factor actuarial values between plan-year (PY) 2022 and PY 2023. Centene developed a claims simulation framework to model the AVs of plan designs in PHW's 2023 plan portfolio, holding enrollee morbidity and other population characteristics constant. Due to the anticipated increase in PHW's projected allowed claims level in plan-year 2023, the allowed claims benchmark underlying the simulation model used to develop the PY 2023 plan factor AVs was similarly pushed up to appropriately align with PHW's estimated PY 2023 cost profile. The increase in allowed claims costs across all plans relative to PY 2022 plan factor AV modeling resulted in higher AVs in PY 2023 due to paid claims leveraging impacts on projected AVs.

The renewing plans driving the -8.2% and +7.3% are Ambetter Gold 202 (Ambetter Secure Care 202 in PY 2022) and Ambetter Clear Silver (Ambetter Balanced Care 30 in PY 2022), respectively. The large decrease to the Ambetter Gold 202 plan factor AV is a direct result of changes to the plan design year-over-year. Specifically, the 2022 Secure Care 202 deductible and out-of-pocket maximum were \$1,150 and \$4,450, respectively, versus the 2023 Gold 202 deductible and out-of-pocket maximum of \$2,000 and \$6,000, respectively. The leaner plan design in PY 2023 is the primary driver of the benefit design impact for this plan, coupled with the smaller impact of AV leveraging on gold plan AVs. Conversely, the large increase to the Ambetter Clear Silver plan factor AV is driven by the net effect of (1) the re-calibrated allowed claims benchmark underlying the simulation model and (2) required revisions to the renewing PY 2023 benefit design to comply with the updated AV de-minimus ranges in the 2023 Notice of Benefit and Payment Parameters (NBPP). To comply with the updated AV de-minimus, both the deductible and out-of-pocket maximum decreased from \$6,100 to \$5,400, increasing the benefit richness of the plan and driving a higher plan factor AV, accordingly.

Please see [Objection Exhibit 6] for quantitative support for the benefit design changes outlined in Section 2 of the Actuarial Memorandum, including plan rating factor components and rate change detail for each of the Ambetter Gold 202 and Ambetter Clear Silver plans.

The range of benefit design changes by metal level is as follows:

- Gold: (-8.2% to +0.1%)
- Silver: (-1.5% to +7.3%)
- Bronze: (+0.4% to +5.6%)

Objection 7

The below plans have different metal AVs in the provided AV screenshots compared to what is provided in the URRT (i\$Wksh2 iV Plan Product Infoi" tab) and the PA Rate Template (Table 10). Please update the necessary items to have the correct metal AV throughout the filing.

- The Ambetter Everyday Gold plan (86199PA0010035) AV screenshot shows 0.7914 compared to 0.786 in the URRT and PA Rate Template
- The Ambetter Silver 226 + Vision + Adult Dental (86199PA0040019) AV screenshot shows 0.7198 compared to 0.718 in the URRT and PA Rate Template

Response:

The metal AV values provided in the URRT and PA Rate Template have been adjusted to account for plan design features that are not compatible with the parameters of the AV Calculator pursuant to 45 CFR 156.135(b). The adjusted metal AV values have been included as an additional note in the AV screenshots and referenced to in the

screenshots as “Issuer AV”. The issuer AV values noted in the AV screenshots match the metal AVs provided in the URRT and PA Rate Template.

Additional detail for the adjusted metal AV values is provided in section “16. AV Metal Values” of the Actuarial Memorandum. The Unique Plan Design Justification file also includes supporting documentation for the reasons the plan design is unique and incompatible with the parameters of the Actuarial Value Calculator.

Objection 8

Per the Rate/Rule Schedule tab, the rate change range is from -12.60% to 37.60%. Please update this range so that it is consistent with the rate change range listed in Table 10, column AC: Proposed Rate Change Compared to Prior 12 Months.

Response:

We have updated the rate change range to those shown in Table 10 for consistency.

Objection 9

Per Table 3 of the PAAM Exhibits, the composite 2-year trend is 1.207. However, per the URRT, the Experience Period Index Rate PMPM is \$291.95 and the Trend EHB Allowed Claims is \$358.95. This gives a 2-year trend of 1.229. Please explain this discrepancy or update as necessary.

Response:

In Table 3 of the PAAM Exhibits, we show the impact of induced utilization trends in addition to cost trend and utilization trend. By contrast, in Worksheet 1, Section II of the URRT, we include only the impact of cost trend, and utilization trends. Adjustment for induced utilization is included in the Plan Design Changes adjustment. This difference in methodology explains the different value for the total trend identified in your question. For additional detail on how induced utilization is built into both the URRT and PAAM Exhibits, please refer to Appendix 20.4.

Objection 10

Per the URRT (cell F35), the Other Adjustment is 0.933, but the Change in Other in the PAAM Exhibits (cell C21) is 0.922. Please explain this discrepancy or update as necessary.

Response:

The reason for the difference between these two factors is the impact of changes to the provider network. This factor is broken out separately in the PAAM Exhibits, while in the URRT, it is incorporated into the category of “other” changes. For a detailed build-up of the “Network” and “Other” adjustment factors used in both the URRT and PAAM Exhibits, please refer to Appendix 20.4.

Objection 11

For PY23, the reinsurance program assumes no additional morbidity improvement because of the program. Please update the reinsurance morbidity adjustment factor to 1.0.

Response:

Confirming that we have updated the reinsurance morbidity adjustment factor to 1.0 in the [II.b. Reins Table – Proj] tab in the ‘2023_PHW_Actuarial_Memorandum_Rate_Exhibits’ file.

Please note that removing the projected -0.1% reinsurance morbidity adjustment to comply with updated PY23 guidance has no impact on PHW’s projected 2023 rates. The initial filing included an offsetting adjustment of +0.1% in the 2021 to 2023 statewide morbidity trend line underlying the WS1 morbidity adjustment to reflect the assumption that the state-based reinsurance program in Pennsylvania will have no net impact on the morbidity of the individual single risk pool versus the morbidity reflected in PHW’s 2021 base period experience, all else equal.

Objection 12

The following questions pertain to the Experience period data:

- Please confirm that the experience period data represents all non-grandfathered policies in the single risk pool for plan year 2021.
- Please confirm that all non-EHB claims have been removed from the experience.

Response:

We confirm that the experience period data represents all non-grandfathered policies in the single risk pool for plan year 2021. PHW did not offer any non-EHB benefits in the 2021 base period; we confirm that the experience reported on the URRT solely reflects EHB claims.

Objection 13

The following questions pertain to the manual data:

- What is the underlying data used in the manual data from Milliman iV Managed Care Rating model?
- Please explain why a morbidity adjustment equal to the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool is used. Why does the adjustment take into consideration the entire PA single risk pool and not just the PHW risk pool?

Response:

The Pennsylvania Health & Wellness (PHW) manual rate was developed using the Milliman *Health Cost Guidelines® Commercial Rating Structures* (Guidelines). The Guidelines are developed as a result of Milliman's continuing research on health care costs. An extensive amount of data is used in developing these Guidelines, including published and unpublished (contractually protected) data. The Guidelines benchmarks used for developing PHW's manual rate represent a commercially ensured large employer group population with a July 1, 2018 center date, which we then trended and adjusted to PHW's expected individual marketplace population and network characteristics in plan year 2023. Please refer to Section 8 of PHW's actuarial memorandum and the response to objection 4, above, for documentation of the adjustments used to calibrate the manual rate to PHW's expected population in the rating year, including calibration based on relevant 2021 individual marketplace QHP experience for Ambetter plans in other states.

PHW's manual rate development adjusts from the morbidity of the large group commercial population underlying the HCGs, first to the expected morbidity profile of Pennsylvania's individual market risk pool, and then further refined to the estimated morbidity of PHW's enrollee block within the overall risk pool. This latter refinement is based on analysis of PHW risk scores relative to the market average, controlling for sources of risk score variation unrelated to morbidity (see the [Objection Exhibit 5c] exhibit in response to objection 5, above). The morbidity of PHW's enrollee block can thus be defined as the product of the overall risk pool morbidity times the ratio of PHW morbidity relative to the overall risk pool.

Objection 14

The following questions pertain to the trend for the experience data:

- In Table 3. Trend Components, what is the source used for developing the trend?

Response:

The cost trend in 'Table 3. Trend Components' represents the change in contractual reimbursement levels between the 2021 experience period and the 2023 rating period. The impact is evaluated by comparing estimated reimbursement for provider contracts in the base and projection period (each as a percentage of a common benchmark), weighted by market share and claims by major benefit category.

The utilization trends shown in Table 3 are selected based on a review of market trends. Please refer to Appendix 6.2 for the utilization trend data sources that were considered.

Objection 15

The following questions pertain to the trend for the manual data:

- Please provide a narrative and quantitative exhibit showing the development of the -16.08% Cost trend for Prescription Drugs.
- Please provide a narrative and quantitative exhibit showing the development of the 18.87% Utilization trend for Outpatient Hospital.
- Please provide a narrative and quantitative exhibit showing the development of the -3.45% Induced Demand trend for Professional.

Response:

Please see [Objection Exhibit 15a-c] for narrative and quantitative support for the development of the manual trend assumptions for each of pharmacy cost trend, outpatient hospital utilization trend, and professional induced demand trend, as reported in PAAM Exhibits Table 3b.

The manual rate was developed using 2018 manual base data from the Milliman *Health Cost Guidelines* (with a center date of July 1, 2018). Benefit costs are trended five years (60 months) for purposes of projecting costs into the rating period. However, Table 3b in the PAAM Exhibits interprets all trend factors as spanning a 24 month period, defining the square root of the cumulative trend as the "Total Annual Trend."

As such, the "Total Annual Trend" factors reported for PHW in the PAAM Exhibits represent $60 / 2 = 30$ months (2.5 years) of manual trend in order to comply with the requirements of the PAAM Exhibits while aligning with use of 2018 *Health Cost Guidelines* as the starting point for the manual rate.

Please also refer to Section 8 of PHW's actuarial memorandum and the response to objection 4, above, for documentation of the adjustments used to calibrate the manual rate to PHW's expected population in the rating year, including calibration based on relevant 2021 individual marketplace QHP experience for Ambetter plans in other states.

Objection 16

The following questions pertain to Table 5. Adjustment Factors for the Experience Data:

- Please provide a narrative and quantitative exhibit showing the development of the following factors:
 - Change in Morbidity $\downarrow$ V All Other: 1.018 (please breakdown by the components listed in the Actuarial Memorandum)
 - For the "liability-based reweighting" adjustment, please explain how this adjustment is not already being accounted for in the base experience.
 - Change in Demographics: 1.14
 - Change in Network Factor: 1.012
 - Change in Other: 0.922 (please breakdown by components listed in the Actuarial Memorandum)

Response: Pricing/Filing

Please see the response to Objection 4, including the accompanying Objection Exhibits 4b.1, 4b.2, 4c and 4d. for narrative and quantitative support for each of the Table 5 adjustment factors in the PAAM Exhibits, including the four referenced in this objection.

When projecting claims in the 2023 projection period, claims for all base period plans are adjusted to a constant "single risk pool" morbidity level, thereby eliminating any interaction between benefit richness and morbidity on projected paid claims. The liability-based reweighting adjustment corrects for the bias that would otherwise occur during the transformation of 2021 experience – in which morbidity varies by plan in a manner that is correlated with benefit richness – into a normalized single risk pool suitable for projecting forward any and all 2023 plans on a uniform basis – for which any correlation between benefit richness and morbidity has been eliminated.

Not doing so would introduce a bias in projected claims to the extent that actual morbidity levels are correlated with benefit richness. In the case of PHW, for example, we observed that silver and gold plans in the experience period exhibited higher morbidity than the comparatively leaner bronze plans.

If we were to project forward claims costs using the average member-weighted single risk pool morbidity level without adjustment, the understated morbidity for gold and silver plans would more than offset the overstated morbidity for bronze plans, resulting in an estimated overall claims understatement of approximately 1%. The "Liability Based Reweighting" step compensates for this bias by calculating the difference between projected claims with and without this interaction, and applying the resulting adjustment to the single risk pool claims projection.

Please see the [Objection 4b.2 Exhibit] exhibit for an approximate demonstration of this calculation. The liability reweighting impact in this exhibit is illustrated across all services in aggregate for clarity and differs slightly in magnitude from the service-category-level version of the same calculation used to adjust PHW's claims projection.

Objection 17

The following questions pertain to Table 5, Adjustment Factors for the Manual Data:

- Please explain why a morbidity adjustment equal to projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool. Why is the adjustment does the adjustment take into consideration the entire PA single risk pool and not just the PHW risk pool?

Response:

As noted in the response to Objection 13 above, PHW's manual rate development adjusts from the morbidity of the large group commercial population underlying the HCGs, first to the expected morbidity profile of Pennsylvania's individual market risk pool, and then further refined to the estimated morbidity of PHW's enrollee block within the overall risk pool. This latter refinement is based on analysis of PHW risk scores relative to the market average, controlling for contributors to risk score differences other than morbidity (see the [Objection Exhibit 5c] exhibit in response to objection 5, above). The morbidity of PHW's enrollee block can thus be defined as the product of the overall risk pool morbidity times the ratio of PHW morbidity relative to the overall risk pool.

Objection 18

Please provide a quantitative development of the projected capitated PMPM included in Table 5 of the PAAM Exhibits.

Response:

Please see the [Objection Exhibit 18] tab for quantitative development of the projected capitation PMPM underlying the 'Total Adjusted Projected EHB Claims PMPM' in Table 5 of the PAAM Exhibits.

Objection 19

The following questions pertain to Table 6. Retention:

- The Administrative Expenses are a consistent 11.35% for all plans. Please explain why administrative costs don't vary based on plan. Why is it appropriate that a higher premium plan pays a higher administrative cost?

Response:

Direct non-benefit expenditures such as claims adjustment expenses tend to be highly correlated with benefit costs. For indirect (overhead) expenditures that require allocation, revenue is a common and well-accepted basis for allocation. The use of a uniform non-benefit expense load as a percent of premium is consistent with administrative costs that scale with benefit expenditures and revenue. Furthermore, this approach avoids placing a disproportionate share of non-benefit costs on premium rates for the leanest plans, ensuring that premiums scale in proportion to benefit richness and enabling the most cost-conscious consumers to purchase affordable coverage.

- The PA Premium & Other Taxes is listed as 0.20% (\$1.06 PMPM). Please explain what the 0.20% represents and how it was calculated.
- The federal income tax is listed as 0.54%. However, based on an after-tax profit of 1.82%, the federal income tax should be equal to 0.48% ($1.82 / 79 \div 1.82$). Please update.

Response:

Please see [Objection Exhibit 19] for the calculation of the State and Federal Income Tax assumptions as a percentage of the projected required revenue. Note that the projected required revenue does not directly reconcile to the PAAM Exhibits Table 6 value due to limitations of the PAAM Exhibits template. The calculation of the Market Adjusted Index Rate in Table 5 does not permit differences in the composite Paid to Allowed ratio and AV and Cost Sharing Design of Plan factors for EHB versus non-EHB benefits. This makes it impossible for all components of the PAAM Exhibits to reconcile precisely to the rates developed in the Uniform Rate Review Template (URRT) in cases where variation in these factors by product leads to a different composite actuarial value for EHB versus non-EHB benefits.

Objection 20

The following questions pertain to Commissions:

- In the PAAM Exhibits, Table 6, the commission is listed as \$9.56 pmpm. Please provide the quantitative development for determining the commission pmpm.
- Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee $\div$ Renewing, Open Enrollment Enrollee $\div$ New, Special Enrollment Period Enrollee $\div$ New, Special Enrollment Enrollee $\div$ 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 different compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.

Response:

Please see [Objection Exhibit 20a] for the development of the commission PMPM shown in the PAAM Exhibits, Table 6. Additionally, refer to [Objection Exhibit 20b] for the development of the on and off exchange commissions.

For each of the situations listed above, we charge the same commission, as shown in [Objection Exhibit 20b] under "Total 2023 PMPM".

Objection 21

Please confirm that the individual adjustment in Change in Morbidity $\div$ Other has been set to 1.0.

Response:

We can confirm that the individual adjustment in Change in Morbidity – Other has been set to 1.0.

Objection 22

The following questions pertain to the Table 5. Exchange User Fee amount:

- Please provide an exhibit demonstrating the calculation of the exchange user fee.

- Per Table 1 of the PAAM Exhibits, Centene is expecting membership to decrease by 24.8% from PY22 to PY23. Please explain how this was considered when calculating the exchange user fee. Also, provide a narrative explaining what is driving this decrease in membership.
- Has the percentage of on-exchange membership changed from PY22; its assumption given the ending of the ARPA subsidies? If not, explain why.

Response:

Please refer to [Objection Exhibit 22] for the calculation of the Exchange User fee.

After low enrollment uptake in plan-year 2022, our enrollment targets have become more conservative. Coupled with the expected removal of enhanced APTCs and lack of significant expansion in our footprint, our total membership projections result in a decrease versus plan-year 2022. Since the Exchange User Fee is calculated as a percentage of premium, it naturally scales in line with membership.

The removal of enhanced APTCs had minimal impact on our On-to-Off-exchange projected membership assumptions. This is primarily driven by the low volume in our off-exchange market.

Objection 23

The following questions pertain to the Age Calibration Factor (Appendix 13.2):

- Please provide an updated Age Calibration Factor development with the Ages and Age Factors broken out using the complete federal age curve factors listed in Table 12. Age & Tobacco Factors (i.e., all ages separated out).
- Please show how the Age Calibration Factor was adjusted due to the 3-Child max regulation.

Response:

Please refer to [Objection Exhibit 23] for the distribution and factors by age. No adjustment is made in the calibration to account for the 3-Child max regulation, as the impacts would be negligible.

Objection 24

The following questions pertain to Pricing AVs and Metallic AVs:

- Please explain why the average Pricing AV of silver plans is lower than bronze plans.
- The average metallic AV relativity between silver-to-bronze plans is 1.1017 (only plans that will be offered in PY23 included). However, the Pricing AV relativity between silver-to-bronze plans is 0.9680. Please explain.

Response:

The average pricing AV of silver plans being lower than bronze plans can be attributed to plan mix. We were unable to obtain the exact values given in the question by weighting using current or projected enrollment, but looking at both enrollment distributions, our silver membership is concentrated in leaner plan designs while more of our bronze membership is in richer plan designs.

The Federal AV calculator is a tool designed to determine levels of coverage (metallic tiers). The AV calculator methodology published by CMS specifically states that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes". It is expected that AV pricing values will not track with metallic AVs, due to differences in modeling methodology and underlying data. Our pricing AVs were developed using a claims simulation model calibrated to the expected PA population, as discussed in section 12 of the actuarial memorandum, which is a more accurate reflection of expected claims costs than the general dataset underlying the Federal AV calculator. We have sensitivity tested our internal modeling and found that differences in benefit design do not impact our modeled AVs in the same manner as the Federal AV calculator results.

Objection 25

The following questions pertain to the Benefits in Addition to EHBs factor (Table 10):

- Please show the development of the 1.045 Benefits in Addition to EHBs factor in Table 10.
- Please explain why the factor this year has decreased from 1.05 to 1.045.

Response:

The development of the Benefits in Addition to EHBs factor for both 2022 (1.051) and 2023 (1.045) for 86199PA002 and 86199PA004 products is included in [Objection Exhibit 25]. This load is for the vision and adult dental benefits only, which comprise the total of Non-EHB benefits. This value changed because the expected claims and premium projections have been updated for 2023. Expected claims dropped slightly from 2022 to 2023, while aggregate premium increased, causing a reduction in the factor.

Objection 26

Please confirm that Centene's on-exchange footprint is expanding for plan year 2023 into Berks County.

Response:

We can confirm our on-exchange footprint is expanding into Berks County for plan year 2023.

Objection 27

The following questions pertain to the MLR Pricing-to-Actual comparison:

- Please explain why the Pricing MLR has been considerably lower than the actual MLR and what is driving this difference.
- Does Centene expect to pay rebates going forward?

Response:

After referencing our historical MLR exhibit in the Actuarial Memo, it seems that the question is why our Pricing MLR has been considerably higher than the actual MLR. Assuming that, we have generally had low membership in conjunction with favorable experience, especially in 2019 and 2020. We expect that as we continue to grow our footprint and membership within the state, our experience will level out and our Actual MLR will be closer to our Pricing MLR.

Along the same lines, we expect that as our Actual MLR increases with increased membership, we will not be paying MLR rebates in future years.

Objection 28

With the assumption of the expanded subsidies not being extended into plan year 2023, has any adjustment been made in the assumption of on-exchange membership for plan year 2023? Has any adjustment been made to morbidity?

Response:

Membership: Based on a smaller overall share of the market eligible for APTCs, as well as a portion of the market receiving fewer APTCs, we have assumed a shift in how membership will be distributed across metal levels. The end effect is lower projected membership for gold and bronze plans as compared to 2022 open enrollment and higher projected membership in Silver-94% CSR variation plans as compared to 2022 open enrollment. These assumptions align more closely with the 2021 open enrollment results.

Morbidity: We used a population migration model to evaluate the potential impact of healthcare policy changes on healthcare coverage between 2021 and 2023, including the introduction and expiration of the American Rescue Plan Act (ARPA) enhanced premium subsidies and anticipated redeterminations associated with the end of the Medicaid Maintenance of Eligibility following expiration of the federal COVID-19 Public Health Emergency (PHE). The population migration model begins with a profile of each state's population based on public and proprietary data sources, transitions individuals between coverage categories based on economic and eligibility changes and evaluates the impacts of these transitions on the demographic and risk profile of state individual marketplace risk pools.

For Pennsylvania, we estimated no material impact to risk pool morbidity versus 2021 for the scenario in which both the enhanced subsidies and Medicaid Maintenance of Eligibility expire by the beginning of plan year 2023, and therefore applied no morbidity trend between the 2021 base period and 2023 rating period for changes in risk pool eligibility and enrollment. Note that we jointly modeled the morbidity impacts associated with the end of both policies since the two are not independent of one another. This objection response should be reviewed in conjunction with the response to Objection 34.

Objection 29

Please update the Plan Design Summary, Rates by County tab, row 4: 02-01-2022: Number of Covered Lives by Rating County to be the February 1st, 2022, membership. It appears that the membership listed is the projected membership as Berks County has membership, yet it is new for PY23.

Response:

We have updated the Plan Design Summary, Rates by County tab to use the February 1st, 2022 membership as requested.

Objection 30

Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.

Response:

The criteria for expanded bronze are that the plan must either be a qualified HDHP OR cover at least one major service with reasonable cost sharing before the deductible. The list of major services is primary care visits, specialist visits, inpatient hospital services, generic drugs, specialty drugs, preferred brand drugs, or emergency room services; and based on discussions with PID in previous years "reasonable cost sharing" is defined as no greater than 50% member coinsurance or equivalent copay. Please refer to [Objection Exhibit 30] for a table showing all expanded bronze plans included in this filing along with a description of how each plan meets the expanded bronze criteria.

Objection 31

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. Have you adjusted trend at all? Has the base experience been adjusted at all?

Response:

To provide a stable basis for projecting PHW's 2021 experience claims into 2023, we identified the *direct* COVID-19 costs associated with testing, treatment and vaccinations, and removed these costs from PHW's 2021 experience claims starting point. We elected to make no further adjustments for *indirect* effects of the pandemic on PHW's 2021 experience data per an analysis estimating approximately no net indirect impact of the pandemic on PHW's non-COVID-19 claims expenditures in 2021 (e.g. net impacts of deferred, forgone, or returning care). See [Objection Exhibit 4f] for quantitative support for the unwinding of direct COVID-19 costs from PHW's 2021 claims experience. These adjustments are modeled through the morbidity adjustment in Worksheet 1 of the URRT.

When projecting the adjusted claims experience forward to plan year 2023, we considered both the expected direct and indirect impacts of the COVID-19 pandemic on PHW's expected benefit expenditures in the rating period. Please see the [Objection Exhibit 4e] tab for quantitative support for these adjustments, which are also modeled through the morbidity adjustment in URRT Worksheet 1.

PHW's utilization trend assumptions do not reflect any explicit COVID-19 adjustments, since we already accounted for expected pandemic-related cost impacts through the morbidity trend. Utilization trends instead reflect secular forces of trend (in the absence of the pandemic), normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman *Health Cost Guidelines*, and analysis of observed historical trends for Ambetter products.

Objection 32

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.

Response:

We can confirm that the quality improvement activities (QIA) underlying the federal medical loss ratio calculation include only direct QIA, per the HHS Final Notice of Benefit and Payment Parameters. We added a clarifying footnote to Appendix 15.1.

Objection 33

Currently, the expanded subsidies from the American Rescue Plan are expected to discontinue for plan year 2023. Please confirm that the current rate filing assumptions are reflective of the expanded subsidies being removed for plan year 2023 and please provide a brief narrative on how rates were impacted.

Response:

We can confirm that the current rate filing assumptions reflect a scenario in which expanded subsidies (eAPTCs) expire at the end of 2022 and are no longer available to consumers in plan-year 2023.

As noted in the responses to Objections 28 and 34, we used a population migration model to evaluate the impact of subsidy expiration on risk pool morbidity. For Pennsylvania, we estimated no material impact to risk pool morbidity versus 2021 for the scenario in which both the enhanced subsidies and Medicaid Maintenance of Eligibility expire by the beginning of plan year 2023, and therefore applied no morbidity trend or other rate adjustment between the 2021 base period and 2023 rating period for changes in risk pool eligibility and enrollment. Note that we jointly modeled the morbidity impacts associated with the end of both policies since the two are not independent of one another.

Objection 34

The following questions pertain to the Public Health Emergency:

- With the Public Health Emergency scheduled to end prior to the start of PY23, how has the rate development been affected? Please provide support for any adjustments.
- Furthermore, with the PHE scheduled to end prior to the start of PY23, has any adjustment been made specifically to the assumption of on-exchange membership and morbidity for Plan Year 2023?

Response:

The following adjustments were considered during rate development to reflect impacts associated with the end of the PHE. As noted in response to Objection 33, we assumed no material rate impact due to the expiration of the PHE and the enhanced subsidies.

Membership: Medicaid Redeterminations were not considered during development of the plan-year 2023 membership projections.

Morbidity: As noted in the response to Objection 28, we used a population migration model to evaluate the potential impact of healthcare policy changes on healthcare coverage between 2021 and 2023, including the introduction and expiration of the American Rescue Plan Act (ARPA) enhanced premium subsidies and anticipated redeterminations associated with the end of the Medicaid Maintenance of Eligibility following expiration of the federal COVID-19 Public Health Emergency (PHE). The population migration model begins with a profile of each state's population based on public and proprietary data sources, transitions individuals between coverage categories based on economic and eligibility changes and evaluates the impacts of these transitions on the demographic and risk profile of state individual marketplace risk pools.

For Pennsylvania, we estimated no material impact to risk pool morbidity versus 2021 for the scenario in which both the enhanced subsidies and Medicaid Maintenance of Eligibility expire by the beginning of plan year 2023, and therefore applied no morbidity trend between the 2021 base period and 2023 rating period for changes in risk pool eligibility and enrollment. Note that we jointly modeled the morbidity impacts associated with the end of both policies since the two are not independent of one another.

Additional Adjustments: No other adjustments have been made to the 2023 filing for the impact of the end of the COVID-19 PHE.

Objection 35

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.

Response:

No explicit adjustments were made to the experience and manual claims projections to reflect lasting changes in care delivery associated with increased use of telehealth services precipitated by the pandemic.

Based on our review of emerging claims data and the medical/industry literature, we do not expect telehealth utilization to materially impact utilization or the unit cost of medical services. For example, in contrast to the high rate of telehealth utilization for primary care and specialist office visits in spring of 2022, more recent data shows a substantial decline to less than 10% of primary care and specialist visits being provided virtually as of late 2021. Due to reimbursement parity policies that require virtual visits to be reimbursed consistently with in-person office visits, we also do not anticipate a material impact to unit costs. Our review of the available industry and medical literature found diverging and inconclusive results regarding the net impact of telehealth on medical expenditures. While we intend to monitor industry studies and PHW's costs going forward for evidence of material cost impacts from telehealth, our conclusion at this time is that the available evidence favors making no explicit adjustment to plan year 2023 rates.

Objection 36

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?

Response:

Projected drug rebates increased from the base period to the rating period on a per brand-drug-script basis (excluding COVID-19 vaccinations). In the rate development, drug rebates are projected to trend with brand drug utilization. We then substitute the projection period anticipated average rebate per brand drug script in place of the average rebate in PHW's base period experience. This latter adjustment contributes to a 0.947 adjustment factor for prescription drugs in the "Changes in Pharmacy Rebates and Dispensing Fees" step of Appendix 20.4, and contributes to the "Other" projection factor in URRT Worksheet 1 and the PAAM Exhibits Table 5.

Objection 37

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.

Response:

We can confirm that the rates in each of the templates listed above are identical.

Objection Exhibit 1a
Pennsylvania Health & Wellness, Inc.
Development of Contractual Reimbursement and Charge Trend

Experience Contractual Reimbursement and Charge Trend

Please refer to Appendix 6.1 for support of these factors.

Manual Contractual Reimbursement and Charge Trend

Service Category	Trend Manual Base Data to Contracting Benchmark	Reimbursement (% of Benchmark)	Managed Care Savings	Pharmacy Reimbursement Adjustment ⁽¹⁾	Contractual Reimbursement	Charge Trend ⁽²⁾	Contractual Reimbursement and Charge Trend ⁽³⁾
Inpatient Hospital			0.981		1.343	1.000	1.343
Outpatient Hospital			0.980		1.245	1.000	1.245
Professional			0.994	n/a	1.330	1.000	1.330
Other Medical			0.994		0.910	1.000	0.910
Capitation			n/a		n/a	n/a	n/a
Prescription Drugs			n/a		0.612	1.099	0.673

Notes:

- (1) Based on anticipated and actual PHW contractual reimbursement arrangements with PHW's pharmacy benefit manager versus what is reflected in the base data.
(2) Reflects five years of AWP charge trend for prescription drugs. No charge trend applied to medical services, as both base and projected reimbursement is expressed as a percentage of the same Medicare fee schedules.
(3) As shown in column B in [Objection Exhibit 1d-e]

Objection Exhibit 1b
Pennsylvania Health & Wellness, Inc.
Cost and Utilization Trend Factor Support

MSA	Projected Enrollment	% of Enrollment
Allentown-Bethlehem-Easton, PA-NJ	10,622	12.6%
Bloomsburg-Berwick, PA	408	0.5%
East Stroudsburg, PA	2,664	3.2%
Lancaster, PA	5,098	6.0%
Montgomery-Bucks-Chester, PA	16,944	20.0%
Non-MSA Area, PA	5,649	6.7%
Philadelphia, PA	26,821	31.7%
Reading, PA	6,069	7.2%
Scranton-Wilkes-Barre-Hazleton, PA	10,266	12.1%

Service Category	Regional Unit Cost Adjustments⁽¹⁾			Regional Utilization Adjustments⁽¹⁾		
	(a)	(b)	(c) = (b) / (a)	(d)	(e)	(f) = (e) / (d)
	Base Data	Projected Population	Adjustment Factor	Base Data	Projected Population	Adjustment Factor
Inpatient Hospital	1.000	0.901	0.901	1.000	1.284	1.284
Outpatient Hospital	1.000	0.897	0.897	1.000	1.309	1.309
Professional	1.000	1.030	1.030	1.000	1.070	1.070
Other Medical	1.000	1.055	1.055	1.000	1.064	1.064
Capitation	n/a	n/a	n/a	n/a	n/a	n/a
Prescription Drugs	1.000	1.047	1.047	1.000	0.975	0.975

(1) Calculated by applying regional cost factors from the Milliman Health Cost Guidelines to the projected enrollment by MSA.

Objection Exhibit 1c
Pennsylvania Health & Wellness, Inc.
Induced Utilization Trend Factor Support

Approximate base period experience induced utilization factor ⁽¹⁾ :	1.005
Projected induced utilization factor ⁽²⁾ :	0.930

2021 Plan Name	Induced Utilization Factor ⁽²⁾	% of Base Period Claims
Weighted Composite Factor	1.005	100.0%
Essential Care 2 HSA (2021) - Standard Bronze On Exchange Plan	0.870	3.4%
Essential Care 10 (2021) - Standard Bronze On Exchange Plan	0.830	1.5%
Balanced Care 11 (2021) - Standard Silver On Exchange Plan	0.860	0.0%
Balanced Care 11 (2021) - 73% AV Level Silver Plan	0.865	0.0%
Balanced Care 11 (2021) - 87% AV Level Silver Plan	0.970	0.6%
Balanced Care 11 (2021) - 94% AV Level Silver Plan	1.085	11.3%
Balanced Care 12 (2021) - Standard Silver On Exchange Plan	0.850	0.0%
Balanced Care 12 (2021) - 73% AV Level Silver Plan	0.855	0.0%
Balanced Care 12 (2021) - 87% AV Level Silver Plan	0.965	0.0%
Balanced Care 12 (2021) - 94% AV Level Silver Plan	1.055	27.4%
Balanced Care 24 (2021) - Standard Silver On Exchange Plan	0.855	0.0%
Balanced Care 24 (2021) - 73% AV Level Silver Plan	0.855	0.0%
Balanced Care 24 (2021) - 87% AV Level Silver Plan	0.995	0.0%
Balanced Care 24 (2021) - 94% AV Level Silver Plan	1.055	18.6%
Balanced Care 25 HSA (2021) - Standard Silver On Exchange Plan	0.915	0.0%
Balanced Care 25 HSA (2021) - 73% AV Level Silver Plan	0.900	0.0%
Balanced Care 25 (2021) - 87% AV Level Silver Plan	0.980	0.0%
Balanced Care 25 (2021) - 94% AV Level Silver Plan	1.030	0.0%
Balanced Care 26 (2021) - Standard Silver On Exchange Plan	0.870	0.0%
Balanced Care 26 (2021) - 73% AV Level Silver Plan	0.850	0.0%
Balanced Care 26 (2021) - 87% AV Level Silver Plan	0.980	0.0%
Balanced Care 26 (2021) - 94% AV Level Silver Plan	1.055	0.0%
Balanced Care 28 (2021) - Standard Silver On Exchange Plan	0.890	0.0%
Balanced Care 28 (2021) - 73% AV Level Silver Plan	0.905	0.0%
Balanced Care 28 (2021) - 87% AV Level Silver Plan	0.995	0.0%
Balanced Care 28 (2021) - 94% AV Level Silver Plan	1.055	0.0%
Balanced Care 201 HSA (2021) - Silver Off Exchange Plan	0.895	0.0%
Balanced Care 203 (2021) - Silver Off Exchange Plan	0.870	0.0%
Balanced Care 204 HSA (2021) - Silver Off Exchange Plan	0.915	0.0%
Balanced Care 207 (2021) - Silver Off Exchange Plan	0.890	0.0%
Balanced Care 209 (2021) - Silver Off Exchange Plan	0.880	0.0%
Secure Care 5 (2021) - Standard Gold On Exchange Plan	0.950	37.1%
Secure Care 15 (2021) - Standard Gold On Exchange Plan	0.945	0.0%
Secure Care 201 HSA (2021) - Gold Off Exchange Plan	0.960	0.0%
Secure Care 202 (2021) - Gold Off Exchange Plan	0.945	0.0%

2023 Plan Name	Induced Utilization Factor ⁽²⁾	% of Projected Enrollment
Weighted Composite Factor	0.930	100.0%
Clear Gold (2023) - Standard Gold On Exchange Plan	0.910	4.6%
Complete Gold (2023) - Standard Gold On Exchange Plan	0.945	4.6%
Elite Gold (2023) - Standard Gold On Exchange Plan	0.970	1.5%
Everyday Gold (2023) - Standard Gold On Exchange Plan	0.910	4.6%
Clear Silver B (2023) - Standard Silver On Exchange Plan	0.875	0.2%
Clear Silver B (2023) - 73% AV Level Silver Plan	0.855	1.2%
Clear Silver B (2023) - 87% AV Level Silver Plan	0.940	5.0%
Clear Silver B (2023) - 94% AV Level Silver Plan	1.005	9.1%
Complete Silver (2023) - Standard Silver On Exchange Plan	0.860	0.9%
Complete Silver (2023) - 73% AV Level Silver Plan	0.845	1.4%
Complete Silver (2023) - 87% AV Level Silver Plan	0.960	6.9%
Complete Silver (2023) - 94% AV Level Silver Plan	1.055	4.6%
Focused Silver B (2023) - Standard Silver On Exchange Plan	0.845	0.3%
Focused Silver B (2023) - 73% AV Level Silver Plan	0.830	0.7%
Focused Silver B (2023) - 87% AV Level Silver Plan	0.965	8.0%
Focused Silver B (2023) - 94% AV Level Silver Plan	1.070	9.1%
Choice Bronze HSA (2023) - Standard Bronze On Exchange Plan	0.870	18.2%
Clear Bronze (2023) - Standard Bronze On Exchange Plan	0.835	7.3%
Elite Bronze (2023) - Standard Bronze On Exchange Plan	0.890	3.6%
Everyday Bronze (2023) - Standard Bronze On Exchange Plan	0.840	7.3%
Gold 201 HSA (2023) - Gold Off Exchange Plan	0.960	0.1%
Gold 202 (2023) - Gold Off Exchange Plan	0.925	0.1%
Silver 201 HSA (2023) - Silver Off Exchange Plan	0.895	0.3%
Silver 203 (2023) - Silver Off Exchange Plan	0.865	0.0%
Silver 224 (2023) - Silver Off Exchange Plan	0.855	0.3%
Silver 226 (2023) - Silver Off Exchange Plan	0.865	0.1%
Bronze \$1500 Deductible (2023) - Bronze Off Exchange Plan	0.845	0.1%

(1) This calculation is for illustrative purposes. The factors applied to base period experience and the manual rate projection reflect additional refinement at the service category level, but approximately composite to the factors shown above.

(2) Calculated by applying Milliman Health Cost Guidelines induced utilization factors to each plan's benefit design.

Objection Exhibit 1d-e
Pennsylvania Health & Wellness, Inc.
Development of Trend Assumptions in the PA Rate Template

Experience Projection																	
Cost Components				Utilization Components				Induced Utilization				Weight		URRT			
Benefit Category	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3 Annualized Cost Trend	Secular Utilization Trend Excluding Induced Util	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3 Annualized Util. Trend	Base Induced Utilization Factor	Projected Induced Utilization Factor ⁽¹⁾	Cumulative "Induced Utilization" Adjustment	Table 3 Induced Utilization	Starting Experience Allowed PMPM (URRT WS1)	Table 3 Weight %	WS 1 Cost Projection Factor	WS 1 Utilization Projection Factor	
Inpatient Hospital			1.242	11.43%	1.051		1.051	2.50%	1.105	1.087	0.984	-0.78%	\$64.65	22.14%	1.114	1.025	
Outpatient Hospital			1.230	10.92%	1.051		1.051	2.50%	1.098	1.087	0.990	-0.51%	\$82.27	28.18%	1.109	1.025	
Professional		Included in URRT 'Other' Projection Factor	1.105	5.10%	1.051	Included in URRT 'Other' Projection Factor	1.051	2.50%	1.113	1.087	0.977	-1.17%	\$74.95	25.67%	1.051	1.025	
Other Medical			1.000	0.01%	1.051		1.051	2.50%	1.060	1.087	1.025	1.24%	\$5.16	1.77%	1.000	1.025	
Capitation			n/a	n/a			n/a	n/a	n/a	n/a	n/a	n/a	\$1.63	0.56%	1.000	1.000	
Prescription Drugs			1.075	3.67%	1.091		1.091	4.45%	1.119	1.087	0.971	-1.44%	\$63.29	21.68%	1.037	1.045	

Manual Rate Development																	
Cost Components				Utilization Components				Induced Utilization				Weight					
Benefit Category	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3b Annualized Cost Trend ⁽²⁾	Secular Utilization Trend Excluding Induced Util ²	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3b Annualized Utilization Trend ⁽²⁾	Base Induced Utilization Factor	Projected Induced Utilization Factor ⁽¹⁾	Cumulative "Induced Utilization" Adjustment	Table 3b Induced Utilization	Starting Manual Allowed PMPM	Table 3b Weight %			
Inpatient Hospital		0.901	1.211	10.03%	1.066	1.284	1.368	16.95%	1.000	0.936	0.936	-3.25%	\$79.35	22.03%			
Outpatient Hospital		0.897	1.117	5.70%	1.080	1.309	1.413	18.87%	1.000	0.933	0.933	-3.39%	\$76.81	21.32%			
Professional		1.030	1.370	17.04%	1.075	1.070	1.150	7.25%	1.000	0.932	0.932	-3.45%	\$100.41	27.87%			
Other Medical		1.055	0.961	-1.99%	1.079	1.064	1.148	7.15%	1.000	0.871	0.871	-6.68%	\$9.76	2.71%			
Capitation		n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$1.95	0.54%			
Prescription Drugs		1.047	0.704	-16.08%	1.197	0.975	1.167	8.04%	1.000	0.921	0.921	-4.06%	\$91.93	25.52%			

(1) Induced utilization is modeled at the service category level for the manual rate development but only modeled in aggregate for the experience projection.

(2) The manual rate projection includes five years of utilization trend (from 2018 to 2023). However, Table 3b in the Rating Exhibits must be filled out assuming only 24 months of trend, leading the annualized trend to appear larger than it would otherwise.

Objection Exhibit 2 Pennsylvania Health & Wellness, Inc. Development of Projected Allowed Non-EHB Claims PMPM

Non-EHB Claims - Covered Members Only

		Allowed Claims PMPM
Adult Vision		\$4.93
Adult Dental	+	18.02
Total	=	\$22.95
Vision/Dental Member Months		10,372
Total Member Months		84,541

Non-EHB Claims - All Members

		Allowed Claims PMPM
Adult Vision		\$0.60
Adult Dental	+	2.21
Total	=	\$2.82

Objection Exhibit 3
Pennsylvania Health & Wellness, Inc.
Area Factor Development

		EHB Paid Claims PMPM		
		Facility	Non-Facility	Total
Statewide	PMPM at Statewide Util and Reimbursement (1)	\$161.45	\$171.68	\$333.13
	x Apply Area Specific Utilization Adjustment (1)	1.000	1.000	1.000
	x Apply Area Specific Reimbursement (2)			
	= Area and Reimbursement-Adjusted Paid PMPM Projected Area Rating Factor, Relative to Statewide			
Rating Area 3	PMPM at Statewide Util and Reimbursement (1)	\$161.45	\$171.68	\$333.13
	x Apply Area Specific Utilization Adjustment (1)	1.188	1.008	1.095
	x Apply Area Specific Reimbursement (2)			
	= Area and Reimbursement-Adjusted Paid PMPM Projected Area Rating Factor, Relative to Statewide			
Rating Area 6	PMPM at Statewide Util and Reimbursement (1)	\$161.45	\$171.68	\$333.13
	x Apply Area Specific Utilization Adjustment (1)	1.055	1.005	1.029
	x Apply Area Specific Reimbursement (2)			
	= Area and Reimbursement-Adjusted Paid PMPM Projected Area Rating Factor, Relative to Statewide			
Rating Area 7	PMPM at Statewide Util and Reimbursement (1)	\$161.45	\$171.68	\$333.13
	x Apply Area Specific Utilization Adjustment (1)	1.016	0.954	0.984
	x Apply Area Specific Reimbursement (2)			
	= Area and Reimbursement-Adjusted Paid PMPM Projected Area Rating Factor, Relative to Statewide			
Rating Area 8	PMPM at Statewide Util and Reimbursement (1)	\$161.45	\$171.68	\$333.13
	x Apply Area Specific Utilization Adjustment (1)	0.905	1.007	0.958
	x Apply Area Specific Reimbursement (2)			
	= Area and Reimbursement-Adjusted Paid PMPM Projected Area Rating Factor, Relative to Statewide			

Notes

- (1) Manual area utilization factors from the Milliman Health Cost Guidelines used to adjust for regional differences in provider practice patterns, while holding population characteristics (e.g. demographics, morbidity) constant.
- (2) Reflects actual and anticipated 2023 provider reimbursement by rating area, based on PHW provider contracting estimates.

**Objection Exhibit 4a
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup Detail**

		Claims PMPM								Adjustment Factors							
		Medical							Prescr. Drug	Medical						Prescr. Drug	
		Total	Total Medical	IP	OP	Prof.	Other Med.	Cap.		Total	Total Medical	IP	OP	Prof.	Other Med.		Cap.
PAAM Table 5 Step	Detailed Step	\$360.22	\$268.29	\$79.35	\$76.81	\$100.41	\$9.76	\$1.95	\$91.93								
Cost Trend	AWP Trend (2018 to 2023)	369.32	268.29	79.35	76.81	100.41	9.76	1.95	101.03	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.099
	Area charge adjustment ⁽⁸⁾	395.50	330.76	96.07	85.83	137.53	9.37	1.95	64.74	0.968	0.954	0.901	0.897	1.030	1.055	1.000	1.047
Utilization Trend	Area utilization ⁽³⁾	444.10	373.49	116.66	106.27	139.17	9.44	1.95	70.60	1.123	1.129	1.214	1.238	1.012	1.007	1.000	1.091
	Managed care savings - utilization ⁽²⁾	414.69	354.97	109.87	101.40	132.74	9.00	1.95	59.72	0.934	0.950	0.942	0.954	0.954	0.954	1.000	0.846
	Calibration - See footnote ⁽⁴⁾	438.27	375.14	116.14	107.18	140.36	9.51	1.95	63.13	1.057	1.057	1.057	1.057	1.057	1.057	1.000	1.057
	Utilization trend (2018 to 2023)	499.14	423.57	131.40	121.27	158.19	10.76	1.95	75.57	1.139	1.129	1.131	1.131	1.127	1.131	1.000	1.197
Change in Induced Utilization	Induced utilization ⁽⁹⁾	464.54	394.98	122.99	113.18	147.47	9.37	1.95	69.56	0.931	0.932	0.936	0.933	0.932	0.871	1.000	0.921
Change in Morbidity - Reinsurance	Reinsurance impact on morbidity ⁽⁶⁾	464.54	394.98	122.99	113.18	147.47	9.37	1.95	69.56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Change in Morbidity - All Other																	
	Individual adjustment ⁽⁶⁾	388.00	327.80	101.58	94.62	121.89	7.76	1.95	60.20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Change in Demographics	Age/gender average charge ⁽²⁾	394.23	333.49	102.94	98.24	122.73	7.63	1.95	60.74	1.016	1.017	1.013	1.038	1.007	0.983	1.000	1.009
	Age/gender utilization ⁽⁵⁾	474.35	396.60	125.25	120.22	139.86	9.31	1.95	77.75	1.203	1.189	1.217	1.224	1.140	1.221	1.000	1.280
Change in Benefits	Non-covered benefits ⁽¹⁰⁾	467.47	389.72	125.25	120.22	135.16	7.13	1.95	77.75	0.985	0.983	1.000	1.000	0.966	0.766	1.000	1.000
	Covered benefits ⁽¹¹⁾	467.13	389.37	124.59	120.79	134.44	7.60	1.95	77.75	0.999	0.999	0.995	1.005	0.995	1.065	1.000	1.000
Change in Network	Base degree of healthcare management ⁽¹²⁾	431.33	353.58	112.34	105.20	127.15	6.94	1.95	77.75	0.923	0.908	0.902	0.871	0.946	0.913	1.000	1.000
Change in Other	Grace Period ⁽¹³⁾	433.27	355.18	112.79	105.80	127.67	6.97	1.95	78.09	1.004	1.005	1.004	1.006	1.004	1.004	1.000	1.004
Manual EHB Allowed Claims PMPM		\$433.27	\$355.18	\$112.79	\$105.80	\$127.67	\$6.97	\$1.95	\$78.09								

Notes

- (1) Based on anticipated and actual PHW contractual reimbursement arrangements with medical providers and PHW's pharmacy benefit manager versus what is reflected in the base data.
- (2) Based on emerging expectations regarding PHW's management initiatives in plan-year 2022 and additional incremental impacts on projected benefit costs of ongoing management efforts in plan-year 2023.
- (3) Based on PHW's anticipated membership mix, composited using area and demographic claims projection factors from the Milliman Health Cost Guidelines.
- (4) Based on the relationship between Health Cost Guidelines manual claims estimates and allowed claims experience of nearly 20 million member months in other Ambetter individual marketplace data. The 1.057 adjustment factor equals the ratio of actual weighted average allowed PMPM QHP claims experience over the weighted average manual claims estimate, after adjusting for the other population and network characteristics shown in this table.
- (5) Based on the average benefit richness of PHW's projected plan portfolio versus that reflected in the base data, using benefit richness factors from the Milliman Health Cost Guidelines.
- (6) Consistent with plan-year 2023 guidance from the PID, the adjustment to statewide morbidity attributable to the reinsurance program is 1.0.
- (7) Based on comparison of Pennsylvania individual risk pool normalized risk score to the normalized risk score of the large group commercial population underlying the base data, controlling for plan mix and demographics.
- (8) Consistent with PHW's historical and projected risk adjustment transfer.
- (9) Consistent with plan-year 2023 guidance from the PID, the individual mandate adjustment to statewide morbidity is 1.0.
- (10) Removes Milliman Health Cost Guidelines costs for services not covered as Essential Health Benefits (EHBs).
- (11) Incorporates EHB benefit costs not already reflected in the Milliman Health Cost Guidelines base data.
- (12) Reflects anticipated savings associated with PHW's plan-year 2021 medical management practices versus the assumed management assumption underlying the Health Cost Guidelines manual data. The medical management adjustment to rates is informed by historical experience and review of Ambetter management practices and utilization patterns versus that reflected in the base data.
- (13) Reflects the anticipated cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise.

Objection Exhibit 4b.1
Pennsylvania Health & Wellness, Inc.
Support for Final URRT Morbidity Adjustment

Components of Morbidity Trend

Total	Component
0.965	Remove Direct COVID-19 Costs ⁽¹⁾
1.038	x Projected 2023 COVID-19 direct costs ⁽²⁾
1.007	x Projected 2023 COVID-19 indirect population health impacts ⁽³⁾
1.000	x 2021 to 2023 Statewide risk pool morbidity trend ⁽⁴⁾
1.000	x 2021 to 2023 Relative Morbidity Trend ⁽⁵⁾
1.009	x Liability-based reweighting of experience ⁽⁶⁾
1.018	= Final URRT Morbidity Adjustment

Notes:

(1) Impact of adjustments to PHW's completed 2021 experience claims driven by removal of direct costs associated with COVID-19 testing, treatment, and vaccinations. Please see [Objection Exhibit 31a] for development of the adjusted experience starting point, including the impact of unwinding direct COVID-19 costs by service category.

(2) Projected impact of costs associated with COVID-19 treatment, testing, and vaccinations in the rating period. [Objection Exhibit 31b] presents the projected direct COVID-19 costs for each of testing/lab, treatment, and vaccinations.

(3) +0.67% projected statewide risk pool morbidity adjustment to reflect the anticipated lasting indirect population health impacts of the COVID-19 pandemic.

(4) Adjustments to projected statewide morbidity between 2021 and 2023 to reflect impacts related to (1) the potential plan year 2023 expiration of expanded advance premium tax credits (eAPTCs) associated with the American Rescue Plan Act of 2021, and (2) the impacts of Medicaid redeterminations on marketplace risk pools following potential expiration of maintenance of effort provisions implemented during the federal COVID-19 public health emergency (PHE).

(5) No assumed change to the morbidity of PHW's projected enrollment relative to the statewide risk pool. All anticipated morbidity impacts associated with healthcare policy changes are expected to impact PHW and the market uniformly.

(6) See [Objection Exhibit 4b.2] for development of the liability-based reweighting of experience adjustment.

Objection Exhibit 4b.2
Pennsylvania Health & Wellness, Inc.
Development of the "Liability-Based Re-weighting of Experience" Morbidity Adjustment

Metal Level	% of 2021 Membership	Induced Util Weight⁽¹⁾	Metal AV Weight⁽²⁾	Relative Allowed Claims PMPM⁽³⁾
Gold	17.8%	1.085	0.800	0.594
Silver non-CSR	2.3%	1.000	0.700	1.000
Silver 73%	2.5%	0.992	0.730	1.508
Silver 87%	16.3%	1.112	0.870	0.689
Silver 94%	26.9%	1.215	0.940	0.503
Bronze	34.2%	0.971	0.600	0.424
Total - Member Weighted⁽⁴⁾				0.559
Total - Liability Weighted⁽⁵⁾				0.566
Approximate Liability Weighting Impact⁽⁶⁾				1.013
Liability Weighting Impact in URRT Morbidity Trend				1.009
<i>Additional refinement impact of service mix and order of operations</i>				-0.4%

Notes

(1) Calculated at the plan level using the Milliman Health Cost Guidelines, normalized to 1.00 for non-CSR Silver.

(2) Using the metal AV factors from the federal risk adjustment formula.

(3) Based on relative 2021 allowed claims PMPM by metal level, normalized for reimbursement differences and plan-level induced utilization, normalized to 1.00 for non-CSR Silver.

(4) Average "Relative Allowed Claims PMPM" value, weighted by the 2021 membership weights from the table above.

(5) Average "Relative Allowed Claims PMPM" value, weighted by the 2021 membership, induced utilization, and metal AV weights from the table above.

(6) Equals the ratio of the liability weighted allowed claims divided by member weighted allowed claims.

Objection Exhibit 4c
Pennsylvania Health & Wellness, Inc.
Support for Development of Demographic Shift

"Demographic (Age/Gender) Change"⁽¹⁾

	(a) Base Period Age/Gender Factor	(b) Projection Period Age/Gender Factor	(c) = (b) / (a) Demographic Change (Age/Gender)
Service Category			
Inpatient Hospital	1.137	1.245	1.095
Outpatient Hospital	1.163	1.274	1.095
Professional	1.118	1.180	1.056
Other Medical	1.071	1.210	1.130
Capitation	n/a	n/a	1.000
Prescription Drug	1.180	1.292	1.094

"Geographic Distribution of Enrollment"⁽²⁾

Area Unit Cost				Area Utilization				
	(d) Base Period Area Unit Cost	(e) Projection Period Area Unit Cost	(f) = (e) / (d) Area Unit Cost Adjustment	(g) Base Period Area Utilization	(h) Projection Period Area Utilization	(i) = (h) / (g) Area Utilization Adjustment	(j) = (f) * (i) Geographic Distribution of Enrollment	
Service Category								
Inpatient Hospital	1.812	1.875	1.035	1.225	1.228	1.002	1.037	
Outpatient Hospital	1.709	1.714	1.003	1.072	1.253	1.170	1.173	
Professional	1.627	1.621	0.997	0.996	1.005	1.009	1.006	
Other Medical	1.213	1.214	1.001	1.000	1.000	1.000	1.001	
Capitation	n/a	n/a	1.000	n/a	n/a	1.000	1.000	
Prescription Drug	1.097	1.067	0.972	1.121	1.091	0.973	0.946	

Aggregate Demographic Shift Adjustment

	(c) Demographic Change (Age/Gender)	(j) Geographic Distribution of Enrollment	(k) = (c) * (j) Table 5 PAAM Exhibit Demographic Shift Adjustment
Service Category	Allowed PMPM Used for Aggregation⁽³⁾		
Inpatient Hospital	\$79.48	1.095	1.037
Outpatient Hospital	\$109.21	1.095	1.173
Professional	\$91.83	1.056	1.006
Other Medical	\$5.10	1.130	1.001
Capitation	\$1.63	1.000	1.000
Prescription Drug	\$77.97	1.094	0.946
Total⁽⁴⁾	\$365.22	1.085	1.050
			1.140

Notes:

(1) Developed using demographic factors from the Milliman *Health Cost Guidelines*.

(2) Developed using geographic factors from Milliman *Health Cost Guidelines*, along with consideration of Pennsylvania Health & Wellness's actual and anticipated provider contracts and network characteristics by region.

(3) Projection factors are applied sequentially in pricing, and these values represent the interim allowed PMPM values upon which the demographic change factors are applied.

(4) Aggregate Demographic Shift Adjustment reconcile to Table 5 of the PAAM Exhibits.

Objection Exhibit 4d
Pennsylvania Health & Wellness, Inc.
Network Factor Development

	% of Projected 2023 PHW Provider Reimbursement		
	Facility	Professional	Other Medical
Excluding Provider Systems not in 2021 Experience			
Excluding Provider Systems not in 2023 Projection			
"Significant Network Changes" URRT Projection Factor	0.995	1.063	1.000

(1) The adjustments shown above are applied to experience by service category in column V in Appendix 20.4.

Objection Exhibit 4e
Pennsylvania Health & Wellness, Inc.
Prospective Direct and Indirect COVID-19 Adjustments⁽¹⁾

Projected Direct COVID-19 Adjustments

Component		Projected 2023 COVID-19 Incurred PMPM⁽²⁾	
Lab/Testing ⁽³⁾	+		\$2.50
Vaccination ⁽⁴⁾	+		\$2.91
Total Treatment ⁽⁵⁾	+		\$6.16
Total Cost	=		\$11.57

Projected Indirect COVID-19 Adjustments

Risk Pool Morbidity Impact ⁽⁶⁾	+0.67%

Note(s):

(1) The projected direct and indirect COVID-19 adjustments are modeled through the morbidity projection factor in Worksheet 1 of the URRT.

(2) Projections of 2023 direct COVID-19 costs are informed by PHW's COVID-19 experience in 2021, credibility blended with the experience of individuals enrolled in other Ambetter products in the northeastern United States, combined with expectations regarding how testing, vaccination, treatment costs and utilization rates may change between the 2021 experience period and 2023 rating period.

(3) Enterprise-wide COVID-19 cost model used to develop projected costs associated with testing/laboratory costs. The plan liability for over-the-counter (OTC) testing is anticipated to be immaterial in 2023, so testing costs reflect primarily lab and PCR tests only.

(4) Projection of COVID-19 vaccination costs based on an enterprise-wide COVID cost model. These costs reflect liability for both the ingredient cost and administration cost associated with COVID-19 vaccinations.

(5) Projected treatment costs are based on the expectation that COVID-19 medical costs over the entirety of 2023 will continue to decline slightly from observed costs in 2022 year-to-date, as additional COVID-19 waves emerge but fail to reach the peaks observed in the recent Omicron and Delta waves.

(6) +0.67% projected statewide risk pool morbidity adjustment to reflect the anticipated lasting indirect population health impacts of the COVID-19 pandemic.

Objection Exhibit 4f
Pennsylvania Health & Wellness, Inc.
COVID-19 Direct and Indirect Experience Adjustments

	2021 Allowed Claims PMPM								COVID-19 2021 Experience Adjustment Factors							
	Total Allwd.	Total Medical	IP	OP	Prof.	Other Med.	Cap	Prescr. Drug	Total Allwd.	Total Medical	IP	OP	Prof.	Other Med.	Cap	Prescr. Drug
2021 Completed Allowed Claims⁽¹⁾	\$291.95	\$227.03	\$64.65	\$82.27	\$74.95	\$5.16	\$1.63	\$63.29								
* Apply 2021 to 2023 Utilization and Cost Trends	358.92	283.08	84.34	106.34	86.99	5.42	1.63	74.21	1.229	1.247	1.305	1.293	1.161	1.050	0.998	1.173
* Remove Direct COVID-19 Costs ⁽²⁾⁽³⁾	346.42	272.85	76.51	105.10	85.85	5.40	1.63	71.94	0.965	0.964	0.907	0.988	0.987	0.996	1.000	0.969
* Unwind Indirect Pandemic-Related Impacts to 2021 Utilization ⁽⁴⁾	346.42	272.85	76.51	105.10	85.85	5.40	1.63	71.94	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2021 COVID-19 Adjusted Trended EHB Allowed Claims PMPM	\$346.42	\$272.85	\$76.51	\$105.10	\$85.85	\$5.40	\$1.63	\$71.94								

Notes:

(1) 2021 Per Member Per Month (PMPM) allowed claims costs reconcile to Worksheet 1, Section II "Experience Period Index Rate PMPM" costs by service category.

(2) COVID-19 Testing Costs - identified via the following ICD-10:

- U0001: RT-PCR test.
- U0002: In response to FDA issuing policy for certain labs to develop their own COVID-19 tests.
- 87635: Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]), amplified probe technique).
- 86328: Immunoassay for infectious agent antibody(ies), qualitative or semiquantitative, single step method (e.g. reagent strip); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).
- 86769: Antibody; severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]).

COVID-19 Treatment Costs - identified via the following diagnosis codes:

- Presumed Positive: B97.29 and one of these other Dx codes J12.89, J20.8, J40, J22, J98.8, J80. Effective February 20th 2020 to April 1st 2020.
- Positive for COVID-19: U07.1 is the COVID-19 specific ICD-10 code, unlike B97.29 above, which is a generic coronavirus diagnosis code. Effective April 1st 2020.
- Probable or Suspected COVID-19: U07.2
- Possible Exposure to COVID-19 but ruled out: Z03.818 Encounter for observation for suspected exposure to other biological agents ruled out.
- Actual Exposure to someone with COVID-19: Z20.828 Contact with and (suspected) exposure to other viral communicable diseases.

COVID-19 Vaccination Costs - identified via the following National Drug Codes (NDCs):

- 59676058015, 59676058005, 80777027399, 80777027310, 80777027398, 80777027315, 59267100002, 59267100001, 59267100003, 59267102502, 59267102501, 59267102503, 59267102504, 59267105502, 59267105501, 59267105504, 59267007802, 59267007801, 59267007804, 00069100002, 00069100001, 00069100003

(3) The net impact to PHW's 2021 completed allowed claims experience from removing direct COVID-19 costs associated with treatment of COVID-19 infection, testing for the presence of the virus, and vaccination administration fees is approximately -3.5%.

(4) Based on review of 2019, 2020, and 2021 normalized QHP claims experience across Ambetter states and for a continuously enrolled cohort of members, we concluded that PHW's 2021 experience is reasonably consistent with a scenario in which the COVID-19 pandemic had approximately no net indirect impact on non-COVID-19 claims expenditures in 2021.

Objection Exhibit 5a
Pennsylvania Health & Wellness, Inc.
Risk Transfer Geographic Cost Factor (GCF) Support

Rating Area	2021 Statewide Membership⁽¹⁾	Projected 2023 PHW Membership	2021 GCF⁽²⁾	GCF Trend⁽³⁾	Projected 2023 GCF
Rating Area 1	13,018	-			
Rating Area 2	1,258	-			
Rating Area 3	31,881	17,662			
Rating Area 4	62,136	-			
Rating Area 5	12,034	-			
Rating Area 6	29,438	11,947			
Rating Area 7	34,744	11,167			
Rating Area 8	128,198	43,765			
Rating Area 9	19,118	-			

Calculated Statewide GCF:

Statewide GCF Normalized to 1.0:

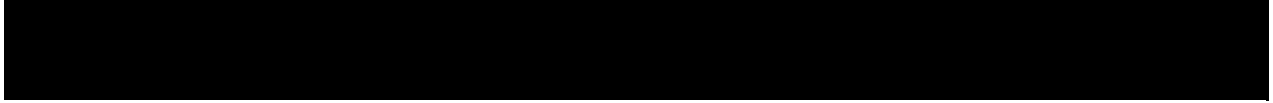
Calculated Normalized PHW GCF (Relative to Statewide GCF at 1.0):

(1) 2021 statewide membership from the 2021 Marketplace Open Enrollment Period Public Use File.

(2) Appendix B from the 2021 interim CMS risk adjustment report.

(3) Reflects actual and anticipated changes in carrier rates and market share.

Objection Exhibit 5b
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Demographic and Plan Mix



Objection Exhibit 5c
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Relative Morbidity

Line Item	2021		2021 to 2023 Trend		2023	
	Value	Source / Calculation	Value	Value	Source / Calculation	

Objection Exhibit 5d Pennsylvania Health & Wellness, Inc. Development of 2021-2023 Statewide Average Premium Trend

Historical Actual Statewide Average Premium ⁽¹⁾	\$585.36
2021 Statewide Average Premium Estimate ⁽²⁾	\$424.62
× (1 + 21-22 Calculated Trend)	0.0%
2022 Statewide Average Premium Estimate ⁽²⁾	\$424.62
2022 Statewide Average Premium Estimate ⁽²⁾	\$396.05
× (1 + 22-23 Calculated Trend)	2.0%
2023 Statewide Average Premium Estimate ⁽²⁾	\$403.83
= Projected Gross Statewide Average Premium	\$596.85
2021-2023 SWAP Rate Increase Trend	1.020

Notes:

(1) 2021 CMS Interim Risk Adjustment Report

(2) Using projected premiums and PHW's market share assumptions

Objection Exhibit 6
Pennsylvania Health & Wellness, Inc.
Support for Benefit Design Change Impacts

Benefit Plan Information			2022 Plan Rating Factors				2023 Plan Rating Factors				Benefit Design Changes	
HIOS ID	2022 Plan Name	2023 Plan Name	Pricing AV	CSR Defunding Adj	Induced Demand	AV&CS Design of the Plan	Pricing AV	CSR Defunding Adj	Induced Demand	AV&CS Design of the Plan	% Change AV&CS ⁽¹⁾	% Rate Change ⁽²⁾
86199PA0030008	Ambetter Secure Care 202	Ambetter Gold 202	0.907	1.000	1.043	0.946	0.861	1.000	1.012	0.872	-7.8%	-12.1%
86199PA0010032	Ambetter Balanced Care 30	Ambetter Clear Silver	0.691	1.220	1.000	0.843	0.724	1.220	1.027	0.908	7.8%	8.5%

Notes:

(1) Percentage change in the AV and Cost Share Design of the plan factor for plans contributing to the minimum and maximum benefit design change in Section 2 of the Actuarial Memorandum

(2) Average rate change for enrollees in the specified renewing plan designs, based on current enrollment as of February 2022. Some variation in reported rate changes by plan is attributable to the geographic distribution of current enrollment, in addition to variation attributable to benefit designs.

Objection Exhibit 15a Pennsylvania Health & Wellness, Inc. Support for Prescription Drug Cost Trend

<u>Prescription Drug Cost Trend Category</u>		<u>Adjustment</u>
Average Wholesale Price (AWP) Trend (2018 to 2023)		1.099
Area Charge Adjustment ⁽¹⁾	x	1.047
Pharmacy Reimbursement Adjustment ⁽²⁾	x	0.612
Prescription Drug Cost Trend	=	0.704
Trend as Reported in the PAAM Exhibits Table 3b ⁽³⁾		-16.08%

Notes:

(1) Based on PHW's anticipated membership mix, composited using area and demographic claims projection factors from the Milliman Health Cost Guidelines.

(2) Based on anticipated and actual PHW contractual reimbursement arrangements with PHW's pharmacy benefit manager versus what is reflected in the base data.

(3) Reconciles to the pharmacy cost trend in 'Table 3b. Manual Trend Components' in the PAAM Exhibits. The PAAM Exhibits require each annual trend factor to be calculated as the square root of the cumulative trend, under a hardcoded assumption of 24 months of trend.

Objection Exhibit 15b Pennsylvania Health & Wellness, Inc. Support for Outpatient Hospital Utilization Trend

<u>Outpatient Hospital Utilization Trend Category</u>		<u>Adjustment</u>
Area Utilization ⁽¹⁾		1.238
Utilization Trend (2018 to 2023)	x	1.131
Managed Care Savings ⁽²⁾	x	0.954
Calibration based on relevant QHP experience ⁽³⁾	x	1.057
Outpatient Hospital Utilization Trend Factor	=	1.413
Trend as Reported in the PAAM Exhibits Table 3b ⁽⁴⁾		18.87%

Notes:

(1) Based on PHW's anticipated membership mix, composited using area and demographic claims projection factors from the Milliman Health Cost Guidelines.

(2) Reflects anticipated savings associated with PHW medical management initiatives.

(3) Based on the relationship between allowed claims experience and *Health Cost Guidelines* manual claims estimates for nearly 20 million member months from 2021 Ambetter claims data.

(3) Reconciles to the outpatient hospital utilization trend in 'Table 3b. Manual Trend Components' in the PAAM Exhibits. The PAAM Exhibits require each annual trend factor to be calculated as the square root of the cumulative trend, under a hardcoded assumption of 24 months of trend.

**Objection Exhibit 15c
Pennsylvania Health & Wellness, Inc.
Support for Induced Demand Trend**

Induced Demand Adjustments by Plan	Factor ⁽¹⁾	Plan Weight	Select Plan Design Components ⁽²⁾			
			Deductible	OOP Max	PCP Cost Share	Specialist Cost Share
Focused Silver B (2023) - 94% AV Level Silver Plan	1.073	9%	\$0	\$1,200	\$0 Copay NSD	\$5 Copay NSD
Complete Silver (2023) - 94% AV Level Silver Plan	1.062	5%	\$0	\$1,700	\$0 Copay NSD	\$5 Copay NSD
Clear Silver B (2023) - 94% AV Level Silver Plan	0.979	9%	\$550	\$550	0% Member Coins. SD	0% Member Coins. SD
Gold 201 HSA (2023) - Gold Off Exchange Plan	0.949	0%	\$3,200	\$3,200	0% Member Coins. SD	0% Member Coins. SD
Complete Gold (2023) - Standard Gold On Exchange Plan	0.948	5%	\$1,450	\$7,500	\$15 Copay NSD	\$35 Copay NSD
Elite Gold (2023) - Standard Gold On Exchange Plan	0.934	2%	\$0	\$5,000	\$5 Copay NSD	\$60 Copay NSD
Clear Silver B (2023) - 87% AV Level Silver Plan	0.924	5%	\$1,500	\$1,500	0% Member Coins. SD	0% Member Coins. SD
Gold 202 (2023) - Gold Off Exchange Plan	0.915	0%	\$2,000	\$6,000	\$25 Copay NSD	\$50 Copay NSD
Focused Silver B (2023) - 87% AV Level Silver Plan	0.907	8%	\$0	\$2,900	\$15 Copay NSD	\$30 Copay NSD
Clear Gold (2023) - Standard Gold On Exchange Plan	0.904	5%	\$900	\$8,700	\$25 Copay NSD	\$60 Copay NSD
Silver 203 (2023) - Silver Off Exchange Plan	0.903	0%	\$6,450	\$8,200	\$15 Copay NSD	35% Member Coins. SD
Complete Silver (2023) - 87% AV Level Silver Plan	0.902	7%	\$0	\$3,000	\$15 Copay NSD	\$35 Copay NSD
Everyday Gold (2023) - Standard Gold On Exchange Plan	0.899	5%	\$750	\$7,500	\$35 Copay NSD	\$55 Copay NSD
Silver 201 HSA (2023) - Silver Off Exchange Plan	0.892	0%	\$5,800	\$5,800	0% Member Coins. SD	0% Member Coins. SD
Silver 226 (2023) - Silver Off Exchange Plan	0.887	0%	\$5,450	\$8,400	\$25 Copay NSD	\$50 Copay NSD
Complete Silver (2023) - Standard Silver On Exchange Plan	0.880	1%	\$6,000	\$8,500	\$30 Copay NSD	\$60 Copay NSD
Choice Bronze HSA (2023) - Standard Bronze On Exchange Plan	0.873	18%	\$6,900	\$6,900	0% Member Coins. SD	0% Member Coins. SD
Clear Silver B (2023) - Standard Silver On Exchange Plan	0.872	0%	\$5,400	\$5,400	0% Member Coins. SD	0% Member Coins. SD
Silver 224 (2023) - Silver Off Exchange Plan	0.870	0%	\$7,450	\$7,450	\$40 Copay NSD	\$80 Copay NSD
Complete Silver (2023) - 73% AV Level Silver Plan	0.867	1%	\$5,000	\$7,250	\$20 Copay NSD	\$50 Copay NSD
Focused Silver B (2023) - Standard Silver On Exchange Plan	0.864	0%	\$6,100	\$7,500	\$45 Copay NSD	\$100 Copay NSD
Elite Bronze (2023) - Standard Bronze On Exchange Plan	0.864	5%	\$0 Med, \$3,800 Rx	\$8,700	\$45 Copay NSD	\$115 Copay NSD
Everyday Bronze (2023) - Standard Bronze On Exchange Plan	0.863	7%	\$8,300	\$8,700	\$40 Copay NSD	\$90 Copay NSD
Bronze \$1500 Deductible (2023) - Bronze Off Exchange Plan	0.855	0%	\$1,500 Med, \$3,800 Rx	\$8,700	\$40 Copay NSD	\$125 Copay NSD
Clear Silver B (2023) - 73% AV Level Silver Plan	0.852	1%	\$4,200	\$4,200	0% Member Coins. SD	0% Member Coins. SD
Focused Silver B (2023) - 73% AV Level Silver Plan	0.847	1%	\$5,100	\$6,300	\$35 Copay NSD	\$85 Copay NSD
Clear Bronze (2023) - Standard Bronze On Exchange Plan	0.847	7%	\$8,600	\$8,600	0% Member Coins. SD	0% Member Coins. SD
Weighted Average Professional Induced Demand Factor			=	0.932		
Trend as Reported in the PAAM Exhibits Table 3b ⁽³⁾				-3.45%		

Notes:

(1) Based on the average benefit richness of PHW's projected plan portfolio versus that reflected in the base data, using benefit richness factors from the Milliman Health Cost Guidelines.

(2) Relevant cost sharing components of the plan-year 2023 benefit designs that inform the induced demand factors calculated using the Milliman Health Cost Guidelines.

(3) Reconciles to the professional induced demand trend in 'Table 3b. Manual Trend Components' in the PAAM Exhibits. The PAAM Exhibits require each annual trend factor to be calculated as the square root of the cumulative trend, under a hardcoded assumption of 24 months of trend.

NSD – Not subject to deductible

SD – Subject to deductible

Objection Exhibit 18 Pennsylvania Health & Wellness, Inc. Development of EHB Capitation Costs

	<u>Experience</u>	<u>Manual</u>
Total Projected Fee-for-Service Allowed EHB Claims PMPM	\$379.41	\$431.31
Envolve Vision- Child (Exam & Hardware)	\$0.11	
+ Envolve Vision- Child (Medical & Surgical)	\$0.01	
+ Envolve Vision- Adult (Medical & Surgical)	\$0.82	
+ Vida Disease Management	\$0.51	
+ Envolve People Care Nurse Advice Line	\$0.09	
+ Startsmart	\$0.06	
+ Telehealth - Teladoc	\$0.36	
= Projected Capitation EHB Claims PMPM	\$1.95	
Total Adjusted Projected Allowed EHB Claims PMPM ⁽¹⁾	\$381.37	\$433.27

Notes:

(1) Reconciles to the 'Total Adjusted Projected Allowed EHB Claims PMPM' in Table 5 of the PAAM Exhibits.

Objection Exhibit 19
Pennsylvania Health & Wellness, Inc.
Development of Federal Income Tax Percentage

<u>Assumption</u>		<u>% of Profit / Contingency</u>	<u>PMPM</u>	<u>% of Premium</u>
Projected Required Revenue PMPM ⁽¹⁾		n/a	\$525.64	n/a
Profit/Contingency (before tax) ⁽²⁾		n/a	\$13.45	2.56%
Federal Income Tax	-	21.00%	\$2.82	0.54%
State Income Tax	-	9.99%	\$1.06	0.20%
Profit/Contingency (after tax)	=	n/a	\$9.56	1.82%

Notes:

- (1) This value does not reconcile exactly to the required revenue calculated in PAAM Exhibits Table 6 due to limitations in the PAAM Exhibits. See the written objection response for additional information.
- (2) Sum of profit/contingency (after tax) plus federal and state income tax.
- (3) The PMPM value is shown in Appendix 15.1. The % of premium reconciles to the Federal Income Tax Percentage of 'Projected Required Revenue' in Table 6 in the PAAM.
- (4) The PMPM value is shown in Appendix 15.1. The % of premium reconciles to the PA Premium & Other Taxes of 'Projected Required Revenue' in Table 6 in the PAAM. Note that the state income tax is applied after removal of federal tax from the pre-tax profit.

Objection Exhibit 20a Pennsylvania Health & Wellness, Inc. Commission Development in PAAM Exhibits Table 6

% of On Exchange Membership	98.9%
On Exchange Commission PMPM	
Off Exchange Commission PMPM	
Total Commission ⁽¹⁾	
EHB-only Premium ⁽²⁾	\$522.77
% of EHB-Only Premium ⁽³⁾	
Aggregate Premium	\$525.64
Recalculated in PAAM Exhibits Table 6 ⁽⁴⁾	\$9.56

Notes:

- 1) Calculated as a weighted average of On and Off Exchange.
- 2) Based on the URRT calculation, this is calculated based on the EHB-Only portion of premium.
- 3) Reconciles to the factor applied in both the URRT WS2 and PAAM Exhibits Table 10.
- 4) The PAAM Exhibits PMPM is calculated by multiplying the admin percentages by the aggregate premium rather than the EHB-only premium. This results in a slightly overstated PMPM in the PAAM Exhibits Table 6.

Objection Exhibit 20b
Pennsylvania Health & Wellness, Inc.
Commission Development - On and Off Exchange

	2023 % Brokered	(a) 2023 Call Center PMPM	(b) 2023 Commissions PMPM	(c) 2023 Bonus PMPM	(a) + (b) + (c) 2023 Total PMPM
On Exchange Commission					
Off Exchange Commission					

Objection Exhibit 22 Pennsylvania Health & Wellness, Inc. Exchange User Fee Support

(a) Exchange User Fee	3.0%
(b) EHB portion of premium ¹	\$522.77
(c) Proportion of On Exchange Members ²	98.9%
(d) Table 5 Exchange User Fee (a) x (b) x (c)	\$15.51

- 1) The EHB-only portion of the premium is used to calculate the Exchange User Fee.
- 2) This represents the assumed proportion of members that will enroll through the exchange.

Objection Exhibit 23
Pennsylvania Health & Wellness, Inc.
Age Distribution

Age Band	Percent Distribution	Age Factor
0-14	2.84%	0.765
15	0.19%	0.833
16	0.19%	0.859
17	0.19%	0.885
18	0.19%	0.913
19	1.03%	0.941
20	1.03%	0.970
21	1.03%	1.000
22	1.03%	1.000
23	1.03%	1.000
24	1.03%	1.000
25	2.36%	1.004
26	2.36%	1.024
27	2.36%	1.048
28	2.36%	1.087
29	2.36%	1.119
30	2.26%	1.135
31	2.26%	1.159
32	2.26%	1.183
33	2.26%	1.198
34	2.26%	1.214
35	1.71%	1.222
36	1.71%	1.230
37	1.71%	1.238
38	1.71%	1.246
39	1.71%	1.262
40	1.54%	1.278
41	1.54%	1.302
42	1.54%	1.325
43	1.54%	1.357
44	1.54%	1.397
45	1.76%	1.444
46	1.76%	1.500
47	1.76%	1.563
48	1.76%	1.635
49	1.76%	1.706
50	2.08%	1.786
51	2.08%	1.865
52	2.08%	1.952
53	2.08%	2.040
54	2.08%	2.135
55	2.59%	2.230
56	2.59%	2.333
57	2.59%	2.437
58	2.59%	2.548
59	2.59%	2.603
60	3.26%	2.714
61	3.26%	2.810
62	3.26%	2.873
63	3.26%	2.952
64 and Over	5.65%	3.000
Total:	100.00%	1.752

Objection Exhibit 25
Pennsylvania Health & Wellness, Inc.
Product Adjustment Development

Component	Vision/Dental Buy-up Composite PMPM 86199PA002 and 86199PA004 Plans	
	2022	2023
Expected Claims	\$19.13	\$18.16
SG&A	\$4.02	\$3.91
Profit Margin (BFIT)	\$0.68	\$0.60
Licensing, Taxes (excluding FIT) and Fees	\$0.74	\$0.69
Total Premium	\$24.56	\$23.36
Calibration Factor (Appendix 13.1)	1.650	1.760
Plan Factor Adjustment ⁽¹⁾	0.890	0.879
Final Product Adjustment	\$16.71	\$15.10
CPAIR (Appendix 13.1)	\$294.16	\$298.71
Aggregate Plan Rate Factor	0.901	0.885
Benefits in Addition to EHBs (Table 10)	1.051	1.045

Notes:

1) This is the weighted average of EHB-only plan factors for Vision + Dental members.

Objection Exhibit 30
Pennsylvania Health & Wellness, Inc.
Expanded Bronze Criteria Met

Plan Design	Plan ID	Expanded Bronze Criteria Met
Ambetter Bronze \$1500 Medical Deductible	86199PA0030017	PCP visit - copay \$40 not subject to deductible
Ambetter Choice Bronze HSA	86199PA0010022	Plan is a qualified HDHP
Ambetter Elite Bronze	86199PA0010031	PCP visit - copay \$45 not subject to deductible
Ambetter Everyday Bronze	86199PA0010028	PCP visit - copay \$40 not subject to deductible
Ambetter Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	Plan is a qualified HDHP
Ambetter Elite Bronze + Vision + Adult Dental	86199PA0020031	PCP visit - copay \$45 not subject to deductible
Ambetter Everyday Bronze + Vision + Adult Dental	86199PA0020028	PCP visit - copay \$40 not subject to deductible

July 12, 2022

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 7/6/2022 OBJECTION RESPONSES - CECO-133248857

Mr. Carmody,

In response to the objection letter dated 7/6/2022 for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2023, we are providing the following documents:

- *"20220712 Response to 20220706 PHW Objections - PA - Exhibits.xlsx"*
- *"20220712 Response to 20220706 PHW Objections - PA.docx"*

As requested by PID, a full list of changes from the previously submitted filing documents is included below.

- Round 2 Objection 6: Experience period risk adjustment has been updated to reflect the final CMS transfer amount published on June 30th, 2022.
- Round 2 Objection 7: The projected risk adjustment transfer has been updated to reflect the final 2021 CMS transfer payment information published on June 30th, 2022. Specifically, the following changes were made to the projected risk transfer calculation:
 - Updated all statewide risk transfer components to reflect the statewide risk adjustment actuals from the CMS report issued June 30, 2022,
 - Updated the 2023 Statewide Average Premium (SWAP) projection to reflect the 2021 SWAP from the June 30 CMS risk adjustment report as the starting point for the SWAP projection, and
 - Updated PHW's base period relative PLRS to align with PHW's 2021 risk adjustment transfer payment from the CMS Transfer Payment Issuer Report (TPIR). The updated base period PLRS represents a revised starting point for PHW's relative risk score projection.

The following files have been updated to reflect the changes listed above:

- *"2023_PHW_Actuarial_Memorandum_20220712.pdf"*
- *"2023_PHW_Actuarial_Memorandum_20220712_Redacted.pdf"*
- *"2023_PHW_Actuarial_Memorandum_Rate_Exhibits_20220712.xlsm"*
- *"2023_PHW_Plan_Design_Summary_and_Rate_Tables_20210712.xlsm"*
- *"2023_PHW_State_Act_Memo_20210712.pdf"*
- *"2023_PHW_State_Appendices_20210712.xlsb"*
- *"2023_PHW_State_Rate_Review_Detail_20210712.xlsb"*
- *"2023_PHW_State_Rate_Review_Template_20220712.xlsm"*
- *"2023_PHW_State_Rate_Table_Template_20220712.xls"*

REQUESTED COMPANY INFORMATION

Below you may find the requested company information for the updated rate filing documents included in this submission, and in response to the guidance posted May 13, 2022.

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2023**
5. Average rate change requested: **5.94%**
6. Range of rate change requested (renewing plans): **-12.2% to 9.1%**
7. Range of rate change requested (terminating and mapped plans): **-5.9% to 23.6%**
8. Total additional annual revenue generated from the proposed rate change: **\$1,707,072**
9. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
10. Rating Areas and any changes from 2022: **In 2022 plans were offered in Rating Areas 3, 6, 7, and 8 only. For 2023, plans will continue to be offered in those areas only.**
11. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
12. Current number of covered lives and of policyholders as of February 1, 2022 as shown in Cell V15 of Table 10: **Covered lives - 9,369; Policyholders - 7,407**
13. Number of plans offered in 2023 and the change this represents from 2022: **There are 35 plans offered in 2023. There were 39 plans offered in 2022.**
14. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-133248879; SERFF: CECO-133248857; Binder: CECO-PA23-125113365**
15. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199
Submission tracking number: Submitted in SERFF**

RE: Rate Filing Review for the Pennsylvania Insurance Department

Company: Pennsylvania Health & Wellness, Inc.

Filing Number: CECO-133248857

Product: Individual

Effective Date: January 2023

Objection 1

The following questions are regarding the response to prior objection 1.

- a. Please provide the quantitative development of the "Reimbursement (% of Benchmark)" values on the "Objection Exhibit 1a" tab. Please provide this for both the manual and experience values.
- b. Regarding the use of the 2018 Milliman HCGs, please provide support for not using a more recent version.

Response:

- a. Please see [Objection Exhibit 1] in the '20220712 Response to 20220706 PHW Objections - PA – Exhibits.xlsx' file for an illustrative demonstration of the development of the "Reimbursement (% of Benchmark)" values. The exhibit demonstrates the calculation methodology supporting both the experience and manual contractual reimbursement adjustment factors presented in prior objection response 1.

Due to the proprietary nature of PHW's contracts with hospitals and other providers, the exhibit has been populated solely with illustrative values. Development of the actual 'Reimbursement (% of Benchmark)' values aligns with the methodology presented in [Objection Exhibit 1], substituting illustrative numbers with actual market share and contractual reimbursement assumptions, and performed at a more granular service category level.

- b. We have continued to rely on the 2018 Milliman HCGs for PHW's 2023 manual rate development in order to leverage prior investments in pricing model enhancements, including support for projection of credible experience, support for cost sharing reduction variation plans, and calibration of the manual model to relevant QHP experience. To ensure the continued relevance of the manual rate given the age of the underlying HCGs, we have calibrated the trended manual rates to 2021 QHP experience for Ambetter experience in other states, such that the manual rate is only sensitive to the final two years of annualized trend factors and can therefore effectively be considered an experience-based manual approach based on 2021 QHP experience. Additionally, to ensure that geographic rating factors reflect recent enhancements to the HCGs, we substituted area factors from the 2021 Milliman *Health Cost Guidelines* in place of the 2018 HCGs for the purpose of calculating rate relativities by area.

Objection 2

The following questions are regarding the response to prior objection 3.

- a. Where in the development of the area factors (i.e., facility or non-facility) are drug costs included?
- b. Please provide the quantitative development of the "Area Specific Utilization Adjustment" and "Area Specific Reimbursement" factors.
 - i. For the "Area Specific Reimbursement" development, please show how the lower expected variation by geography for drug costs is accounted for?

Response:

Note to Rate Reviewer: The response to Objection 2 has been prepared based on the initial 2023 rate filing submission by Pennsylvania Health & Wellness (PHW), certified 6/22/2022, for consistency with the response to round 1 Objection 3.

- a. Prescription drug costs are reflected in the non-facility portion of total EHB paid claims in prior objection 3.
- b. Please see the [Objection Exhibit 2] tab in the '20220712 Response to 20220706 PHW Objections - PA – Exhibits.xlsx' file for quantitative development of the 'Area Specific Utilization Adjustments' and the 'Area Specific Reimbursement' factors, including service category detail.

The 'Area Specific Utilization' factors reflect variation in provider practice patterns by area, using PHW's projected market share assumptions and 2021 area utilization factors from the Milliman *Health Cost Guidelines*.

To develop the 'Area Specific Reimbursement' factors, PHW's provider contracts were translated to a percentage of a fixed benchmark and compared to the corresponding average charge assumptions underlying the *Milliman Health Cost Guidelines* manual data. The resulting relative reimbursement assumptions reflect the required adjustment(s) to the manual base data used to develop the geographic area rating factors. See [Objection Exhibit 1] for an illustrative demonstration of the development of the manual contractual reimbursement assumptions. PHW is not at liberty to disclose the underlying provider contracts themselves.

The Milliman *Health Cost Guidelines* Area Factors reflect differences in provider practice patterns and average charge levels by geographic area. An extensive amount of published and unpublished data is used in developing the Area Factors, including normalized private payer claims experience and Medicare fee schedules. The Area Factors reflect an aggregation of numerous data sources and are not specifically attributable to a single source. Due to the proprietary nature of the *Health Cost Guidelines* and the underlying data and research, Milliman requires that all materials, files, and contents of the *Guidelines* be kept confidential and limits access to those who execute a License Agreement with Milliman.

(i) The 'Adjustments to Area Specific PHW Contractual Reimbursement' highlight significantly less variation by geography for pharmacy claims as compared to medical claims. Please see the [Objection Exhibit 2] tab for service category detail. Conversely, the 'Adjustments to Area Specific Base Reimbursement and Mix' reflect the impact of adjusting from statewide reimbursement to area specific base reimbursement benchmarks, which also implicitly reflect differences in the mix and intensity of services provided between areas. These mix and intensity impacts result in material adjustments to the pharmacy PMPMs in this step, on par with the magnitude of the same adjustments for medical categories of service.

Objection 3

Please provide quantitative support for the induced utilization weights provided in column D of the "Objection Exhibit 4b.2" tab.

Response:

Please see [Objection Exhibit 3] in the '20220712 Response to 20220706 PHW Objections - PA – Exhibits.xlsx' file for quantitative support for the induced utilization weights in column D of the prior 'Objection Exhibit 4b.2' tab.

Objection 4

Please provide quantitative support for the assumed +0.67% COVID "Risk Pool Morbidity Impact" provided on the "Objection Exhibit 4e" tab.

Response:

This COVID "Risk Pool Morbidity Impact" is an estimated adjustment to account for COVID-19's impact on statewide average morbidity. Several medical studies suggested that COVID-19 will have lasting effects on long-term population health. However, quantitative support for the anticipated impact is still not clear as the outcomes of these studies require a longer observation period.

Objection 5

Please provide the quantitative development of the GCF trend amounts provided in column F of the "Objection Exhibit 5a" tab.

Response:

Please see [Objection Exhibit 5] in the '20220712 Response to 20220706 PHW Objections - PA – Exhibits.xlsx' file for quantitative development of the referenced GCF trends.

Objection 6

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

Response:

We have updated the 2021 experience period risk adjustment amount in Table 2, as requested.

Objection 7

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.

Response:

The projected risk adjustment transfer in PHW's 7/14 re-filing submission reflects the final 2021 CMS transfer payment information published on June 30th, 2022. Specifically, the following changes were made to the projected risk transfer calculation:

- (1) Updated all statewide risk transfer components to reflect the statewide risk adjustment actuals from the CMS report issued June 30, 2022,
- (2) Updated the 2023 Statewide Average Premium (SWAP) projection to reflect the 2021 SWAP from the June 30 CMS risk adjustment report as the starting point for the SWAP projection, and
- (3) Updated PHW's base period relative PLRS to align with PHW's 2021 risk adjustment transfer payment from the CMS Transfer Payment Issuer Report (TPIR). The updated base period PLRS represents a revised starting point for PHW's relative risk score projection.

Please refer to 'Appendix 11.2' in the 7/14 re-filing documents for detailed development of PHW's projected 2023 risk adjustment transfer.

Objection 8

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.

Response:

We have confirmed all rates are identical between Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rate Template.

Objection 9

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.
- b. PA Actuarial Memorandum.
- c. PA Actuarial Memorandum Exhibits.
- 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").
- e. URRT.
- f. Federal Rate Template.
- g. Part III: Actuarial Memorandum.
- h. Updated Rate Change Request Summary (Attachment I).
- 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).

Response:

We can confirm that the correct versions of each document listed above are posted to SERFF as part of the July 14th response to this data call.

Objection 10

Based on the response received in Q22, please provide what percentage of the total 24.8% is driven by the expected removal of the enhanced APTCs.

Response:

When isolating the expected removal of the enhanced APTCs, our projections reflect a 6.0% decrease to Pennsylvania Health & Wellness's total membership.

Objection Exhibit 1
Pennsylvania Health & Wellness, Inc.
Illustrative Example of Development of Reimbursement (% of Benchmark) Values

Note: Due to the proprietary nature of PHW's contacts with its providers, all values in this exhibit are illustrative only and do not represent actual contracts between PHW and its providers. The actual reimbursement assumptions are developed using the same calculation methodology presented herein, but at a more granular service category level based on actual and anticipated contracts.

Facility	Experience Contractual Reimbursement					Manual Contractual Reimbursement			
	Actual and Anticipated Market Share by Facility (Excluding "Significant Network Changes") ⁽¹⁾		Reimbursement Relative to Fixed Benchmark ⁽²⁾			Anticipated Market Share by Facility		Reimbursement Relative to Fixed Benchmark ⁽²⁾	
	PY 2021	PY 2023	PY 2021	PY 2023	Reimbursement Change	PY 2023	Manual Base Data ⁽³⁾	PY 2023	Reimbursement Factor
Hospital A	50%	55%	130%	195%	1.500	55%	100%	195%	1.950
Hospital B	25%	20%	115%	115%	1.000	20%	100%	115%	1.150
Hospital C	20%	20%	100%	90%	0.900	20%	100%	90%	0.900
In-Network Composite	95%	95%	120%	156%	1.303	95%	100%	156%	1.561
Out-of Network Composite	5%	5%	215%	265%	1.233	5%	100%	265%	2.650
Total Composite	100%	100%	125%	162%	1.297	100%	100%	162%	1.615
Professional	Actual and Anticipated Market Share by Provider (Excluding "Significant Network Changes") ⁽¹⁾					Anticipated Market Share by Provider			
	Actual and Anticipated Market Share by Provider (Excluding "Significant Network Changes") ⁽¹⁾		Reimbursement Relative to Fixed Benchmark ⁽²⁾			Anticipated Market Share by Provider		Reimbursement Relative to Fixed Benchmark ⁽²⁾	
	PY 2021	PY 2023	PY 2021	PY 2023	Reimbursement Change	PY 2023	Manual Base Data ⁽³⁾	PY 2023	Reimbursement Factor
Provider Group A	40%	35%	105%	120%	1.143	35%	100%	120%	1.200
Provider Group B	30%	40%	140%	145%	1.036	40%	100%	145%	1.450
Provider Group C	20%	10%	110%	120%	1.091	10%	100%	120%	1.200
In-Network Composite	90%	85%	118%	132%	1.119	85%	100%	132%	1.318
Out-of Network Composite	10%	15%	220%	230%	1.045	15%	100%	230%	2.300
Total Composite	100%	100%	128%	147%	1.145	100%	100%	147%	1.465

Notes:

(1) Reimbursement change factors in Appendix 6.1 are calculated prior to significant network changes (e.g. the addition or elimination of a hospital system(s) or provider group(s), or expansion into new counties and rating areas). Per URR instructions, reimbursement impacts attributable to significant network changes are reflected in the URR 'Other' factor.

(2) In- and out-of-network contracts are expressed as a percentage of a fixed benchmark to enable appropriate comparison of reimbursement levels across contracts and over time.

(3) Represents the average charge relative to the fixed benchmark underlying the manual base data, prior to adjusting to PHW's actual provider contracts.

**Objection Exhibit 2
Pennsylvania Health & Wellness, Inc.
Area Factor Development**

		EHB Paid Claims PMPM			Service Category Detail						
		Facility	Non-Facility	Total	Inpatient	Outpatient	Professional	Other	Pharmacy	Capitation	Total
Statewide	PMPM at Statewide Reimbursement and Statewide Utilization	\$161.45	\$171.68	\$333.13	\$81.40	\$80.05	\$109.98	\$5.02	\$54.54	\$2.13	\$333.13
	x 2021 Health Cost Guidelines Area Specific Utilization Adjustment ⁽¹⁾	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	PMPM at Statewide Reimbursement and Area Specific Utilization	\$161.45	\$171.68	\$333.13	\$81.40	\$80.05	\$109.98	\$5.02	\$54.54	\$2.13	\$333.13
	x Adjust to Area Specific Base Reimbursement and Mix ⁽²⁾	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	x Adjust to Area Specific PHW Contractual Reimbursement ⁽²⁾⁽³⁾										
= Area and Reimbursement Adjusted Paid PMPM											
Projected Area Rating Factor, Relative to Statewide											
Rating Area 3	PMPM at Statewide Reimbursement and Statewide Utilization	\$161.45	\$171.68	\$333.13	\$81.40	\$80.05	\$109.98	\$5.02	\$54.54	\$2.13	\$333.13
	x 2021 Health Cost Guidelines Area Specific Utilization Adjustment ⁽¹⁾	1.188	1.008	1.095	1.094	1.285	1.008	1.011	1.008	1.000	1.095
	PMPM at Statewide Reimbursement and Area Specific Utilization	\$191.85	\$173.06	\$364.91	\$89.02	\$102.83	\$110.87	\$5.07	\$54.98	\$2.13	\$364.91
	x Adjust to Area Specific Base Reimbursement and Mix ⁽²⁾	0.888	0.922	0.904	0.932	0.850	0.926	0.992	0.906	1.000	0.904
	x Adjust to Area Specific PHW Contractual Reimbursement ⁽²⁾⁽³⁾										
= Area and Reimbursement Adjusted Paid PMPM											
Projected Area Rating Factor, Relative to Statewide											
Rating Area 6	PMPM at Statewide Reimbursement and Statewide Utilization	\$161.45	\$171.68	\$333.13	\$81.40	\$80.05	\$109.98	\$5.02	\$54.54	\$2.13	\$333.13
	x 2021 Health Cost Guidelines Area Specific Utilization Adjustment ⁽¹⁾	1.055	1.005	1.029	0.948	1.164	1.032	0.986	0.951	1.000	1.029
	PMPM at Statewide Reimbursement and Area Specific Utilization	\$170.39	\$172.46	\$342.85	\$77.18	\$93.21	\$113.53	\$4.95	\$51.85	\$2.13	\$342.85
	x Adjust to Area Specific Base Reimbursement and Mix ⁽²⁾	1.017	0.962	0.989	1.026	1.009	0.939	1.042	1.004	1.000	0.989
	x Adjust to Area Specific PHW Contractual Reimbursement ⁽²⁾⁽³⁾										
= Area and Reimbursement Adjusted Paid PMPM											
Projected Area Rating Factor, Relative to Statewide											
Rating Area 7	PMPM at Statewide Reimbursement and Statewide Utilization	\$161.45	\$171.68	\$333.13	\$81.40	\$80.05	\$109.98	\$5.02	\$54.54	\$2.13	\$333.13
	x 2021 Health Cost Guidelines Area Specific Utilization Adjustment ⁽¹⁾	1.016	0.953	0.984	0.942	1.092	0.962	0.992	0.932	1.000	0.984
	PMPM at Statewide Reimbursement and Area Specific Utilization	\$164.04	\$163.69	\$327.74	\$76.64	\$87.40	\$105.76	\$4.98	\$50.82	\$2.13	\$327.74
	x Adjust to Area Specific Base Reimbursement and Mix ⁽²⁾	0.997	0.961	0.979	1.039	0.961	0.972	0.959	0.936	1.000	0.979
	x Adjust to Area Specific PHW Contractual Reimbursement ⁽²⁾⁽³⁾										
= Area and Reimbursement Adjusted Paid PMPM											
Projected Area Rating Factor, Relative to Statewide											
Rating Area 8	PMPM at Statewide Reimbursement and Statewide Utilization	\$161.45	\$171.68	\$333.13	\$81.40	\$80.05	\$109.98	\$5.02	\$54.54	\$2.13	\$333.13
	x 2021 Health Cost Guidelines Area Specific Utilization Adjustment ⁽¹⁾	0.905	1.007	0.958	0.992	0.816	0.997	1.003	1.028	1.000	0.958
	PMPM at Statewide Reimbursement and Area Specific Utilization	\$146.12	\$172.86	\$318.99	\$80.78	\$65.34	\$109.61	\$5.03	\$56.08	\$2.13	\$318.99
	x Adjust to Area Specific Base Reimbursement and Mix ⁽²⁾	1.056	1.053	1.054	1.014	1.108	1.057	1.003	1.051	1.000	1.054
	x Adjust to Area Specific PHW Contractual Reimbursement ⁽²⁾⁽³⁾										
= Area and Reimbursement Adjusted Paid PMPM											
Projected Area Rating Factor, Relative to Statewide											

Notes:

(1) Manual area utilization factors from the Milliman Health Cost Guidelines used to adjust for regional differences in provider practice patterns, while holding population characteristics (e.g. demographics, morbidity) constant.

(2) The 'Area Specific Reimbursement' factors from the prior objection 3 are equal to the product of the 'area specific base reimbursement and mix' and 'PHW contractual reimbursement' adjustments.

(3) Reflects actual and anticipated 2023 provider reimbursement by rating area, based on PHW provider contracting estimates, and the impact of claims leveraging associated with application of PHW's provider contracts to paid claims.

Objection Exhibit 3
Pennsylvania Health & Wellness, Inc.
Development of Induced Utilization Weights

Metal Tier	PHW 2021	Induced Demand	Factor
	Membership	Factor	(re-normalized) ⁽¹⁾
Gold	10,368	0.868	0.950
Silver non-CSR	1,321	0.875	1.000
Silver 73%	1,452	0.868	0.992
Silver 87%	9,527	0.974	1.112
Silver 94%	15,056	1.064	1.215
Bronze	19,952	0.850	0.971

2021 Plan Marketing Name	Metal Tier	PHW 2021	Induced Demand	Select Plan Design Components ⁽²⁾										Rx - Preferred Brand	
		Membership	Factor ⁽³⁾	Deductible	Out-of-Pocket Maximum	Primary Care Visit	Specialist Visit	ER	Outpatient Surgery	Inpatient Facility (including MHSA)	Rx - Generics	Drugs			
Essential Care 2 HSA (2021) - Standard Bronze On Exchange Plan	Bronze	10,711	0.868	\$6,900	\$6,900	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Essential Care 10 (2021) - Standard Bronze On Exchange Plan	Bronze	9,240	0.830	\$7,200	\$8,400	50% Member Coins. NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	\$25 Copay NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD
Balanced Care 11 (2021) - Standard Silver On Exchange Plan	Silver non-CSR	392	0.859	\$6,000	\$8,500	\$30 Copay NSD	\$60 Copay NSD	40% Member Coins. SD	40% Member Coins. SD	40% Member Coins. SD	\$20 Copay NSD	\$55 Copay NSD	\$55 Copay NSD	\$55 Copay NSD	\$55 Copay NSD
Balanced Care 11 (2021) - 73% AV Level Silver Plan	Silver 73%	584	0.864	\$3,300	\$6,600	\$20 Copay NSD	\$50 Copay NSD	40% Member Coins. SD	40% Member Coins. SD	40% Member Coins. SD	\$20 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD
Balanced Care 11 (2021) - 87% AV Level Silver Plan	Silver 87%	5,125	0.972	\$0	\$2,850	\$10 Copay NSD	\$29 Copay NSD	40% Member Coins. SD	40% Member Coins. SD	40% Member Coins. SD	\$10 Copay SD	\$40 Copay SD	\$40 Copay SD	\$40 Copay SD	\$40 Copay SD
Balanced Care 11 (2021) - 94% AV Level Silver Plan	Silver 94%	4,683	1.083	\$0	\$1,075	\$0 Copay NSD	\$5 Copay NSD	25% Member Coins. SD	25% Member Coins. SD	25% Member Coins. SD	\$0 Copay SD	\$25 Copay SD	\$25 Copay SD	\$25 Copay SD	\$25 Copay SD
Balanced Care 12 (2021) - Standard Silver On Exchange Plan	Silver non-CSR	189	0.848	\$6,500	\$8,400	\$35 Copay NSD	\$70 Copay NSD	40% Member Coins. SD	40% Member Coins. SD	40% Member Coins. SD	\$25 Copay NSD	\$60 Copay NSD	\$60 Copay NSD	\$60 Copay NSD	\$60 Copay NSD
Balanced Care 12 (2021) - 73% AV Level Silver Plan	Silver 73%	426	0.855	\$3,850	\$6,500	\$25 Copay NSD	\$50 Copay NSD	40% Member Coins. SD	40% Member Coins. SD	40% Member Coins. SD	\$25 Copay NSD	\$45 Copay NSD	\$45 Copay NSD	\$45 Copay NSD	\$45 Copay NSD
Balanced Care 12 (2021) - 87% AV Level Silver Plan	Silver 87%	2,529	0.967	\$950	\$2,250	\$5 Copay NSD	\$30 Copay NSD	40% Member Coins. SD	40% Member Coins. SD	40% Member Coins. SD	\$10 Copay NSD	\$40 Copay NSD	\$40 Copay NSD	\$40 Copay NSD	\$40 Copay NSD
Balanced Care 12 (2021) - 94% AV Level Silver Plan	Silver 94%	8,854	1.057	\$0	\$1,400	\$0 Copay NSD	\$10 Copay NSD	25% Member Coins. SD	25% Member Coins. SD	25% Member Coins. SD	\$0 Copay SD	\$30 Copay SD	\$30 Copay SD	\$30 Copay SD	\$30 Copay SD
Balanced Care 24 (2021) - Standard Silver On Exchange Plan	Silver non-CSR	103	0.855	\$7,450	\$7,450	\$40 Copay NSD	\$80 Copay NSD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	\$20 Copay NSD	\$60 Copay NSD	\$60 Copay NSD	\$60 Copay NSD	\$60 Copay NSD
Balanced Care 24 (2021) - 73% AV Level Silver Plan	Silver 73%	119	0.857	\$5,600	\$5,600	\$20 Copay NSD	\$45 Copay NSD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	\$20 Copay NSD	\$60 Copay NSD	\$60 Copay NSD	\$60 Copay NSD	\$60 Copay NSD
Balanced Care 24 (2021) - 87% AV Level Silver Plan	Silver 87%	940	0.993	\$2,150	\$2,150	\$0 Copay NSD	\$5 Copay NSD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	\$0 Copay NSD	\$25 Copay NSD	\$25 Copay NSD	\$25 Copay NSD	\$25 Copay NSD
Balanced Care 24 (2021) - 94% AV Level Silver Plan	Silver 94%	1,283	1.055	\$675	\$675	\$0 Copay NSD	\$5 Copay NSD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	\$0 Copay NSD	\$25 Copay NSD	\$25 Copay NSD	\$25 Copay NSD	\$25 Copay NSD
Balanced Care 25 HSA (2021) - Standard Silver On Exchange Plan	Silver non-CSR	166	0.917	\$4,800	\$4,800	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Balanced Care 25 HSA (2021) - 73% AV Level Silver Plan	Silver 73%	149	0.900	\$3,700	\$3,700	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Balanced Care 25 (2021) - 87% AV Level Silver Plan	Silver 87%	519	0.978	\$1,400	\$1,400	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Balanced Care 25 (2021) - 94% AV Level Silver Plan	Silver 94%	481	1.030	\$600	\$600	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Balanced Care 26 (2021) - Standard Silver On Exchange Plan	Silver non-CSR	32	0.868	\$5,450	\$8,100	\$25 Copay NSD	\$50 Copay NSD	30% Member Coins. SD	30% Member Coins. SD	30% Member Coins. SD	\$25 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD
Balanced Care 26 (2021) - 73% AV Level Silver Plan	Silver 73%	24	0.849	\$5,400	\$6,800	\$15 Copay NSD	\$30 Copay NSD	30% Member Coins. SD	30% Member Coins. SD	30% Member Coins. SD	\$20 Copay NSD	\$45 Copay NSD	\$45 Copay NSD	\$45 Copay NSD	\$45 Copay NSD
Balanced Care 26 (2021) - 87% AV Level Silver Plan	Silver 87%	185	0.978	\$600	\$2,700	\$5 Copay NSD	\$15 Copay NSD	30% Member Coins. SD	30% Member Coins. SD	30% Member Coins. SD	\$15 Copay NSD	\$40 Copay NSD	\$40 Copay NSD	\$40 Copay NSD	\$40 Copay NSD
Balanced Care 26 (2021) - 94% AV Level Silver Plan	Silver 94%	271	1.053	\$250	\$900	\$3 Copay NSD	\$10 Copay NSD	25% Member Coins. SD	25% Member Coins. SD	25% Member Coins. SD	\$3 Copay NSD	\$20 Copay NSD	\$20 Copay NSD	\$20 Copay NSD	\$20 Copay NSD
Balanced Care 28 (2021) - Standard Silver On Exchange Plan	Silver non-CSR	189	0.889	\$0 Med, \$1,500 Rx	\$8,200	\$50 Copay NSD	\$90 Copay NSD	50% Member Coins. NSD	50% Member Coins. NSD	50% Member Coins. NSD	\$30 Copay NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD
Balanced Care 28 (2021) - 73% AV Level Silver Plan	Silver 73%	150	0.904	\$0 Med, \$1,500 Rx	\$6,750	\$30 Copay NSD	\$60 Copay NSD	50% Member Coins. NSD	50% Member Coins. NSD	50% Member Coins. NSD	\$30 Copay NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD
Balanced Care 28 (2021) - 87% AV Level Silver Plan	Silver 87%	229	0.995	\$0 Med, \$500 Rx	\$2,700	\$10 Copay NSD	\$20 Copay NSD	50% Member Coins. NSD	50% Member Coins. NSD	50% Member Coins. NSD	\$10 Copay NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD
Balanced Care 28 (2021) - 94% AV Level Silver Plan	Silver 94%	84	1.056	\$0 Med, \$100 Rx	\$1,200	\$3 Copay NSD	\$10 Copay NSD	25% Member Coins. NSD	25% Member Coins. NSD	25% Member Coins. NSD	\$3 Copay NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD
Balanced Care 201 HSA (2021) - Silver Off Exchange Plan	Silver non-CSR	116	0.893	\$5,800	\$5,800	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Balanced Care 203 (2021) - Silver Off Exchange Plan	Silver non-CSR	13	0.872	\$6,450	\$8,200	\$15 Copay NSD	35% Member Coins. SD	35% Member Coins. SD	35% Member Coins. SD	35% Member Coins. SD	\$35 Copay NSD	\$75 Copay NSD	\$75 Copay NSD	\$75 Copay NSD	\$75 Copay NSD
Balanced Care 204 HSA (2021) - Silver Off Exchange Plan	Silver non-CSR	43	0.916	\$4,800	\$4,800	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Balanced Care 207 (2021) - Silver Off Exchange Plan	Silver non-CSR	39	0.892	\$0 Med, \$1,500 Rx	\$8,200	\$50 Copay NSD	\$90 Copay NSD	50% Member Coins. NSD	50% Member Coins. NSD	50% Member Coins. NSD	\$30 Copay NSD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD	50% Member Coins. SD
Balanced Care 209 (2021) - Silver Off Exchange Plan	Silver non-CSR	39	0.882	\$2,995	\$8,400	\$30 Copay NSD	\$65 Copay NSD	30% Member Coins. SD	30% Member Coins. SD	30% Member Coins. SD	\$25 Copay NSD	\$55 Copay NSD	\$55 Copay NSD	\$55 Copay NSD	\$55 Copay NSD
Secure Care 5 (2021) - Standard Gold On Exchange Plan	Gold	7,810	0.952	\$1,450	\$6,300	\$15 Copay NSD	\$35 Copay NSD	20% Member Coins. SD	20% Member Coins. SD	20% Member Coins. SD	\$15 Copay NSD	\$30 Copay NSD	\$30 Copay NSD	\$30 Copay NSD	\$30 Copay NSD
Secure Care 15 (2021) - Standard Gold On Exchange Plan	Gold	2,518	0.945	\$1,150	\$4,450	\$25 Copay NSD	\$50 Copay NSD	20% Member Coins. SD	20% Member Coins. SD	20% Member Coins. SD	\$25 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD
Secure Care 201 HSA (2021) - Gold Off Exchange Plan	Gold	2	0.961	\$3,200	\$3,200	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD	0% Member Coins. SD
Secure Care 202 (2021) - Gold Off Exchange Plan	Gold	38	0.944	\$1,150	\$4,450	\$25 Copay NSD	\$50 Copay NSD	20% Member Coins. SD	20% Member Coins. SD	20% Member Coins. SD	\$25 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD	\$50 Copay NSD

Notes:
(1) Induced utilization weights by metal tier from prior [Objection Exhibit 4b.2], normalized to 1.00 for non-CSR silver plans.
(2) Based on the average benefit richness of PHW's experience period plan portfolio, using benefit richness factors from the Milliman Health Cost Guidelines.
(3) Relevant cost sharing components of the plan-year 2023 benefit designs that inform the induced demand factors calculated using the Milliman Health Cost Guidelines.
NSD – Not subject to deductible
SD – Subject to deductible

Objection Exhibit 5
Pennsylvania Health & Wellness, Inc.
Geographic Cost Factor (GCF) Trend Development

	(1) 2021 Modeled Statewide Average Premium	(2) 2023 Modeled Statewide Average Premium	(3) 2021 Modeled Rating Area Average Premium	(4) 2023 Modeled Rating Area Average Premium	(5) GCF Trend ⁽¹⁾
Rating Area					
Rating Area 1					
Rating Area 2					
Rating Area 3					
Rating Area 4					
Rating Area 5					
Rating Area 6					
Rating Area 7					
Rating Area 8					
Rating Area 9					

Notes:

(1) GCF Trend = [(4)/(2)] / [(3)/(1)] - 1

July 20, 2022

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 7/6/2022 OBJECTION RESPONSES - CECO-133248857

Mr. Carmody,

In response to the objection letter dated 7/18/2022 for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2023, we are providing the following documents:

- *"20220720 Response to 20220718 PHW Objections - PA.docx"*
- *"2023_PHW_Public_Rate_Filing_PDF_20220720.pdf"*

As requested by PID, a full list of changes from the previously submitted filing documents is included below.

- Round 3 Objection 2: The Round 3 Objection responses have been added to the Public Rate Filing PDF.

No changes have been made to the Actuarial Memorandum or Pennsylvania Actuarial Memorandum Exhibits as part of this objection response.

RE: Rate Filing Review for the Pennsylvania Insurance Department

Company: Pennsylvania Health & Wellness, Inc.

Filing Number: CECO-133248857

Product: Individual

Effective Date: January 2023

Objection 1

Have you implemented any incentives for providers and enrollees to continue managing health care cost and claims for individuals eligible for reinsurance (individual ACA compliant enrollees)? If yes, please provide a high-level description of the incentive.

Response:

We provide incentive programs for both providers and enrollees that seek to prioritize the health of our enrollees while managing healthcare costs and claims.

Providers can participate in our "Pay-for-Performance" incentive program. The program is designed to enhance quality of care through a focus on preventative and screening services while promoting engagement with our members. By closing care gaps, providers are eligible to earn compensation in addition to their established agreements.

All enrollees can participate in the "My Health Pays" program, which gives them the opportunity to earn rewards for completing activities targeted at wellness behaviors and healthy living.

Objection 2

Please provide any updated public PDF with limited redactions as directed in the Guidance (includes all correspondence and supporting exhibit after the initial submission).

Response:

We can confirm that the updated public PDF accompanying the response to this objection letter includes all correspondence and supporting exhibits compiled after the initial rate filing submission.

Objection 3

If the average requested rate change has changed from this round of questions, please provide an updated Rate Change Summary (Attachment I) with the new average rate change listed in the Revised average rate change section and update the rate change range.

Response:

The average requested rate has not changed from PHW's currently submitted rate filing (certified July 12, 2022).

Objection 4

It was noted in the PY23 rate filing that the CSR Defunding Adjustment factor would be 1.22 if ARPA subsidies were extended. In addition to adjusting the CSR Load, please explain if any other favorable adjustment should be made (due to increased membership, improving morbidity, etc.). If so, please provide a range on what any such adjustment would be (i.e., 0.98 to 1.0).

Response:

We do not expect any material rate impact (either favorable or unfavorable) under a scenario in which the American Rescue Plan Act (ARPA) is extended into plan-year 2023, versus the currently submitted rate filing (which assumes expiration of expanded subsidies).

Risk Pool Morbidity: We used a population migration model to evaluate potential risk pool morbidity impacts of introduction and expiration of expanded APTC premium subsidies on healthcare coverage between 2021 and 2023. For Pennsylvania, we estimated no material impact versus a scenario in which the ARPA is extended into plan-year 2023.

Membership: We also evaluated expected shifts in the distribution of membership across metal levels and CSR variations associated with extension versus expiration of expanded APTC subsidies. We expect enrollment in the absence of expanded APTCs to align more closely with 2021 open enrollment results than with current-year enrollment, which is consistent with expanded APTCs. While we expect *enrollment* to differ depending on the status of ARPA subsidies, we do not anticipate any material difference in required calibrated plan adjusted index rates between the two scenarios.

Figure 1
Pennsylvania Health & Wellness, Inc.
Plan Year 2023 Enrollment Distribution Changes by Population Cohort

Enrollment by Age Band						
Population Cohort	PHW Initial Filing ⁽¹⁾		PHW Current Filing ⁽²⁾		Change	
	Member Months	Percent of Total	Member Months	Percent of Total	Member Months	Percent of Total
Under 19	3,045	3.6%	3,748	3.6%	703	0.0%
19-24	5,235	6.2%	6,399	6.2%	1,164	0.0%
25-29	9,982	11.8%	12,138	11.8%	2,156	0.0%
30-34	9,551	11.3%	11,597	11.3%	2,046	0.0%
35-39	7,225	8.5%	8,804	8.6%	1,579	0.0%
40-44	6,529	7.7%	7,958	7.7%	1,429	0.0%
45-49	7,441	8.8%	9,079	8.8%	1,638	0.0%
50-54	8,773	10.4%	10,630	10.3%	1,856	0.0%
55-59	10,964	13.0%	13,325	13.0%	2,361	0.0%
60-64	13,778	16.3%	16,734	16.3%	2,955	0.0%
Over 65	2,017	2.4%	2,474	2.4%	457	0.0%
Total	84,541		102,885		18,344	

Enrollment by Metal Tier / Variant Level						
Population Cohort	PHW Initial Filing ⁽¹⁾		PHW Current Filing ⁽²⁾		Change	
	Member Months	Percent of Total	Member Months	Percent of Total	Member Months	Percent of Total
Platinum	0	0.0%	0	0.0%	0	0.0%
Gold	12,987	15.4%	16,415	16.0%	3,428	0.6%
Silver 70% On-Exchange	1,170	1.4%	1,178	1.1%	8	-0.2%
Silver 73%	2,865	3.4%	2,997	2.9%	132	-0.5%
Silver 87%	16,786	19.9%	20,246	19.7%	3,460	-0.2%
Silver 94%	19,275	22.8%	25,129	24.4%	5,854	1.6%
Silver 99%	0	0.0%	0	0.0%	0	0.0%
Silver 100%	0	0.0%	0	0.0%	0	0.0%
Silver 70% Off-Exchange	687	0.8%	765	0.7%	78	-0.1%
Bronze	30,771	36.4%	36,155	35.1%	5,384	-1.3%
Catastrophic	0	0.0%	0	0.0%	0	0.0%
Total	84,541		102,885		18,344	

Enrollment by Benefit Plan						
Population Cohort ⁽³⁾	PHW Initial Filing ⁽¹⁾		PHW Current Filing ⁽²⁾		Change	
	Member Months	Percent of Total	Member Months	Percent of Total	Member Months	Percent of Total
Ambetter Clear Gold	3,847	4.6%	4,870	4.7%	1,023	0.2%
Ambetter Complete Gold	3,847	4.6%	4,870	4.7%	1,023	0.2%
Ambetter Elite Gold	1,282	1.5%	1,623	1.6%	341	0.1%
Ambetter Everyday Gold	3,847	4.6%	4,870	4.7%	1,023	0.2%
Ambetter Clear Silver	13,101	15.5%	16,350	15.9%	3,249	0.4%
Ambetter Complete Silver	11,699	13.8%	14,142	13.7%	2,443	-0.1%
Ambetter Focused Silver	15,296	18.1%	19,058	18.5%	3,762	0.4%
Ambetter Choice Bronze HSA	15,358	18.2%	18,046	17.5%	2,688	-0.6%
Ambetter Clear Bronze	6,143	7.3%	7,219	7.0%	1,076	-0.2%
Ambetter Elite Bronze	3,072	3.6%	3,610	3.5%	538	-0.1%
Ambetter Everyday Bronze	6,143	7.3%	7,219	7.0%	1,076	-0.2%
Ambetter Gold 201 HSA	77	0.1%	86	0.1%	9	0.0%
Ambetter Gold 202	87	0.1%	96	0.1%	9	0.0%
Ambetter Silver 201 HSA	275	0.3%	306	0.3%	31	0.0%
Ambetter Silver 203	34	0.0%	38	0.0%	4	0.0%
Ambetter Silver 224	275	0.3%	306	0.3%	31	0.0%
Ambetter Silver 226	103	0.1%	115	0.1%	12	0.0%
Ambetter Bronze \$1500 Medical Deductible	55	0.1%	61	0.1%	6	0.0%
Total	84,541		102,885		18,344	

Notes:

- (1) Pennsylvania Health & Wellness, Inc. Annual Individual Health Rate Riling certified May 25, 2022.
(2) Pennsylvania Health & Wellness, Inc. Annual Individual Health Rate Riling certified August 25, 2022.
(3) Includes both base product and + Vision + Adult Dental buy-up enrollment.

Figure 1
Pennsylvania Health & Wellness, Inc.
Plan Year 2023 Enrollment Distribution Changes by Population Cohort

Enrollment by Age Band						
Population Cohort	PHW Initial Filing⁽¹⁾		PHW Current Filing⁽²⁾		Change	
	Member Months	Percent of Total	Member Months	Percent of Total	Member Months	Percent of Total
Under 19	3,045	3.6%	3,240	3.6%	194	0.0%
19-24	5,235	6.2%	5,570	6.2%	334	0.0%
25-29	9,982	11.8%	10,619	11.8%	637	0.0%
30-34	9,551	11.3%	10,161	11.3%	610	0.0%
35-39	7,225	8.5%	7,686	8.5%	461	0.0%
40-44	6,529	7.7%	6,946	7.7%	417	0.0%
45-49	7,441	8.8%	7,916	8.8%	475	0.0%
50-54	8,773	10.4%	9,333	10.4%	560	0.0%
55-59	10,964	13.0%	11,663	13.0%	700	0.0%
60-64	13,778	16.3%	14,658	16.3%	879	0.0%
Over 65	2,017	2.4%	2,146	2.4%	129	0.0%
Total	84,541		89,937		5,396	

Enrollment by Metal Tier / Variant Level						
Population Cohort	PHW Initial Filing⁽¹⁾		PHW Current Filing⁽²⁾		Change	
	Member Months	Percent of Total	Member Months	Percent of Total	Member Months	Percent of Total
Platinum	0	0.0%	0	0.0%	0	0.0%
Gold	12,987	15.4%	13,814	15.4%	827	0.0%
Silver 70% On-Exchange	1,170	1.4%	1,245	1.4%	75	0.0%
Silver 73%	2,865	3.4%	3,048	3.4%	183	0.0%
Silver 87%	16,786	19.9%	17,858	19.9%	1,072	0.0%
Silver 94%	19,275	22.8%	20,506	22.8%	1,231	0.0%
Silver 99%	0	0.0%	0	0.0%	0	0.0%
Silver 100%	0	0.0%	0	0.0%	0	0.0%
Silver 70% Off-Exchange	687	0.8%	733	0.8%	46	0.0%
Bronze	30,771	36.4%	32,733	36.4%	1,962	0.0%
Catastrophic	0	0.0%	0	0.0%	0	0.0%
Total	84,541		89,937		5,396	

Enrollment by Benefit Plan						
Population Cohort⁽³⁾	PHW Initial Filing⁽¹⁾		PHW Current Filing⁽²⁾		Change	
	Member Months	Percent of Total	Member Months	Percent of Total	Member Months	Percent of Total
Ambetter Clear Gold	3,847	4.6%	4,092	4.5%	245	0.0%
Ambetter Complete Gold	3,847	4.6%	4,092	4.5%	245	0.0%
Ambetter Elite Gold	1,282	1.5%	1,364	1.5%	82	0.0%
Ambetter Everyday Gold	3,847	4.6%	4,092	4.5%	245	0.0%
Ambetter Clear Silver	13,101	15.5%	13,938	15.5%	837	0.0%
Ambetter Complete Silver	11,699	13.8%	12,446	13.8%	747	0.0%
Ambetter Focused Silver	15,296	18.1%	16,273	18.1%	977	0.0%
Ambetter Choice Bronze HSA	15,358	18.2%	16,337	18.2%	979	0.0%
Ambetter Clear Bronze	6,143	7.3%	6,535	7.3%	392	0.0%
Ambetter Elite Bronze	3,072	3.6%	3,268	3.6%	196	0.0%
Ambetter Everyday Bronze	6,143	7.3%	6,535	7.3%	392	0.0%
Ambetter Gold 201 HSA	77	0.1%	82	0.1%	5	0.0%
Ambetter Gold 202	87	0.1%	92	0.1%	5	0.0%
Ambetter Silver 201 HSA	275	0.3%	293	0.3%	18	0.0%
Ambetter Silver 203	34	0.0%	37	0.0%	3	0.0%
Ambetter Silver 224	275	0.3%	293	0.3%	18	0.0%
Ambetter Silver 226	103	0.1%	110	0.1%	7	0.0%
Ambetter Bronze \$1500 Medical Deductible	55	0.1%	58	0.1%	3	0.0%
Total	84,541		89,937		5,396	

Notes:

- (1) Pennsylvania Health & Wellness, Inc. Annual Individual Health Rate Riling certified May 25, 2022.
(2) Pennsylvania Health & Wellness, Inc. Annual Individual Health Rate Riling certified September 4, 2022.
(3) Includes both base product and + Vision + Adult Dental buy-up enrollment.