Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com

September 8th, 2022

Lindsi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:
The following is in response to the Department's requested changes as of August 26, 2022:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 17.0%
6. Range of rate change requested: 8.1% to 19.4%
7. Total additional annual revenue generated from the proposed rate change: $6,064,257
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2022: 4,617 covered lives and 3,355 policyholders
12. Number of plans offered in 2023: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans); Number of plans offered in 2022: 13 gold plans, 26 silver plans, and 26 bronze plans (for a total of 65 plans).
13. Contract form #:M-152-115-F Rev. 1/23, M-152-392-F Rev. 1/23; SERFF #: GSHP-133251210; Binder ID #: GSHP-PA23-125113162
14. HIOS issuer ID: 75729; HIOS submission tracking#: NA
15. Summary of changes made in response to questions dated July 6, 2022:
    a. Revisions were made to the Actuarial Memorandum Exhibits
        i. In response to #6, Table 2B cells C9, D9, F9, and G9; Table 4B columns D, I, and K rows 58 to 81; Table 5 cell D16
        ii. In response to #8, Table 5 cell D21
    b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
        i. In response to #6, page 4
        ii. In response to #8, page 4
        iii. In response to #17, page 3
        iv. As a result of these changes, these changes were also necessary:
            1. The reasons for rate increase on page 2
            2. The Market-Adjusted Projected Allowed Claims PMPM on page 7
            3. The components of rate change on page 9
            4. The reliances on page 11
16. Summary of changes made in response to requested changes dated August 23, 2022:
    a. Revisions were made to the Actuarial Memorandum Exhibits
        i. In response to the updated reinsurance parameter, Sheet II.a. Reins Table – Exp cell E5

        ii. As a result of this change, these changes were also necessary:
            1. Table 5 cell C32
            2. Table 6 cell C50
    b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
        i. In response to the updated reinsurance parameter, page 7
        ii. As a result of this change, these changes were also necessary:
            1. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
            2. The Exchange User Fee calculation on page 6
            3. The Market-Adjusted Projected Allowed Claims PMPM on page 7
            4. The administration expense percentage of premium on page 7
            5. The projected loss ratio on page 8
            6. The components of rate change on page 9

17. Summary of changes made in response to requested changes dated August 26, 2022:
    a. Revisions were made to the Actuarial Memorandum Exhibits
        i. In response to #1 and #2, Table 10 columns K and L
        ii. As a result of this change, these changes were also necessary:
            1. Table 5 cell C32
            2. Table 6 cells C50, C54, and C55
            3. Table 7 cell K52
            4. Table 10 columns R and S
    b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
        i. In response to #1 and #2, The Projected Paid to Allowed Average Ratio on page 6, the reliances on page 11, and the actuarial certification on page 12
        ii. As a result of these change, these changes were also necessary:
            1. The overall rate increase, range of increases, and reasons for the rate increase on pages 1 and 2
            2. The Exchange User Fee calculation on page 6
            3. The Market-Adjusted Projected Allowed Claims PMPM on page 7
            4. The administration expense percentage of premium on page 7
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For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

Mark A McCullough

Mark McCullough
Chief Financial and Operating Officer Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, ASA, Associate Actuary
Kevin Moss, Actuarial Analyst Senior

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Geisinger

August 25th, 2022

Lindsi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:
The following is in response to the Department's requested changes as of August 23, 2022:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 25.8%
6. Range of rate change requested: 18.8% to 28.6%
7. Total additional annual revenue generated from the proposed rate change: $9,202,606
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2022: 4,617 covered lives and 3,355 policyholders
12. Number of plans offered in 2023: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans); Number of plans offered in 2022: 13 gold plans, 26 silver plans, and 26 bronze plans (for a total of 65 plans).
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July 13th, 2022

Lindsi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:
The following is in response to the Department's questions as of July 6, 2022:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 27.5%
6. Range of rate change requested: 20.4% to 30.4%
7. Total additional annual revenue generated from the proposed rate change: $9,811,481
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2022: 4,617 covered lives and 3,355 policyholders
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Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com

Geisinger

May 24th, 2022

Lindsi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:
The following is in response to the Department's guidance as of May 13, 2022:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2023
5. Average rate change: 27.5%
6. Range of rate change requested: 20.4% to 30.4%
7. Total additional annual revenue generated from the proposed rate change: $9,811,685
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2022)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2022: 4,617 covered lives and 3,355 policyholders
12. Number of plans offered in 2023: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans); Number of plans offered in 2022: 13 gold plans, 26 silver plans, and 26 bronze plans (for a total of 65 plans).
13. Contract form #:M-152-115-F Rev. 1/23, M-152-392-F Rev. 1/23; SERFF #: GSHP-133251210; Binder ID #: GSHP-PA23-125113162
14. HIOS issuer ID: 75729; HIOS submission tracking#: NA

For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

Mark A McCullough

Mark McCullough
Chief Financial and Operating Officer Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, ASA, Associate Actuary
Kevin Moss, Actuarial Analyst Senior

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

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注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000（TTY：711）。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم:711.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

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Attachment I

Rate Change Summary

Geisinger Quality Options – Individual Plans

Rate request filing ID # GSHP-133251210 - 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:	27.5%[1]
Revised requested average rate change:	17.0%[1]
Range of requested rate change:	8.1% to 19.4%
Effective date:	1/1/2023
Mapped Members:	4,617
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	$36,393,574
Claims	$35,602,598
Administrative expenses	$3,923,262
Taxes & fees	$301,401
Company made (after taxes)	**-$3,433,687**

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

Claims:	86%
Administrative:	9%
Taxes & fees:	3%
Profit:	2%

The company expects its annual medical costs to increase **8.93%**.

Explanation of requested rate change

Geisinger Quality Options has proposed an overall base rate increase of 17.0% for Individual PPO members renewing in the Marketplace effective January 1, 2023 through December 1, 2023. The actual range of proposed rate changes vary from 8.1% to 19.4%. The key drivers of this increase are changes in the normalized risk pool experience, risk adjustment, trend, URRT morbidity, and pricing AVs. The total projected 2023 administrative costs are slightly higher than those used for the current 2022 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2023 to maintain the desired metallic level.

[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.

Actuarial Memorandum – Individual GQO

1.Basic Information and Data

General Information

Company Identifying Information (as included in **Table 0**)

Company Legal Name: Geisinger Quality Options State: Pennsylvania
HIOS Issuer ID: 75729
NAIC Number: 12743 Market: Individual
Effective Date: 1/1/2023

Company Contact Information

Primary Contact Name: Sarah MacDerment
Primary Contact Phone: 570-214-2348
Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA
Contract Form Number: M-152-115-F Rev. 1/23, M-152-392-F Rev. 1/23
SERFF Number: GSHP-133251210
Binder ID Number: GSHP-PA23-125113162

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below.

Year	SERFF ID	Average Increase	Minimum Increase	Maximum Increase
2019	GSHP-131501975	7.8%	7.8%	7.8%
2020	GSHP-131915677	7.8%	-2.9%	10.9%
2021	GSHP-132364636	-13.6%	-24.6%	5.0%
2022	GSHP-132824666	-0.9%	-9.0%	6.4%

For 2019 the increase was uniform by plan since there was only one plan. For every year 2020 - 2022, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 4 gold plans, 8 silver plans, and 8 bronze plans for a total of 20 plans offered in 2023. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2022, 4,617 covered lives and 3,355 policyholders will be impacted by this filing. The proposed overall rate increase is 17.0% but is not uniform by plan. The increases range from 8.1% to 19.4%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Devised 5/23/22
Revised 9/7/22

Average Rate Change

The average rate change from Table 10, cell AC15 is 17.0% and is entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 16.8%.

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2021, as well as the average age and the current members as of February 1, 2022 by age range. The projected member months for the rating period are also included.

Benefit Changes

Several plan's cost sharing elements were adjusted to maintain the current metal tier. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool experience: 18.1%, row 77 on Table 8
- Trend: 3.9%, row 78 on Table 8
- URRT Morbidity: -5.2%, row 79 on Table 8
- Risk Adjustment: 5.8%, row 81 on Table 8
- Pricing AV: -7.9%, row 87 on Table 8
- ~~Benefit Richness: 4.1%, row 88 on Table 8~~

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2021 and paid through February 2022. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2021 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2021 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. Estimated Reinsurance Recoveries are included in the Incurred Claims in Section 1 of Worksheet 1 of the URRT. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2022 and 2023.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated reinsurance recoveries on Table 2 for the experience period is the estimate calculated by the Pennsylvania Insurance Department which we received on April 18, 2022.

The risk adjustment for the experience period is the final CMS risk adjustment amount released on June 30th.

The calendar year 2021 loss ratio, as displayed on Table 2 is 97.83%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data
The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Morbidity Adjustments
Our COVID adjustment has been applied as an adjustment to morbidity, as instructed by the PID. The COVID adjustment is explained further below.

Changes in Benefits
We have no planned changes to the scope of benefits covered.

Changes in Demographics
We are applying a 0.3% adjustment factor to account for the unfavorable demographic shift between CY2021 and February 2022. This adjustment factor is developed on the 'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx". The Change in Demographics factor on Table 5 is 1.003 and is 1.932/1.927.

Change in Other
The only item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PID_Response_Exhibits_GQO_Indiv_071422.xlsx".

CSR Defunding Adjustment
In 2021, we did not observe a change in the distribution of enrolled members after ARPA was implemented. Therefore, we do not anticipate the expanded subsidies created by ARPA to impact the distribution of enrollment in 2023. Whether the expanded subsidies continue or not, we estimate a CSR Defunding Factor of 1.204, as supported by the exhibit titled "ACA CSR – IA Estimates 20220224" provided to the PID on February 25th, 2022. To adhere to the PID's recommended range of CSR defunding factors, we will use 1.22 as our factor. This factor is displayed in column P on Table 10.

<u>Trend Identification</u>
Experience data was trended using an annual trend of 8.9%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our total ACA experience (individual and small group, GHP and GQO experience) to develop the trend to apply to both Individual ACA pools. Given the instability of the individual ACA market, we believe looking at the total ACA market produces less volatile trends. This data is provided on the 'Trend' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx". Looking at the prior 3 years annual allowed trend, we weighted each year equally.

The Allowed PMPMs shown on the "Trend" exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year's membership and experience data. This is provided in the 'Risk Adjustment Metrics' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. We attempted to remove this complexity by passing the membership and experience data through the Do-It-Yourself (DIY) tool provided by CMS for each year. However, this DIY tool was not producing actuarially sound results. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year's filings. The data used to develop trend has been adjusted to remove the effects of COVID on 2020 and 2021 claims experience. The COVID adjustment is explained further below.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 8.9% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.19 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is 1008.36 / 849.64 = 1.19 and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Adjustment for COVID

Our 2020 COVID adjustment factors are consistent with the prior year's filing. The 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file shows the monthly adjustment factors applied to the manual data to remove the effects of COVID in 2020. We calculated and applied separate factors for inpatient, outpatient, and professional claims.

As the effects of COVID on future claim costs remain uncertain, Geisinger as an organization took a more simplified approach for analyzing the impact of COVID starting in 2021. Based on this change in internal processes, we simplified our methods of accounting for the impact of COVID in our 2021 experience. Rather than applying separate monthly factors for different cost categories as was done in 2020, we assessed COVID related costs as a percentage of total costs to determine an adjustment factor for 2021 claims experience. In 2021, COVID related costs accounted for 5.6% of total claims costs. Based on discussions with other actuaries, we anticipate a significant reduction in COVID related costs in 2023. We predict that COVID costs will make up 1% of claims in 2023. We applied a COVID factor of .954 to claims in 2021 to account for the projected difference between COVID claims costs in 2021 and 2023. We confirmed the reasonableness of this approach with a 3rd party consultant. The COVID Adjustments for 2021 are shown on the 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file. Table 2 and Table 4 show our actual experience prior to any COVID adjustments.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2022. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined Individual ACA data.

2. Rate Development & Change

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

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us a more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GHP business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.775 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our Individual Exchange population has a less healthy risk profile than the state average in 2021 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2023 need to incorporate the expected payment from the Risk Adjustment program. We have used ~~the PID's estimated~~ actual 2021 Risk Adjustment ~~as explained above~~, as the starting point for 2023. We combine our GHP and GQO experience together for this estimate, using the same estimate for both entities.

The risk adjustment model applied to the 2023 contract year will be an updated version of what was used for 2021. Specifically, the coefficients will be changing. We have used a 3rd party consultant's estimate of the impact on our population. The result is an expected decrease in transfer payment and is applied to the starting point for 2023 as described above. We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2023 is shown on the 'Risk Adjustment' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx". The expected payment transfer for 2023 is shown on Table 5 as $43.87.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is .030*750.60*.90 = $20.27. As of February 2022, GHP and GQO combined had 22,283 members. 20,101 of these members were sold On-Exchange, so approx. 90% of members we sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2021 while tab II.b. has the projected continuance table for 2023. The reinsurance program for 2023 will have a $60,000 attachment point, 53% coinsurance and a reinsurance cap of $100,000. The maximum recovery, per claimant is $21,200. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over $50,000, with higher trends applied for claims over $250k vs $500k vs $1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2021 to 2023. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (risk adjustment of $43.87, Exchange User Fees of $20.27 and Reinsurance Recoveries of $39.01) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, $854.59 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2023. This methodology applies for all variable costs and all fixed costs. We are combining the GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2023 is 8.92% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions CY 2022.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 2.05% and is calculated on the 'Quality_Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2023 was finalized as $0.22 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as $0.26 PMPM for plan years that will end 12/31/2023.

Geisinger Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx". The federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 90.8% in aggregate as shown below using the federally prescribed MLR methodology:
MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment = 725.13 – 39.01 + 15.37 – 43.87 = 657.62
MLR Denominator = Projected Premiums – Taxes and Fees = 750.60 – 6.14 – 20.27 = 724.19
Federal MLR = 657.62 / 724.19 = 90.8%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2022 and 2023 are displayed on Table 7.

Projected Membership

For the overall Individual ACA market, membership is expected to remain approximately at the current level. February 2022 membership is expected to best represent calendar year 2023 in total for the Individual ACA market. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2022 and 2023 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. In last year's filing, to avoid a large rate change, we only moved the area factors halfway towards the targeted factor. For this filing, we propose to set the area factors to the targeted factors developed during last year's rating filing, as shown on the 'Geographic Factors' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file. This is the same exhibit that was filed last year. The Normalized Allowed PMPMs shown in this exhibit are based on 2020 experience for our individual and small group ACA compliant business. These allowed PMPMs were normalized based on HHS risk scores to remove the impacts of morbidity. To ensure credibility of the factors, we weighted all rating areas having less than 12,000 member months with the total Normalized Allowed PMPM. The Targeted Area Factors were selected based on the relativity of the rating area specific PMPM to the total PMPM as shown in column F. We didn't use the relativities from column F directly because we believe that would be too broad of a span of factors. Therefore, we created the targeted factors to reduce the variation in factors for regions 7 and 9.

The normalization factor is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Tobacco Factor
A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2022 ACA compliant population to determine the percentage of members that admit to the use of tobacco and pay the increased premium for their entire contract in 2022. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx'. Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)
Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula (Plan AV)^2 - (Plan AV) + 1.24. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. ~~This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".~~ The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors
There is only one network shown on Table 14.

Connectivity Factors
The products in this filing do not have any connectivity features that impact rates.

Components of Rate Change
Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the normalized risk pool experience, risk adjustment, trend, URRT morbidity, and Pricing AV ~~benefit richness~~. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2022 column for B, C, D, and E match those entered in the 2022 column in the plan year 2022 rate filing. The amounts shown in the 2022 column for A, F and H do not match those entered in the 2022 rate filing due to the shift in enrollment between what was projected in the 2022 rate filing and the actual Feb 2022 enrollment.

3. Plan Rate Development
The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

Column P of Table 10 has the CSR Defunding Adjustment of 1.22 applied to the on-Exchange silver plans, as instructed by the PID and explained above. Because we have not observed any change in the distribution of enrollment after ARPA was passed, we only have one CSR Defunding factor – regardless of whether the expanded ARPA subsidies continue or not.

Each renewing plan is identified as existing or modified, new plans are identified as new and discontinued plans are identified as discontinued and mapped. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GQO_Indiv_051922.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV_UniquePlanDesignJust_GQO_Indiv_052322.pdf" for further details. Columns L and N were normalized using projected (CY2023) membership.

For the GQO Individual market there are 2 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that "*either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)*" as stated at 45 CFR 156.140(c).

1. The plan named "Geisinger Marketplace All-Access PPO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible" meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

Only one network factor for this market is used and is shown on Table 14.

Service Area Composition

GQO will maintain the same counties of operation from 2022. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the 'Service Areas' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx".

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products are being terminated in this market. We have consolidated several service areas and have discontinued some HIOS ID's. These discontinued HIOS ID's are mapped to existing ID's and are noted on Table 10 as DM.

Changes to URRT

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party's risk adjustment estimates for the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party's Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We peer-reviewed our COVID-adjustments approach with multiple 3rd parties. We have also relied on the PID's reinsurance estimates for 2021. We are also relying on a 3rd party vendor's data mart. As instructed by the PID in the Round 5 Objections in SERFF, we are relying on the PID's methodology to normalize the pricing AV's, even though this conflicts with our actuarial professional judgement. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the "Rate/Rule Schedule" tab;
- Service Area Map – submitted under the "Supporting Documentation" tab.

As instructed, we have added a 'MLR' tab to our file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx". This exhibit summarizes the most recent three years of complete MLR information. The "Actual" information is from the data in the MLR filing, not the rate filing, for the respective year. The "Pricing" information was projected in the final annual rate filing for the given plan year. As you can see, the Pricing and Actual membership varies drastically each year. In 2018, 2019, and 2020 our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership leads to significantly different results than projected.

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the 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 this work.
2. The projected Index Rate is:
   a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
   b. Developed in compliance with the applicable Actuarial Standards of Practice,
   c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
   d. Is neither excessive nor deficient based on the PID's methodology to normalize the pricing AV's.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GQO_Indiv_052322.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2022) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. 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.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2023 plan year.

Sarah M MacDerment　　　　　　　　9/7/2022

Sarah MacDerment　　　　　　　　**Date**
FSA, MAAA
Attesting Actuary

Devised 5/23/22
Revised 9/7/22

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Geisinger Quality Options		
Product(s):	PPO		
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	47.0	46.0	46.0
Total	53,416	4,617	55,404
<18	2,968	253	3,036
18-24	2,731	251	3,012
25-29	3,465	290	3,480
30-34	4,026	333	3,996
35-39	3,444	321	3,852
40-44	3,850	357	4,284
45-49	4,098	349	4,188
50-54	5,797	490	5,880
55-59	8,247	688	8,256
60-63	10,639	888	10,656
64+	4,151	397	4,764

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
$ 34,268,774.73	$ 38,372,159.63	$ 39,189,351.29	53,416	$ 7,213,681.58	$ 46,403,032.87	$ -	$ (1,021,390.61)	$ 2,227.20	$ -	$ 2,124,799.00	$ 2,567,589.56
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 849.63
Loss Ratio											97.83%

**Express Prescription Drug Rebates as a negative numbe*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.10%	0.00%	7.95%	19.12%
Outpatient Hospital	1.20%	7.80%	0.00%	9.09%	44.15%
Professional	5.20%	3.70%	0.00%	9.09%	19.63%
Other Medical	-0.10%	7.80%	0.00%	7.69%	2.00%
Capitation				-5.60%	0.00%
Prescription Drugs	5.70%	3.80%	0.00%	9.72%	15.10%
Total Annual Trend				8.94%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.187	

** 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		$142,236.37	1.0000	$ 142,236.37	284	$ 500.83		($2,019.42)	$218,036.92	$ 767.74
Feb-18		$164,567.48	1.0000	$ 164,567.48	27	$ 596.8		($2,019.43)	$231,069.02	$ 838.0
Mar-18		$114,463.23	1.0000	$ 114,463.23	27	$ 414.7		($2,019.42)	$187,083.97	$ 677.8
Apr-18		$139,160.09	1.0000	$ 139,160.09	27	$ 507.8		$50,339.37	$236,567.68	$ 863.3
May-18		$100,033.67	1.0000	$ 100,033.67	27	$ 369.1		($28,390.14)	$100,531.44	$ 370.9
Jun-18		$87,961.64	1.0000	$ 87,961.64	27	$ 324.5		($28,390.14)	$89,085.07	$ 328.7
Jul-18		$86,153.08	1.0000	$ 86,153.08	27	$ 315.5		($3,559.18)	$124,041.88	$ 454.3
Aug-18		$100,656.00	1.0000	$ 100,656.00	26	$ 374.7		($3,559.18)	$125,394.21	$ 466.8
Sep-18		$135,408.17	1.0000	$ 135,408.17	27	$ 492.3		($3,559.18)	$162,791.73	$ 591.9
Oct-18		$117,971.69	1.0000	$ 117,971.69	26	$ 441.6		($4,535.48)	$143,121.69	$ 535.7
Nov-18		$147,802.28	1.0000	$ 147,802.28	26	$ 550.6		($4,535.48)	$192,203.30	$ 716.0
Dec-18	$1,868,863.48	$928,773.23	1.0000	$ 928,773.23	255	$ 3,641.82	$547,783.54	($4,535.48)	$966,260.40	$ 3,788.81
Jan-19		$1,730,090.50	1.0000	$ 1,730,090.50	5,322	$ 325.08		($38,199.11)	$2,538,015.97	$ 476.88
Feb-19		$1,505,452.88	1.0000	$ 1,505,452.88	5,43	$ 276.8		($38,199.11)	$2,097,864.72	$ 385.8
Mar-19		$2,412,728.88	1.0000	$ 2,412,728.88	5,37	$ 448.8		($38,199.11)	$3,126,373.94	$ 581.6
Apr-19		$1,946,744.21	1.0000	$ 1,946,744.21	5,37	$ 362.1		($39,611.00)	$2,637,135.23	$ 490.6
May-19		$2,005,885.85	1.0000	$ 2,005,885.85	5,40	$ 371.0		($40,716.35)	$2,663,823.25	$ 492.7
Jun-19		$2,072,133.74	1.0000	$ 2,072,133.74	5,44	$ 380.9		($45,061.25)	$2,723,402.72	$ 500.6
Jul-19		$2,649,703.32	1.0000	$ 2,649,703.32	5,38	$ 492.3		($56,748.80)	$3,262,633.62	$ 606.2
Aug-19		$2,816,474.45	1.0000	$ 2,816,474.45	5,30	$ 530.5		($54,906.50)	$3,374,774.58	$ 635.7
Sep-19		$2,638,879.45	1.0000	$ 2,638,879.45	5,26	$ 501.5		($60,492.70)	$3,198,146.19	$ 607.8
Oct-19		$2,787,023.33	1.0000	$ 2,787,023.33	5,20	$ 535.5		($87,022.40)	$3,318,044.75	$ 637.5
Nov-19		$2,547,653.83	1.0000	$ 2,547,653.83	5,18	$ 491.3		($70,463.70)	$3,006,344.57	$ 579.7
Dec-19	$44,443,686.66	$3,284,680.81	1.0000	$ 3,284,680.81	5,097	$ 644.48	$7,897,262.58	($68,437.75)	$3,710,096.51	$ 727.95
Jan-20		$2,502,882.10	1.0000	$ 2,502,882.10	3,43	$ 729.7		($53,173.25)	$3,179,205.47	$ 926.9
Feb-20		$2,832,767.05	1.0000	$ 2,832,767.05	3,28	$ 862.4		($45,702.65)	$3,372,143.77	$ 1,026.6
Mar-20		$2,136,582.50	1.0000	$ 2,136,582.50	3,25	$ 657.0		($53,568.30)	$2,521,663.79	$ 775.4
Apr-20		$2,329,265.46	1.0000	$ 2,329,265.46	3,24	$ 717.2		($50,293.10)	$2,503,265.70	$ 770.7
May-20		$2,258,318.90	1.0000	$ 2,258,318.90	3,23	$ 698.8		($48,803.90)	$2,517,703.67	$ 779.1
Jun-20		$2,082,286.95	1.0000	$ 2,082,286.95	3,23	$ 644.6		($50,570.95)	$2,429,363.99	$ 752.1
Jul-20		$2,803,726.98	1.0000	$ 2,803,774.70	3,20	$ 873.7		($60,045.00)	$3,199,400.44	$ 997.0
Aug-20		$2,874,562.49	1.0000	$ 2,874,563.01	3,20	$ 896.7		($67,032.00)	$3,173,675.80	$ 990.1
Sep-20		$2,432,960.37	1.0000	$ 2,432,960.91	3,19	$ 760.7		($81,976.20)	$2,726,957.14	$ 852.7
Oct-20		$3,171,465.47	1.0000	$ 3,171,465.41	3,16	$ 1,002.3		($94,436.40)	$3,503,619.04	$ 1,107.3
Nov-20		$2,744,493.27	1.0000	$ 2,744,493.55	3,10	$ 883.8		($72,366.60)	$3,056,401.19	$ 984.2
Dec-20	$29,733,249.32	$3,608,247.27	1.0000	$ 3,608,247.15	3,044	$ 1,185.49	$5,004,109.35	($72,702.60)	$3,847,646.09	$ 1,264.14
Jan-21		$2,823,521.27	0.9999	$ 2,823,712.18	3,94	$ 715.1		($62,763.05)	$3,475,424.56	$ 880.1
Feb-21		$2,376,899.09	0.9999	$ 2,377,047.99	4,17	$ 569.4		($79,017.11)	$2,901,221.38	$ 695.0
Mar-21		$2,830,592.87	1.0000	$ 2,830,593.81	4,18	$ 677.0		($77,645.37)	$3,399,108.02	$ 813.0
Apr-21		$3,645,664.92	0.9996	$ 3,647,208.94	4,29	$ 849.9		($70,493.75)	$4,259,175.89	$ 992.5
May-21		$2,746,945.62	0.8582	$ 3,200,789.78	4,40	$ 726.8		($87,718.87)	$3,692,610.28	$ 838.5
Jun-21		$3,196,247.47	0.9979	$ 3,202,868.69	4,49	$ 713.1		($80,582.79)	$3,810,236.28	$ 848.4
Jul-21		$2,934,670.49	0.9988	$ 2,938,245.07	4,55	$ 644.5		($92,230.48)	$3,401,791.10	$ 746.2
Aug-21		$3,173,629.60	0.9977	$ 3,181,069.84	4,64	$ 685.2		($90,599.81)	$3,695,957.43	$ 796.2
Sep-21		$4,282,725.32	0.9923	$ 4,316,167.11	4,74	$ 910.6		($93,387.38)	$4,817,434.79	$ 1,016.4
Oct-21		$3,446,845.99	0.9897	$ 3,482,644.99	4,70	$ 740.7		($93,636.79)	$3,935,854.78	$ 837.1
Nov-21		$3,763,397.39	0.9696	$ 3,881,528.10	4,64	$ 835.2		($92,903.00)	$4,344,380.34	$ 934.8
Dec-21	$34,268,774.73	$3,151,019.60	0.9527	$ 3,307,474.80	4,638	$ 713.17	$7,213,681.58	($100,412.21)	$3,648,447.41	$ 786.69

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative numbe*

Carrier Name:	**Geisinger Quality Options**
Product(s):	**PPO**
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
$ 172,276,987.36	$ 185,593,489.99	$ 189,964,088.39	259,755	$ 28,942,530.83	$ 218,906,619.21	$ -	$ (5,360,437.36)	$ 11,012.12	$ -	$ 12,144,624.00	$ 10,320,771.01
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 822.15**
Loss Ratio											**94.51%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.10%	0.00%	7.95%	21.12%
Outpatient Hospital	1.20%	7.80%	0.00%	9.09%	39.16%
Professional	5.20%	3.70%	0.00%	9.09%	21.02%
Other Medical	-0.10%	7.80%	0.00%	7.69%	1.78%
Capitation				-5.60%	0.01%
Prescription Drugs	5.70%	3.80%	0.00%	9.72%	16.91%
Total Annual Trend				8.93%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.187	

** 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		$25,093,718.20	1.0000	$ 25,093,718.20	59,745	$ 420.01		($466,105.39)	$30,271,920.03	$ 506.68
Feb-18		$26,890,329.35	1.0000	$ 26,890,329.35	58,885	$ 456.66		($457,320.32)	$31,551,766.80	$ 535.82
Mar-18		$30,061,307.54	1.0000	$ 30,061,307.54	58,080	$ 517.59		($457,320.32)	$34,495,627.89	$ 593.94
Apr-18		$30,046,615.70	1.0000	$ 30,046,615.70	57,668	$ 521.03		($435,040.20)	$34,074,043.82	$ 590.87
May-18		$29,188,596.47	1.0000	$ 29,188,596.47	56,895	$ 513.03		($513,769.70)	$33,208,803.68	$ 583.69
Jun-18		$27,395,351.42	1.0000	$ 27,395,351.42	56,525	$ 484.66		($513,769.70)	$30,816,321.55	$ 545.18
Jul-18		$29,445,911.02	1.0000	$ 29,445,911.02	55,936	$ 526.43		($690,399.51)	$32,523,889.92	$ 581.45
Aug-18		$29,074,497.70	1.0000	$ 29,074,497.70	55,408	$ 524.74		($690,399.51)	$32,176,328.94	$ 580.72
Sep-18		$27,128,848.20	1.0000	$ 27,128,848.20	55,098	$ 492.37		($690,399.52)	$29,867,289.25	$ 542.07
Oct-18		$34,014,955.66	1.0000	$ 34,014,955.66	54,573	$ 623.30		($870,097.36)	$36,984,984.34	$ 677.72
Nov-18		$31,589,263.98	1.0000	$ 31,589,263.98	53,915	$ 585.91		($870,097.37)	$34,082,118.67	$ 632.15
Dec-18	$531,852,402.07	$30,035,930.71	1.0000	$ 30,035,930.71	53,278	$ 563.76	$49,963,356.58	($870,097.37)	$32,350,771.37	$ 607.21
Jan-19		$20,814,980.64	1.0000	$ 20,814,980.64	42,721	$ 487.23		($507,381.39)	$25,840,346.46	$ 604.86
Feb-19		$19,926,560.92	1.0000	$ 19,926,560.92	40,156	$ 496.22		($507,381.39)	$23,684,273.58	$ 589.80
Mar-19		$21,704,575.50	1.0000	$ 21,704,575.50	38,408	$ 565.11		($507,381.39)	$25,527,173.38	$ 664.64
Apr-19		$23,536,358.04	1.0000	$ 23,536,358.04	37,775	$ 623.07		($452,912.20)	$27,292,309.57	$ 722.50
May-19		$22,007,161.60	1.0000	$ 22,007,161.60	37,131	$ 592.68		($455,735.60)	$25,488,326.44	$ 686.43
Jun-19		$18,936,785.10	1.0000	$ 18,936,785.10	36,720	$ 515.71		($503,295.65)	$21,804,635.15	$ 593.81
Jul-19		$19,743,223.38	1.0000	$ 19,743,223.38	35,797	$ 551.53		($532,075.85)	$22,561,614.23	$ 630.26
Aug-19		$21,605,589.69	1.0000	$ 21,605,589.69	35,322	$ 611.67		($510,036.15)	$24,152,041.60	$ 683.76
Sep-19		$19,942,439.51	1.0000	$ 19,942,439.51	34,671	$ 575.19		($552,907.40)	$22,446,716.08	$ 647.42
Oct-19		$22,384,882.73	1.0000	$ 22,384,882.73	34,057	$ 657.28		($683,494.55)	$24,916,258.40	$ 731.61
Nov-19		$20,248,321.67	1.0000	$ 20,248,321.67	33,492	$ 604.57		($543,614.60)	$22,504,817.13	$ 671.95
Dec-19	$318,450,215.85	$21,281,348.21	1.0000	$ 21,281,348.21	32,910	$ 646.64	$43,758,087.25	($566,657.75)	$23,348,928.30	$ 709.47
Jan-20		$15,180,447.79	1.0000	$ 15,180,447.79	23,766	$ 638.73		($381,390.75)	$18,824,800.06	$ 792.07
Feb-20		$16,045,723.60	1.0000	$ 16,045,723.60	22,480	$ 713.78		($350,327.10)	$18,779,069.91	$ 835.37
Mar-20		$14,984,751.46	1.0000	$ 14,984,751.46	22,183	$ 675.52		($423,566.65)	$16,945,566.86	$ 763.91
Apr-20		$11,470,155.25	1.0000	$ 11,470,155.25	21,943	$ 522.73		($350,123.25)	$12,428,006.54	$ 566.39
May-20		$12,358,282.55	1.0000	$ 12,358,282.55	21,697	$ 569.57		($334,023.95)	$13,611,793.66	$ 627.35
Jun-20		$13,411,431.33	1.0000	$ 13,411,431.33	21,441	$ 625.52		($375,749.05)	$15,205,887.67	$ 709.21
Jul-20		$14,685,076.33	1.0000	$ 14,685,120.25	21,198	$ 692.76		($422,696.40)	$16,550,553.29	$ 780.76
Aug-20		$15,405,105.89	1.0000	$ 15,405,105.85	20,896	$ 737.23		($409,621.20)	$17,013,745.69	$ 814.21
Sep-20		$16,153,048.93	1.0000	$ 16,153,048.74	20,538	$ 786.48		($527,775.00)	$17,659,061.53	$ 859.81
Oct-20		$15,544,877.42	1.0000	$ 15,544,876.78	20,303	$ 765.65		($583,312.20)	$16,996,135.82	$ 837.13
Nov-20		$15,130,175.67	1.0000	$ 15,130,176.59	19,977	$ 757.36		($429,894.60)	$16,435,251.94	$ 822.69
Dec-20	$198,732,108.66	$16,366,738.21	1.0000	$ 16,366,737.85	19,549	$ 837.23	$26,241,872.26	($420,656.40)	$17,518,720.79	$ 896.16
Jan-21		$12,496,879.50	0.9999	$ 12,498,735.04	20,555	$ 608.07		($386,259.92)	$15,029,764.04	$ 731.21
Feb-21		$12,085,617.92	0.9995	$ 12,091,335.57	21,137	$ 572.06		($377,180.95)	$14,183,307.04	$ 671.03
Mar-21		$14,804,771.91	0.9995	$ 14,812,691.83	21,034	$ 704.21		($451,003.35)	$17,317,870.67	$ 823.31
Apr-21		$16,348,379.52	0.9995	$ 16,357,286.43	21,261	$ 769.36		($433,836.62)	$18,637,348.67	$ 876.60
May-21		$14,083,916.63	0.9673	$ 14,560,370.86	21,528	$ 676.34		($418,718.01)	$16,561,644.31	$ 769.30
Jun-21		$15,437,324.57	0.9960	$ 15,499,490.87	21,745	$ 712.79		($468,065.36)	$17,523,119.66	$ 805.85
Jul-21		$16,103,710.70	0.9656	$ 16,677,034.11	21,936	$ 760.27		($446,912.17)	$18,594,982.92	$ 847.71
Aug-21		$16,372,333.29	0.9665	$ 16,939,913.25	22,168	$ 764.16		($456,041.88)	$18,701,892.24	$ 843.65
Sep-21		$17,583,847.52	0.9889	$ 17,781,070.54	22,354	$ 795.42		($478,151.64)	$19,538,943.06	$ 874.06
Oct-21		$16,771,682.78	0.9790	$ 17,131,515.17	22,266	$ 769.39		($459,387.04)	$18,736,406.10	$ 841.46
Nov-21		$17,933,488.17	0.9622	$ 18,638,700.29	22,031	$ 846.01		($493,247.93)	$20,349,989.20	$ 923.69
Dec-21	$172,276,987.36	$15,571,537.47	0.9173	$ 16,975,944.43	21,740	$ 780.86	$28,942,530.83	($491,632.49)	$18,370,913.96	$ 845.03

** 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:	**Geisinger Quality Options**	**Attachment Point:**	**$60,000**
Product(s):	**PPO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**53%**
Rate Effective Date:	**1/1/2023**		
Incurred Dates:	**1/1/2021 to 12/31/2021**	**Proj. Incurred Claim Impact:**	**-5.9%**

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2021 to 12/31/2021					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999	5,855	50,475	$11,584,103	$11,584,103
$30,000	$34,999	44	411	$1,444,188	$1,444,188
$35,000	$39,999	31	326	$1,168,483	$1,168,483
$40,000	$44,999	26	280	$1,113,778	$1,113,778
$45,000	$49,999	19	217	$896,168	$896,168
$50,000	$54,999	13	127	$675,000	$675,000
$55,000	$59,999	7	69	$402,124	$402,124
$60,000	$64,999	14	144	$870,207	$854,197
$65,000	$69,999	17	159	$1,138,635	$1,075,758
$70,000	$74,999	7	78	$503,564	$459,275
$75,000	$79,999	11	102	$849,463	$749,047
$80,000	$84,999	7	67	$582,567	$496,406
$85,000	$89,999	2	24	$171,324	$144,122
$90,000	$94,999	2	24	$183,617	$149,900
$95,000	$99,999	3	28	$291,887	$232,587
$100,000	$109,999	14	136	$1,481,248	$1,184,448
$110,000	$119,999	10	105	$1,141,116	$929,116
$120,000	$129,999	3	21	$382,367	$318,767
$130,000	$139,999	2	20	$273,228	$230,828
$140,000	$149,999	10	108	$1,436,876	$1,224,876
$150,000	$159,999	5	51	$773,768	$667,768
$160,000	$169,999	7	67	$1,151,924	$1,003,524
$170,000	$179,999	3	36	$524,673	$461,073
$180,000	$189,999	2	24	$368,871	$326,471
$190,000	$199,999	2	24	$386,708	$344,308
$200,000	$209,999	5	42	$1,017,566	$911,566
$210,000	$219,999	1	12	$214,476	$193,276
$220,000	$229,999	3	32	$673,854	$610,254
$230,000	$239,999	3	31	$697,098	$633,498
$240,000	$249,999	1	4	$243,188	$221,988
$250,000	$259,999	0	0	$0	$0
$260,000	$269,999	0	0	$0	$0
$270,000	$279,999	1	5	$273,331	$252,131
$280,000	$289,999	3	29	$858,773	$795,173
$290,000	$299,999	0	0	$0	$0
$300,000	$324,999	3	29	$944,576	$880,976
$325,000	$349,999	5	52	$1,652,869	$1,546,869
$350,000	$374,999	0	0	$0	$0
$375,000	$399,999	1	6	$396,837	$375,637
$400,000	$424,999	1	12	$424,324	$403,124
$425,000	$449,999	0	0	$0	$0
$450,000	$474,999	1	9	$465,915	$444,715
$475,000	$499,999	2	18	$978,142	$935,742
$500,000	$599,999	1	12	$552,513	$531,313
$600,000	$699,999	0	0	$0	$0
$700,000	$799,999	0	0	$0	$0
$800,000	$899,999	0	0	$0	$0
$900,000	$999,999	0	0	$0	$0
$1,000,000+		0	0	$0	$0
Total		**6,147**	**53,416**	**$39,189,351**	**$36,872,582**

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

Carrier Name:	**Geisinger Quality Options**		**Attachment Point:**	**$60,000**
Product(s):	**PPO**		**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**		**Coinsurance Rate:**	**53%**
Rate Effective Date:	**1/1/2023**			
			Proj. Incurred Claim Impact:	**-5.4%**
			Proj. Morbidity Impact:	**0.0%**

Reinsurance Program Impact Continuance Table Development - Plan Year 2023					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999	26,740	242,703	$69,216,911	$69,216,911
$30,000	$34,999	228	2,395	$7,403,911	$7,403,911
$35,000	$39,999	181	1,896	$6,781,095	$6,781,095
$40,000	$44,999	140	1,433	$5,903,750	$5,903,750
$45,000	$49,999	97	1,042	$4,607,761	$4,607,761
$50,000	$54,999	105	1,147	$5,492,572	$5,492,572
$55,000	$59,999	84	874	$4,823,468	$4,823,468
$60,000	$64,999	59	600	$3,674,000	$3,602,980
$65,000	$69,999	53	578	$3,567,093	$3,361,934
$70,000	$74,999	58	614	$4,192,451	$3,814,852
$75,000	$79,999	68	692	$5,259,125	$4,634,189
$80,000	$84,999	38	398	$3,140,636	$2,684,499
$85,000	$89,999	33	372	$2,883,704	$2,404,741
$90,000	$94,999	33	339	$3,039,953	$2,478,178
$95,000	$99,999	31	302	$3,021,235	$2,405,780
$100,000	$109,999	47	514	$4,944,445	$3,948,045
$110,000	$119,999	29	302	$3,341,233	$2,726,433
$120,000	$129,999	40	421	$4,997,523	$4,149,523
$130,000	$139,999	28	293	$3,774,176	$3,180,576
$140,000	$149,999	23	237	$3,345,716	$2,858,116
$150,000	$159,999	24	209	$3,705,046	$3,196,246
$160,000	$169,999	19	202	$3,140,254	$2,737,454
$170,000	$179,999	17	186	$2,954,287	$2,593,887
$180,000	$189,999	16	180	$2,960,515	$2,621,315
$190,000	$199,999	15	156	$2,914,950	$2,596,950
$200,000	$209,999	9	108	$1,837,675	$1,646,875
$210,000	$219,999	11	119	$2,358,194	$2,124,994
$220,000	$229,999	13	151	$2,937,822	$2,662,222
$230,000	$239,999	11	117	$2,592,174	$2,358,974
$240,000	$249,999	10	108	$2,455,545	$2,243,545
$250,000	$259,999	3	36	$755,771	$692,171
$260,000	$269,999	8	88	$2,126,722	$1,957,122
$270,000	$279,999	9	88	$2,486,173	$2,295,373
$280,000	$289,999	4	40	$1,140,712	$1,055,912
$290,000	$299,999	5	57	$1,473,172	$1,367,172
$300,000	$324,999	6	61	$1,886,659	$1,759,459
$325,000	$349,999	9	98	$3,055,724	$2,864,924
$350,000	$374,999	6	64	$2,179,183	$2,051,983
$375,000	$399,999	10	105	$3,859,012	$3,647,012
$400,000	$424,999	3	36	$1,211,610	$1,148,010
$425,000	$449,999	3	29	$1,306,793	$1,243,193
$450,000	$474,999	5	50	$2,323,930	$2,217,930
$475,000	$499,999	2	17	$967,585	$925,185
$500,000	$599,999	10	96	$5,596,764	$5,384,764
$600,000	$699,999	5	60	$3,241,643	$3,135,643
$700,000	$799,999	4	48	$2,838,975	$2,754,175
$800,000	$899,999	5	60	$4,099,650	$3,993,650
$900,000	$999,999	1	12	$902,327	$881,127
$1,000,000+		2	24	$2,686,921	$2,644,521
Total		**28,360**	**259,755**	**$225,406,541**	**$213,281,097**

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Geisinger Quality Options**
Product(s):	**PPO**
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	$ 849.63	$ 822.15	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.187	1.187	
Unadjusted Projected Allowed EHB Claims PMPM	$ 1,008.36	$ 975.57	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	0.954	<- See URRT Instructions
Total Non-Morbidity Changes	1.000	1.005	
Change in Demographics	1.000	1.003	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.002	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 1,008.36	$ 935.35	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 935.35**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 935.35	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.775		
Projected Incurred EHB Claims PMPM	$ 725.13		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$43.87		
Projected Incurred Exchange User Fees PMPM	$20.27		
Projected Incurred Reinsurance Recoveries PMPM	$39.01		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 662.52		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 854.59	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 662.52		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 854.59		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 822.15**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 172,276,987.36**	
Blended Loss Ratio	**94.51%**	

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	$ 935.35	$ 935.35	$ 935.35	$ 935.35	$ 935.35
Months of Trend	-	3	6	9	
Annual Trend	8.93%	8.93%	8.93%	8.93%	
Single Risk Pool Projected Allowed Claims	$ 935.35	$ 955.57	$ 976.23	$ 997.33	$ -
Quarterly Trend Factor	1.000	1.022	1.044	1.066	0.000

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	8.92%	$66.92
General and Claims	6.67%	$50.05
Agent/Broker Fees and Commissions	0.20%	$1.50
Quality Improvement Initiatives	2.05%	$15.37
Taxes and Fees	0.82%	$6.14
Risk Adjustment User Fee	0.03%	$0.22
PCORI Fee	0.04%	$0.26
PA Premium & Other Taxes (if applicable)	0.22%	$1.67
Federal Income Tax	0.53%	$3.99
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$15.01
Total Retention	11.73%	$88.07
Projected Required Revenue PMPM	$ 750.60	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2022**	**2023**
Average Age Factor	1.950	1.938
Average Geographic Factor	1.026	1.014
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.110	1.072
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$717.88	$ 854.59
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 320.72	$ 402.37

Table 8. Components of Rate Change

Rate Components	**2022**	**2023**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 325.43	$ 380.68	$ 55.26	17.0%
B. Base period allowed claims before normalization	$734.67	$ 822.15	$ 87.48	26.9%
C. Normalization factor component of change	$ (406.45)	$ (435.05)	$ (28.60)	-8.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 328.22	$ 387.10	$ 58.88	18.1%
D2. URRT Trend	$ 59.68	$ 72.24	$ 12.56	3.9%
D3. URRT Morbidity	$ (4.34)	$ (21.13)	$ (16.79)	-5.2%
D4. URRT Other	$ (1.94)	$ 2.19	$ 4.14	1.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (45.57)	$ (26.64)	$ 18.93	5.8%
D6. Normalized Exchange User Fee on an allowed basis	$ 10.43	$ 12.31	$ 1.88	0.6%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (25.76)	$ (23.69)	$ 2.07	0.6%
D8. Subtotal - Sum(D1:D7)	$ 320.71	$ 402.37	$ 81.66	25.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (64.71)	$ (90.43)	$ (25.72)	-7.9%
E3. Benefit Richness	$ 22.37	$ 22.52	$ 0.15	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (42.34)	$ (67.91)	$ (25.57)	-7.9%
F. Change in Retention Components				
F1. Administrative Expenses	$ 31.15	$ 33.94	$ 2.79	0.9%
F2. Taxes and Fees	$ 2.69	$ 3.11	$ 0.42	0.1%
F3. Profit and/or Contingency	$ 6.51	$ 7.61	$ 1.11	0.3%
F4. Subtotal - Sum(F1:F3)	$ 40.35	$ 44.67	$ 4.32	1.3%
G. Change in Miscellaneous Items	$0.00	$0.00	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 318.73	$ 379.13	$ 60.41	18.6%

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

	2022	**2023**	
Paid-to-Allowed	0.830	0.775	
URRT Trend (Total Applied Trend Factor)	1.182	1.187	<- URRT W1, S2
URRT Morbidity	0.989	0.954	<- URRT W1, S2
URRT "Other"	0.995	1.005	<- URRT W1, S2
Risk Adjustment	($84.65)	$ (43.87)	<- URRT W1, S3
Exchange User Fee	$19.38	$ 20.27	<- URRT W1, S3
Reinsurance Recoveries	$47.86	$ 39.01	<- URRT W1, S3
Capitation	$0.04	$0.04	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.798	0.775	<- 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
Benefit Richness	1.087	1.072	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.57%	8.92%	
Taxes and Fees	0.83%	0.82%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Calibration	
Age Calibration Factor	1.938
Geographic Calibration Factor	1.014
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.981

Carrier Name: Geisinger Quality Options
Product(s): PPO
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: $ 854.59

										45 CFR Part 156.8 (d) (2) Allowable Factors									
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	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 Contingency
Totals - Current Membership							**0.707**			**0.775**	**1.000**	**1.000**	**1.000**	**1.000**	**1.011**	**$ 665.59**	**8.9%**	**0.8%**	**2.0%**
Total - Projected Membership							**0.707**			**0.775**	**1.000**	**1.000**	**1.000**	**1.000**	**1.011**	**$ 665.59**	**8.9%**	**0.8%**	**2.0%**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0012630	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012630	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 2	75729PA0012631	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012631	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 3	75729PA0012632	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012631	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 4	75729PA0012633	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 5	75729PA0012634	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 6	75729PA0012635	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012635	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 7	75729PA0012636	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 8	75729PA0012637	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 9	75729PA0012638	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012635	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 10	75729PA0012639	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 11	75729PA0012640	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012640	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 12	75729PA0012641	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012635	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 13	75729PA0012647	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012647	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 14	75729PA0012648	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012647	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 15	75729PA0012649	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 16	75729PA0012650	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 17	75729PA0012651	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012651	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 18	75729PA0012652	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 19	75729PA0012653	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 20	75729PA0012654	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012651	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 21	75729PA0012655	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012655	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 22	75729PA0012656	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 23	75729PA0012657	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012657	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 24	75729PA0012658	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012651	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 25	75729PA0012664	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012664	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 26	75729PA0012665	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012664	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 27	75729PA0012666	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 28	75729PA0012667	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 29	75729PA0012668	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012668	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 30	75729PA0012669	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 31	75729PA0012670	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 32	75729PA0012671	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012668	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 33	75729PA0012672	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012672	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 34	75729PA0012673	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 35	75729PA0012674	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012674	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 36	75729PA0012675	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012668	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 37	75729PA0012681	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012681	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 38	75729PA0012682	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012681	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 39	75729PA0012683	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 40	75729PA0012684	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 41	75729PA0012685	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012685	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 42	75729PA0012686	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 43	75729PA0012687	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 44	75729PA0012688	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012685	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 45	75729PA0012689	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012689	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 46	75729PA0012690	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 47	75729PA0012691	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012691	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 48	75729PA0012692	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012685	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 49	75729PA0012698	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012635	Silver	0.716	Approach (1)	Off	0.800	1.007	1.000	1.000	1.000	1.000	$688.64	8.9%	0.8%	2.0%
Plan 50	75729PA0012699	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012651	Gold	0.8177	Approach (1)	On/Off	0.866	1.048	1.000	1.000	1.000	1.000	$775.80	8.9%	0.8%	2.0%
Plan 51	75729PA0012700	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012668	Silver	0.7	Approach (1)	On/Off	0.772	1.105	1.000	1.000	1.000	1.220	$889.73	8.9%	0.8%	2.0%
Plan 52	75729PA0012701	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012685	Bronze	0.6494	Approach (1)	On/Off	0.707	0.963	1.000	1.000	1.000	1.000	$582.02	8.9%	0.8%	2.0%
Plan 53	75729PA0012702	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012702	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 54	75729PA0012703	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012702	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 55	75729PA0012704	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 56	75729PA0012705	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 57	75729PA0012706	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012706	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 58	75729PA0012707	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 59	75729PA0012708	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 60	75729PA0012709	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012706	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 61	75729PA0012710	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012710	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 62	75729PA0012711	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 63	75729PA0012712	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012712	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 64	75729PA0012713	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012706	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%
Plan 65	75729PA0012714	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012706	Bronze	0.6451	Approach (1)	On/Off	0.727	0.971	1.000	1.000	1.000	1.000	$603.51	8.9%	0.8%	2.0%

Total Covered Lives @ 02-01-2022
4,617

Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives	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	02-01-2022 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
4,617	**4,617**	**$ 325.43**	**$ 380.68**	**17.0%**		-	37	3,015	-	192	1,058	724	-	364	**5,390**	
-	-	N/A	N/A	N/A	N/A	-	-	313	-	15	251	163	-	31	773	0
77	77	$329.74	$ 393.87	19.4%	1.7%	-	-	77	-	-	-	-	-	-	77	1
6	6	$329.74	$ 393.87	19.4%	0.1%	-	-	-	-	6	-	-	-	-	6	1
-	-	$329.74	$ 393.87	19.4%	0.0%	-	-	-	-	-	-	-	-	-	-	1
9	9	$329.74	$ 393.87	19.4%	0.2%	-	-	9	-	-	-	-	-	-	9	1
-	-	$329.74	$ 393.87	19.4%	0.0%	-	-	-	-	-	-	-	-	-	-	1
4	4	$329.74	$ 393.87	19.4%	0.1%	-	-	-	-	-	-	-	-	4	4	1
14	14	$329.74	$ 393.87	19.4%	0.3%	-	-	14	-	-	-	-	-	-	14	1
14	14	$329.74	$ 393.87	19.4%	0.3%	-	-	-	-	-	14	-	-	-	14	1
1	1	$329.74	$ 393.87	19.4%	0.0%	-	-	-	-	-	-	1	-	-	1	1
21	21	$329.74	$ 393.87	19.4%	0.5%	-	-	21	-	-	-	-	-	-	21	1
5	5	$329.74	$ 393.87	19.4%	0.1%	-	-	-	-	-	5	-	-	-	5	1
-	-	$329.74	$ 393.87	19.4%	0.0%	-	-	-	-	-	-	-	-	-	-	1
78	78	$385.15	$ 443.71	15.2%	1.7%	-	-	-	-	72	6	-	-	-	78	1
20	20	$385.15	$ 443.71	15.2%	0.4%	-	19	1	-	-	-	-	-	-	20	1
34	34	$385.15	$ 443.71	15.2%	0.7%	-	-	34	-	-	-	-	-	-	34	1
39	39	$385.15	$ 443.71	15.2%	0.8%	-	-	-	-	1	38	-	-	-	39	1
41	41	$385.15	$ 443.71	15.2%	0.9%	-	-	-	-	-	-	1	-	40	41	1
94	94	$385.15	$ 443.71	15.2%	2.0%	-	-	94	-	-	-	-	-	-	94	1
87	87	$385.15	$ 443.71	15.2%	1.9%	-	-	-	-	-	87	-	-	-	87	1
78	78	$385.15	$ 443.71	15.2%	1.7%	-	-	-	-	-	-	78	-	-	78	1
625	625	$385.15	$ 443.71	15.2%	13.5%	-	-	619	-	-	6	-	-	-	625	1
245	245	$385.15	$ 443.71	15.2%	5.3%	-	-	245	-	-	-	-	-	-	245	1
56	56	$385.15	$ 443.71	15.2%	1.2%	-	-	-	-	-	56	-	-	-	56	1
26	26	$385.15	$ 443.71	15.2%	0.6%	-	-	-	-	-	-	-	-	26	26	1
12	12	$470.62	$ 508.88	8.1%	0.3%	-	-	-	-	12	-	-	-	-	12	1
2	2	$470.62	$ 508.88	8.1%	0.0%	-	2	-	-	-	-	-	-	-	2	1
4	4	$470.62	$ 508.88	8.1%	0.1%	-	-	4	-	-	-	-	-	-	4	1
11	11	$470.62	$ 508.88	8.1%	0.2%	-	-	-	-	-	11	-	-	-	11	1
9	9	$470.62	$ 508.88	8.1%	0.2%	-	-	-	-	-	-	-	-	9	9	1
18	18	$470.62	$ 508.88	8.1%	0.4%	-	-	18	-	-	-	-	-	-	18	1
17	17	$470.62	$ 508.88	8.1%	0.4%	-	-	-	-	-	17	-	-	-	17	1
7	7	$470.62	$ 508.88	8.1%	0.2%	-	-	-	-	-	-	7	-	-	7	1
93	93	$470.62	$ 508.88	8.1%	2.0%	-	-	93	-	-	-	-	-	-	93	1
33	33	$470.62	$ 508.88	8.1%	0.7%	-	-	33	-	-	-	-	-	-	33	1
7	7	$470.62	$ 508.88	8.1%	0.2%	-	-	-	-	-	7	-	-	-	7	1
2	2	$470.62	$ 508.88	8.1%	0.0%	-	-	-	-	-	-	-	-	2	2	1
59	59	$278.73	$ 332.88	19.4%	1.3%	-	-	-	-	57	2	-	-	-	59	1
14	14	$278.73	$ 332.88	19.4%	0.3%	-	14	-	-	-	-	-	-	-	14	1
12	12	$278.73	$ 332.88	19.4%	0.3%	-	-	12	-	-	-	-	-	-	12	1
42	42	$278.73	$ 332.88	19.4%	0.9%	-	-	-	-	5	37	-	-	-	42	1
155	155	$278.73	$ 332.88	19.4%	3.4%	-	-	-	-	-	-	9	-	146	155	1
87	87	$278.73	$ 332.88	19.4%	1.9%	-	-	86	-	-	1	-	-	-	87	1
169	169	$278.73	$ 332.88	19.4%	3.7%	-	-	11	-	-	156	-	-	2	169	1
207	207	$278.73	$ 332.88	19.4%	4.5%	-	-	-	-	-	-	205	-	2	207	1
704	704	$278.73	$ 332.88	19.4%	15.2%	-	-	696	-	-	8	-	-	-	704	1
277	277	$278.73	$ 332.88	19.4%	6.0%	-	-	277	-	-	-	-	-	-	277	1
201	201	$278.73	$ 332.88	19.4%	4.4%	-	-	-	-	-	201	-	-	-	201	1
41	41	$278.73	$ 332.88	19.4%	0.9%	-	-	-	-	-	-	-	-	41	41	1
1	1	$329.74	$ 393.87	19.4%	0.0%	-	-	-	-	-	-	1	-	-	1	1
48	48	$385.15	$ 443.71	15.2%	1.0%	-	-	-	-	-	-	46	-	2	48	1
11	11	$470.62	$ 508.88	8.1%	0.2%	-	-	-	-	-	-	11	-	-	11	1
99	99	$278.73	$ 332.88	19.4%	2.1%	-	-	-	-	-	-	99	-	-	99	1
26	26	$290.05	$ 345.18	19.0%	0.6%	-	-	-	-	24	2	-	-	-	26	1
2	2	$290.05	$ 345.18	19.0%	0.0%	-	2	-	-	-	-	-	-	-	2	1
5	5	$290.05	$ 345.18	19.0%	0.1%	-	-	5	-	-	-	-	-	-	5	1
25	25	$290.05	$ 345.18	19.0%	0.5%	-	-	-	-	-	25	-	-	-	25	1
49	49	$290.05	$ 345.18	19.0%	1.1%	-	-	-	-	-	-	-	-	49	49	1
31	31	$290.05	$ 345.18	19.0%	0.7%	-	-	31	-	-	-	-	-	-	31	1
69	69	$290.05	$ 345.18	19.0%	1.5%	-	-	-	-	-	69	-	-	-	69	1
62	62	$290.05	$ 345.18	19.0%	1.3%	-	-	-	-	-	-	62	-	-	62	1
240	240	$290.05	$ 345.18	19.0%	5.2%	-	-	238	-	-	2	-	-	-	240	1
82	82	$290.05	$ 345.18	19.0%	1.8%	-	-	82	-	-	-	-	-	-	82	1
58	58	$290.05	$ 345.18	19.0%	1.3%	-	-	2	-	-	56	-	-	-	58	1
11	11	$290.05	$ 345.18	19.0%	0.2%	-	-	-	-	-	1	-	-	10	11	1
41	41	$290.05	$ 345.18	19.0%	0.9%	-	-	-	-	-	-	41	-	-	41	1

PA Rate Template Part IV A - Individual

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

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2023

							2022 21-year-old, Non-Tobacco Premium PMPM										2023 21-year-old, Non-Tobacco Premium PMPM									
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**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**Average (weighted by enrollment by rating area)**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**Average (weighted by enrollment by rating area)**
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ 334.38	$ 311.87	$ -	$ 324.32	$ 349.05	$ 385.47	$ -	$ 354.59	$ 331.05	$ -	$ 399.97	$ 368.23	$ -	$ 374.55	$ 370.82	$ 457.12	$ -	$ 437.09	$ 384.95
Plan 1	75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012630	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 309.63	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 374.17
Plan 2	75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012631	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 315.56	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 374.17
Plan 3	75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012631	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ -	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ -
Plan 4	75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 309.63	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 374.17
Plan 5	75729PA0012634	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ -	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ -
Plan 6	75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012635	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 377.88	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 472.64
Plan 7	75729PA0012636	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 309.63	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 374.17
Plan 8	75729PA0012637	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 364.36	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 393.87
Plan 9	75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012635	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 408.88	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 492.33
Plan 10	75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012630	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 309.63	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 374.17
Plan 11	75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012640	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 364.36	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 393.87
Plan 12	75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012635	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ -	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ -
Plan 13	75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012647	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 372.97	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 423.23
Plan 14	75729PA0012648	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012647	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 373.36	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 442.60
Plan 15	75729PA0012649	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 361.66	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 421.53
Plan 16	75729PA0012650	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 424.13	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 443.14
Plan 17	75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012651	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 442.26	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 533.00
Plan 18	75729PA0012652	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 361.66	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 421.53
Plan 19	75729PA0012653	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 425.59	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 443.71
Plan 20	75729PA0012654	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012651	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 477.59	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 554.64
Plan 21	75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012655	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 362.27	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 421.74
Plan 22	75729PA0012656	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012655	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 361.66	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 421.53
Plan 23	75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012657	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 425.59	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 443.71
Plan 24	75729PA0012658	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012651	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 441.38	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 532.46
Plan 25	75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012664	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 450.38	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 483.43
Plan 26	75729PA0012665	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012664	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 456.97	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 508.88
Plan 27	75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 441.91	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 483.43
Plan 28	75729PA0012667	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 520.04	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 508.88
Plan 29	75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012668	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 539.33	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 610.65
Plan 30	75729PA0012669	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 441.91	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 483.43
Plan 31	75729PA0012670	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 520.04	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 508.88
Plan 32	75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012668	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 583.57	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 636.10
Plan 33	75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012672	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 441.91	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 483.43
Plan 34	75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012672	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 441.91	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 483.43
Plan 35	75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012674	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 520.04	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 508.88
Plan 36	75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012668	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 539.33	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 610.65
Plan 37	75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012681	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 268.14	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 316.80
Plan 38	75729PA0012682	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012681	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 270.65	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 332.88
Plan 39	75729PA0012683	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 261.73	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 316.24
Plan 40	75729PA0012684	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 303.09	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 330.90
Plan 41	75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012685	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 320.95	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 400.43
Plan 42	75729PA0012686	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 262.26	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 316.43
Plan 43	75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 305.12	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 332.59
Plan 44	75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012685	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 345.37	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 415.94
Plan 45	75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012689	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 262.25	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 316.43
Plan 46	75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012689	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 261.73	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 316.24
Plan 47	75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	E	75729PA0012691	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 308.00	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 332.88
Plan 48	75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012685	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 319.42	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 399.46
Plan 49	75729PA0012698	Geisinger Marketplace All-Access PPO 30/50/5000	DM	75729PA0012635	Silver	Off	$ -	$ 320.18	$ 309.63	$ -	$ 315.56	$ 364.36	$ 408.88	$ -	$ 377.88	$ 408.88	$ -	$ 393.87	$ 374.17	$ -	$ 374.17	$ 393.87	$ 492.33	$ -	$ 472.64	$ 492.33
Plan 50	75729PA0012699	Geisinger Marketplace All-Access PPO 20/50/3250	DM	75729PA0012651	Gold	On/Off	$ -	$ 373.98	$ 361.66	$ -	$ 368.59	$ 425.59	$ 477.59	$ -	$ 441.38	$ 476.08	$ -	$ 443.71	$ 421.53	$ -	$ 421.53	$ 443.71	$ 554.64	$ -	$ 532.46	$ 553.72
Plan 51	75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	DM	75729PA0012668	Silver	On/Off	$ -	$ 456.97	$ 441.91	$ -	$ 450.38	$ 520.04	$ 583.57	$ -	$ 539.33	$ 583.57	$ -	$ 508.88	$ 483.43	$ -	$ 483.43	$ 508.88	$ 636.10	$ -	$ 610.65	$ 636.10
Plan 52	75729PA0012701	Geisinger Marketplace All-Access PPO 40/80/8400	DM	75729PA0012685	Bronze	On/Off	$ -	$ 270.65	$ 261.73	$ -	$ 266.74	$ 308.00	$ 345.63	$ -	$ 319.42	$ 345.63	$ -	$ 332.88	$ 316.24	$ -	$ 316.24	$ 332.88	$ 416.10	$ -	$ 399.46	$ 416.10
Plan 53	75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012702	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 280.88	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 329.25
Plan 54	75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012702	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 281.64	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 345.18
Plan 55	75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 272.36	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 327.92
Plan 56	75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 320.51	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 345.18
Plan 57	75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012706	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 332.40	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 414.21
Plan 58	75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 272.36	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 327.92
Plan 59	75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 320.51	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 345.18
Plan 60	75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012706	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 359.66	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 431.47
Plan 61	75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012710	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 272.76	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 328.06
Plan 62	75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012710	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 272.36	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 327.92
Plan 63	75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	E	75729PA0012712	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 318.84	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 344.58
Plan 64	75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012706	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 331.32	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 407.94
Plan 65	75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	DM	75729PA0012706	Bronze	On/Off	$ -	$ 281.64	$ 272.36	$ -	$ 277.58	$ 320.51	$ 359.66	$ -	$ 332.40	$ 359.66	$ -	$ 345.18	$ 327.92	$ -	$ 327.92	$ 345.18	$ 431.47	$ -	$ 414.21	$ 431.47

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%	20.1%	18.6%	0.0%	16.0%	6.6%	19.0%	0.0%	23.7%	16.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	18.6%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	25.1%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	8.1%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.4%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	8.1%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	13.5%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	18.5%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	16.6%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	4.5%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	20.5%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	16.6%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	4.3%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	16.1%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	16.4%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	16.6%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	4.3%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	20.6%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	7.3%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	11.4%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	9.4%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	-2.1%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	13.2%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	9.4%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	-2.1%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	9.0%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	9.4%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	9.4%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	-2.1%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	13.2%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	18.1%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	23.0%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	9.2%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	24.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.7%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	9.0%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.4%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.7%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.8%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	8.1%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	25.1%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.4%
	18.6%	16.6%		14.4%	4.3%	16.1%		20.6%	16.3%
	11.4%	9.4%		7.3%	-2.1%	9.0%		13.2%	9.0%
	23.0%	20.8%		18.6%	8.1%	20.4%		25.1%	20.4%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	17.2%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	22.6%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	20.4%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	7.7%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	24.6%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	20.4%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	7.7%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	20.0%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	20.3%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	20.4%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	8.1%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	23.1%
	22.6%	20.4%		18.1%	7.7%	20.0%		24.6%	20.0%

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Geisinger Quality Options**
Product(s):	**PPO**
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	1.100
15	0.833		41	1.302	1.100
16	0.859		42	1.325	1.100
17	0.885		43	1.357	1.100
18	0.913		44	1.397	1.100
19	0.941		45	1.444	1.100
20	0.970		46	1.500	1.100
21	1.000	1.100	47	1.563	1.100
22	1.000	1.100	48	1.635	1.100
23	1.000	1.100	49	1.706	1.100
24	1.000	1.100	50	1.786	1.100
25	1.004	1.100	51	1.865	1.100
26	1.024	1.100	52	1.952	1.100
27	1.048	1.100	53	2.040	1.100
28	1.087	1.100	54	2.135	1.100
29	1.119	1.100	55	2.230	1.100
30	1.135	1.100	56	2.333	1.100
31	1.159	1.100	57	2.437	1.100
32	1.183	1.100	58	2.548	1.100
33	1.198	1.100	59	2.603	1.100
34	1.214	1.100	60	2.714	1.100
35	1.222	1.100	61	2.810	1.100
36	1.230	1.100	62	2.873	1.100
37	1.238	1.100	63	2.952	1.100
38	1.246	1.100	64+	3.000	1.100
39	1.262	1.100			

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	0.971	1.000
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.939	0.950
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.957	0.950
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.105	1.000
Rating Area 7	Adams, York, Lancaster, Berks	1.240	1.250
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	1.146	1.200

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
Geisinger Marketplace All-Access PPO	2,3,5,6,7,9	1.000	1.000	8/15/2013

Geisinger Quality Options
Individual Filing for 2023
Calibration of Age Factors

	(2) Proj Members	(1) X (2) Factor X Members	(1) X (2) / (2) Calibation Factor:
Total members with premium:	4,607	8,926.96	**1.938**
Members in 0-20 age with no premium:	10		
Total:	4,617		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	203	155.30
15	16	0.833	13	10.83
16	17	0.859	14	12.03
17	18	0.885	13	11.51
18	19	0.913	32	29.22
19	20	0.941	34	31.99
20	21	0.970	30	29.10
21	22	1.000	44	44.00
22	23	1.000	37	37.00
23	24	1.000	41	41.00
24	25	1.000	33	33.00
25	26	1.004	40	40.16
26	27	1.024	58	59.39
27	28	1.048	59	61.83
28	29	1.087	75	81.53
29	30	1.119	58	64.90
30	31	1.135	56	63.56
31	32	1.159	72	83.45
32	33	1.183	69	81.63
33	34	1.198	79	94.64
34	35	1.214	57	69.20
35	36	1.222	62	75.76
36	37	1.230	57	70.11
37	38	1.238	65	80.47
38	39	1.246	59	73.51
39	40	1.262	78	98.44
40	41	1.278	55	70.29
41	42	1.302	80	104.16
42	43	1.325	73	96.73
43	44	1.357	81	109.92
44	45	1.397	68	95.00
45	46	1.444	67	96.75
46	47	1.500	70	105.00
47	48	1.563	77	120.35
48	49	1.635	52	85.02
49	50	1.706	83	141.60
50	51	1.786	87	155.38
51	52	1.865	98	182.77
52	53	1.952	95	185.44
53	54	2.040	111	226.44
54	55	2.135	99	211.37
55	56	2.230	115	256.45
56	57	2.333	129	300.96
57	58	2.437	119	290.00
58	59	2.548	143	364.36
59	60	2.603	182	473.75
60	61	2.714	171	464.09
61	62	2.810	209	587.29
62	63	2.873	257	738.36
63	64	2.952	251	740.95
64	200	3.000	397	1,191.00
Min	Max	HHS defined age curve (1)	Members (2)	Factor X Members (1) X (2)

Geisinger Quality Options
Individual Filing for 2023
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(3)	(1) X (3)
	Proj Members	Factor X Proj Members	2021 Member Months	Factor X 2021 Member Months
Total members:	22,283	43,049.95	259,755	500,633.14

Factor X Member Months / Member Months
Experience Period Enrollment Factor:
1.927
Projected Enrollment Factor:
1.932
Table 5 Factor:
1.003

		(1)	(2)	(1) X (2)	(3)	(1) X (3)
Min	Max	HHS defined age curve	Proj Members	Factor X Proj Members	2021 Member Months	Factor X 2021 Member Months
0	14	0.765	968	740.52	10,906	8,343.41
15	16	0.833	80	66.64	1,016	846.03
16	17	0.859	83	71.30	859	737.88
17	18	0.885	78	69.03	1,291	1,142.54
18	19	0.913	103	94.04	821	750.01
19	20	0.941	116	109.16	1,426	1,341.54
20	21	0.970	155	150.35	1,772	1,718.84
21	22	1.000	188	188.00	1,840	1,840.32
22	23	1.000	182	182.00	2,301	2,300.71
23	24	1.000	188	188.00	2,277	2,276.57
24	25	1.000	176	176.00	2,138	2,137.62
25	26	1.004	186	186.74	2,130	2,138.24
26	27	1.024	277	283.65	3,443	3,525.42
27	28	1.048	287	300.78	3,511	3,679.85
28	29	1.087	310	336.97	3,612	3,926.75
29	30	1.119	297	332.34	3,693	4,132.61
30	31	1.135	337	382.50	3,932	4,462.65
31	32	1.159	341	395.22	4,130	4,786.70
32	33	1.183	353	417.60	4,015	4,749.98
33	34	1.198	305	365.39	3,427	4,105.57
34	35	1.214	299	362.99	3,700	4,491.69
35	36	1.222	319	389.82	3,719	4,544.92
36	37	1.230	300	369.00	3,596	4,423.15
37	38	1.238	306	378.83	3,321	4,111.40
38	39	1.246	300	373.80	4,040	5,034.08
39	40	1.262	331	417.72	3,804	4,800.61
40	41	1.278	319	407.68	3,439	4,395.04
41	42	1.302	318	414.04	3,984	5,187.17
42	43	1.325	352	466.40	4,044	5,358.92
43	44	1.357	363	492.59	4,064	5,515.46
44	45	1.397	353	493.14	3,735	5,217.64
45	46	1.444	362	522.73	3,784	5,463.91
46	47	1.500	339	508.50	4,091	6,136.07
47	48	1.563	341	532.98	4,074	6,367.46
48	49	1.635	363	593.51	4,240	6,932.40
49	50	1.706	396	675.58	5,029	8,579.47
50	51	1.786	469	837.63	5,605	10,011.39
51	52	1.865	512	954.88	5,740	10,705.81
52	53	1.952	484	944.77	6,301	12,299.55
53	54	2.040	519	1,058.76	5,538	11,297.32
54	55	2.135	533	1,137.96	6,454	13,778.24
55	56	2.230	573	1,277.79	6,959	15,517.59
56	57	2.333	617	1,439.46	7,409	17,284.12
57	58	2.437	675	1,644.98	7,994	19,482.30
58	59	2.548	739	1,882.97	8,947	22,797.90
59	60	2.603	802	2,087.61	9,011	23,455.03
60	61	2.714	829	2,249.91	9,994	27,124.91
61	62	2.810	940	2,641.40	10,503	29,514.05
62	63	2.873	1,112	3,194.78	13,315	38,253.77
63	64	2.952	1,301	3,840.55	15,255	45,033.91
64	200	3.000	1,807	5,421.00	19,525	58,574.61
Min	Max	HHS defined age curve	Proj Members	Factor X Proj Members	2021 Member Months	Factor X 2021 Member Months
		(1)	(2)	(1) X (2)	(2)	(1) X (2)

Geisinger Quality Options
Individual Filing for 2023
Calibration of Area Factors

	(1)	(2)	(1) X (2)	(1) X (2) / (2)
Region	**Area Factors**	**Feb Members**	**Factor X Members**	**Calibation Factor:**
2	1.000	37	37.00	
3	0.950	2,702	2,566.90	
5	0.950	177	168.15	
6	1.000	807	807.00	
7	1.250	561	701.25	
9	1.200	333	399.60	
		4,617	4,679.90	**1.014**

Geisinger Quality Options
Individual Filing for 2023
Calibration of Tobacco Factor

	(1) Tobacco Factors	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) / (2) Calibation Factor:
Non-Tobacco Users:	1.000	4,244	4,244.00	
Tobacco Users:	1.100	373	410.30	
Total:		4,617	4,654.30	**1.008**

Geisinger Quality Options
Individual Filing for 2023
Trend Exhibit

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

Period	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	$563.07		
Jan 2019 - Dec 2019	$625.77	11.1%	33%
Jan 2020 - Dec 2020	$664.72	6.2%	33%
Jan 2021 - Dec 2021	$725.92	9.2%	33%

Percentage Annual Trend 8.9%

Geisinger Quality Options
Individual Filing for 2023
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium July 2021 - June 2022	$1.92
Assumed Reinsurance Premium July 2022 - June 2023	$2.30
Assumed Reinsurance Premium July 2023 - June 2024	$2.76
Estimated Reinsurance Premium Jan 2023 - Dec 2023	$2.53

Estimated Reinsurance Recoveries	$0.31

Net Reinsurance	$2.22
Other Factor - Other	**1.003**

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$783.55

Geisinger Quality Options
Individual Filing for 2023
Administrative Expense Exhibit

	2018	2019	2020	2021
Actual PMPM:	$36.09	$38.17	$70.80	$60.19
Projected PMPM:	$42.20	$38.51	$38.75	$50.81

Geisinger Quality Options
Individual Filing for 2023
Projected Tax Estimates

Federal Income Tax

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Federal Income Tax:	**0.53%**

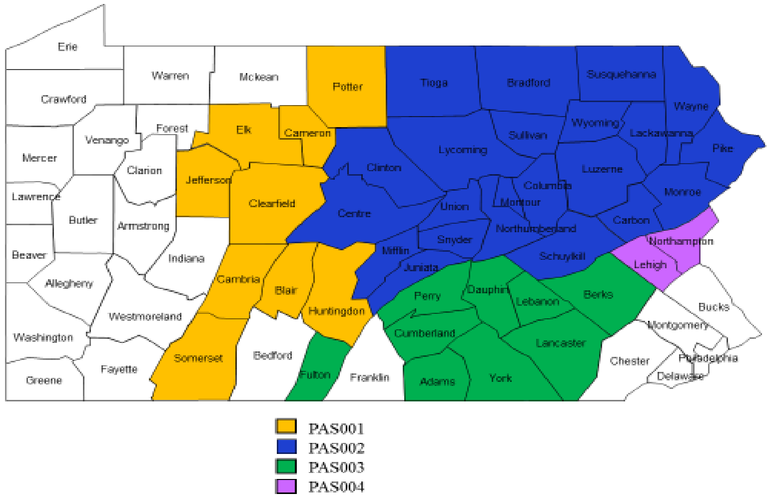
PA Premium & Other Taxes (if applicable)

Projected Margin:	2%
Projected State Income Tax Rate:	9.99%
Estimated State Income Tax:	**0.22%**

Geisinger Quality Options
Individual Filing for 2023
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012630	Silver	135	0.8610	1.12032
75729PA0012631	Silver	6	0.8610	1.12032
75729PA0012635	Silver	6	0.8610	1.12032
75729PA0012640	Silver	5	0.8610	1.12032
75729PA0012647	Gold	98	0.9320	1.17662
75729PA0012651	Gold	193	0.9320	1.17662
75729PA0012655	Gold	1,124	0.9320	1.17662
75729PA0012657	Gold	56	0.9320	1.17662
75729PA0012664	Silver	14	1.0138	1.25401
75729PA0012668	Silver	29	1.0138	1.25401
75729PA0012672	Silver	176	1.0138	1.25401
75729PA0012674	Silver	7	1.0138	1.25401
75729PA0012681	Bronze	73	0.7610	1.05812
75729PA0012685	Bronze	502	0.7610	1.05812
75729PA0012689	Bronze	1,291	0.7610	1.05812
75729PA0012691	Bronze	201	0.7610	1.05812
75729PA0012702	Bronze	28	0.7820	1.06952
75729PA0012706	Bronze	163	0.7820	1.06952
75729PA0012710	Bronze	452	0.7820	1.06952
75729PA0012712	Bronze	58	0.7820	1.06952
Total		**4,617**	**0.8343**	**1.1092**

2023 Marketplace Service Areas
Individual All-Access HMO & PPO



Geisinger Quality Options
Individual Filing for 2023
Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2021
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

		Business Subject to MLR Comprehensive Health Coverage Individual		
		Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1	Health premiums earned (From Part 2, Line 1.11)	148,231,927	43,300,421	191,532,348
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	3,080,935	841,652	3,922,587

Estimated Percentage:	2.05%

Geisinger Quality Options
Individual Filing for 2023
Benefit Changes

HIOS Plan ID	Plan Name	Benefit Changes	2022 Pricing AV	2023 Pricing AV
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	Ded 5000 to 5500, MOOP 7350 to 9000	82.3%	86.1%
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	Ded 5000 to 5500, MOOP 7350 to 9000	82.3%	86.1%
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	Ded 5000 to 5500, MOOP 7350 to 9000	82.3%	86.1%
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	Ded 5000 to 5500, MOOP 7350 to 9000	82.3%	86.1%
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/7000	Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300	83.6%	83.1%
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/7000	Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300	83.6%	83.1%
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/7000	Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300	83.6%	83.1%
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/7000	Ded 4650 to 7000, MOOP 7600 to 9100, Coins 20% to 30%, ER Copay 350 to 300	83.6%	83.1%

Geisinger Quality Options
Individual Filing for 2023
MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	80.3%	93.2%	32,724	4,332
2019	91.5%	93.8%	89,520	68,148
2020	80.6%	93.3%	61,078	63,912

Geisinger Quality Options
Individual Filing for 2023
COVID Adjustment

2020 COVID Adjustment

Month	Inpatient Factor	Outpatient Factor	Professional Factor
Mar-20	0.924	0.947	0.943
Apr-20	1.219	1.605	1.304
May-20	0.951	1.184	1.037
Jun-20	0.909	1.005	0.878
Jul-20	0.720	0.918	0.782
Aug-20	0.861	0.884	0.803
Sep-20	0.883	0.782	0.706
Oct-20	0.974	0.854	0.769
Nov-20	0.766	0.884	0.779
Dec-20	0.724	0.925	0.792

2021 COVID Adjustment

Total Incurred Claims in 2021:	$287,446,443
Total COVID Expenses in 2021:	$16,039,438
Portion of Claims from COVID in 2021:	5.6%
Estimated Portion of Claims from COVID in 2023:	1.0%
COVID Adjustment for 2021:	0.9542

Geisinger Quality Options
Individual Filing for 2023
Geographic Area Factors

Rating Areas	Member Months	Credibility^	Normalized Allowed PMPM*	Credibility Weighted Allowed PMPM	PMPM Relativity	Current Area Factor	Targeted Area Factor	Proposed Area Factor
2	491	4%	$426	$814	0.98	0.971	1.000	1.000
3	272,140	100%	$788	$788	0.95	0.939	0.950	0.950
5	5,146	43%	$696	$773	0.93	0.957	0.950	0.950
6	155,825	100%	$799	$799	0.96	1.105	1.000	1.000
7	23,923	100%	$1,249	$1,249	1.50	1.240	1.250	1.250
9	29,701	100%	$1,079	$1,079	1.30	1.146	1.200	1.200
Total	487,226	100%	$831	$831	1.00			

^12,000 member months is used to determine full credibility
*Excludes high cost members with total claims over $200,000

Geisinger Quality Options
Individual Filing for 2023
Risk Adjustment Metrics

GHP Individual

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	519,529	1.752	0.705	1.845
2018	677,053	1.677	0.728	1.836
2019	377,861	1.795	0.701	1.864
2020	220,702	1.764	0.717	1.909

GQO Individual

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	3,354	1.965	0.700	1.536
2018	3,230	1.740	0.700	1.699
2019	64,579	1.413	0.633	1.934
2020	39,257	1.837	0.679	1.946

GHP Small Group

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	51,117	1.475	0.859	1.532
2018	16,547	1.372	0.829	1.534
2019	15,883	1.477	0.821	1.600
2020	25,142	1.399	0.812	1.587

GQO Small Group

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	92,920	1.507	0.841	1.501
2018	160,123	1.451	0.826	1.537
2019	199,400	1.518	0.829	1.547
2020	210,403	1.393	0.829	1.538

Company Name:	Geisinger Quality Options
Market:	Individual
Product:	PPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>																	**75729PA0012647**		**75729PA0012647**	
HIOS Plan ID (Off Exchange)=>	**75729PA0012630**		**75729PA0012630**		**75729PA0012630**		**75729PA0012631**		**75729PA0012631**		**75729PA0012635**		**75729PA0012635**		**75729PA0012640**		**75729PA0012647**		**75729PA0012647**	
Plan Marketing Name =>	**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 30/50/5500**		**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 20/50/3250**	
Form # =>	**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**	
Rating Area =>	**Rating Area 3**		**Rating Area 6**		**Rating Area 9**		**Rating Area 2**		**Rating Area 5**		**Rating Area 7**		**Rating Area 9**		**Rating Area 6**		**Rating Area 2**		**Rating Area 5**	
Network =>	**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**		**Silver**		**Silver**		**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $5,500 / Rx: $500**		**Med: $3,250 / Rx: $0**		**Med: $3,250 / Rx: $0**	
Coinsurance =>	**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**	
Copays =>	**$30 / $50**		**$30 / $50**		**$30 / $50**		**$30 / $50**		**$30 / $50**		**$30 / $50**		**$30 / $50**		**$30 / $50**		**$20 / $50**		**$20 / $50**	
OOP Maximum =>	**$9,000**		**$9,000**		**$9,000**		**$9,000**		**$9,000**		**$9,000**		**$9,000**		**$9,000**		**$8,700**		**$8,700**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$286.24	$286.24	$301.31	$301.31	$361.57	$361.57	$301.31	$301.31	$286.24	$286.24	$376.63	$376.63	$361.57	$361.57	$301.31	$301.31	$339.44	$339.44	$322.47	$322.47
15	$311.69	$311.69	$328.09	$328.09	$393.71	$393.71	$328.09	$328.09	$311.69	$311.69	$410.11	$410.11	$393.71	$393.71	$328.09	$328.09	$369.61	$369.61	$351.13	$351.13
16	$321.41	$321.41	$338.33	$338.33	$406.00	$406.00	$338.33	$338.33	$321.41	$321.41	$422.91	$422.91	$406.00	$406.00	$338.33	$338.33	$381.15	$381.15	$362.09	$362.09
17	$331.14	$331.14	$348.57	$348.57	$418.29	$418.29	$348.57	$348.57	$331.14	$331.14	$435.71	$435.71	$418.29	$418.29	$348.57	$348.57	$392.69	$392.69	$373.05	$373.05
18	$341.62	$341.62	$359.60	$359.60	$431.52	$431.52	$359.60	$359.60	$341.62	$341.62	$449.50	$449.50	$431.52	$431.52	$359.60	$359.60	$405.11	$405.11	$384.85	$384.85
19	$352.10	$352.10	$370.63	$370.63	$444.75	$444.75	$370.63	$370.63	$352.10	$352.10	$463.28	$463.28	$444.75	$444.75	$370.63	$370.63	$417.53	$417.53	$396.66	$396.66
20	$362.95	$362.95	$382.05	$382.05	$458.46	$458.46	$382.05	$382.05	$362.95	$362.95	$477.56	$477.56	$458.46	$458.46	$382.05	$382.05	$430.40	$430.40	$408.88	$408.88
21	$374.18	$411.59	$393.87	$433.26	$472.64	$519.91	$393.87	$433.26	$374.18	$411.59	$492.34	$541.57	$472.64	$519.91	$393.87	$433.26	$443.72	$488.09	$421.53	$463.69
22	$374.18	$411.59	$393.87	$433.26	$472.64	$519.91	$393.87	$433.26	$374.18	$411.59	$492.34	$541.57	$472.64	$519.91	$393.87	$433.26	$443.72	$488.09	$421.53	$463.69
23	$374.18	$411.59	$393.87	$433.26	$472.64	$519.91	$393.87	$433.26	$374.18	$411.59	$492.34	$541.57	$472.64	$519.91	$393.87	$433.26	$443.72	$488.09	$421.53	$463.69
24	$374.18	$411.59	$393.87	$433.26	$472.64	$519.91	$393.87	$433.26	$374.18	$411.59	$492.34	$541.57	$472.64	$519.91	$393.87	$433.26	$443.72	$488.09	$421.53	$463.69
25	$375.67	$413.09	$395.44	$434.83	$474.53	$521.79	$395.44	$434.83	$375.67	$413.09	$494.30	$543.54	$474.53	$521.79	$395.44	$434.83	$445.49	$489.86	$423.21	$465.37
26	$383.15	$421.32	$403.32	$443.49	$483.98	$532.19	$403.32	$443.49	$383.15	$421.32	$504.15	$554.37	$483.98	$532.19	$403.32	$443.49	$454.36	$499.62	$431.64	$474.64
27	$392.13	$431.42	$412.77	$454.13	$495.33	$544.95	$412.77	$454.13	$392.13	$431.42	$515.96	$567.66	$495.33	$544.95	$412.77	$454.13	$465.01	$511.60	$441.76	$486.02
28	$406.73	$447.51	$428.13	$471.06	$513.76	$565.28	$428.13	$471.06	$406.73	$447.51	$535.17	$588.83	$513.76	$565.28	$428.13	$471.06	$482.32	$530.68	$458.20	$504.15
29	$418.70	$460.61	$440.74	$484.85	$528.88	$581.82	$440.74	$484.85	$418.70	$460.61	$550.92	$606.06	$528.88	$581.82	$440.74	$484.85	$496.51	$546.21	$471.69	$518.90
30	$424.69	$467.34	$447.04	$491.94	$536.45	$590.33	$447.04	$491.94	$424.69	$467.34	$558.80	$614.92	$536.45	$590.33	$447.04	$491.94	$503.61	$554.20	$478.43	$526.49
31	$433.67	$477.07	$456.49	$502.18	$547.79	$602.61	$456.49	$502.18	$433.67	$477.07	$570.61	$627.72	$547.79	$602.61	$456.49	$502.18	$514.26	$565.73	$488.55	$537.45
32	$442.65	$486.80	$465.94	$512.42	$559.13	$614.90	$465.94	$512.42	$442.65	$486.80	$582.43	$640.52	$559.13	$614.90	$465.94	$512.42	$524.91	$577.27	$498.67	$548.41
33	$448.26	$493.16	$471.85	$519.12	$566.22	$622.94	$471.85	$519.12	$448.26	$493.16	$589.81	$648.89	$566.22	$622.94	$471.85	$519.12	$531.57	$584.81	$504.99	$555.57
34	$454.25	$499.52	$478.15	$525.81	$573.78	$630.97	$478.15	$525.81	$454.25	$499.52	$597.69	$657.26	$573.78	$630.97	$478.15	$525.81	$538.67	$592.36	$511.73	$562.74
35	$457.24	$502.89	$481.30	$529.36	$577.57	$635.23	$481.30	$529.36	$457.24	$502.89	$601.63	$661.69	$577.57	$635.23	$481.30	$529.36	$542.22	$596.35	$515.11	$566.53
36	$460.23	$506.26	$484.46	$532.90	$581.35	$639.48	$484.46	$532.90	$460.23	$506.26	$605.57	$666.13	$581.35	$639.48	$484.46	$532.90	$545.77	$600.34	$518.48	$570.33
37	$463.23	$509.62	$487.61	$536.45	$585.13	$643.73	$487.61	$536.45	$463.23	$509.62	$609.51	$670.56	$585.13	$643.73	$487.61	$536.45	$549.32	$604.34	$521.85	$574.12
38	$466.22	$512.99	$490.76	$539.99	$588.91	$647.99	$490.76	$539.99	$466.22	$512.99	$613.45	$674.99	$588.91	$647.99	$490.76	$539.99	$552.87	$608.33	$525.22	$577.91
39	$472.21	$519.35	$497.06	$546.69	$596.47	$656.02	$497.06	$546.69	$472.21	$519.35	$621.32	$683.36	$596.47	$656.02	$497.06	$546.69	$559.97	$615.87	$531.97	$585.08
40	$478.19	$526.09	$503.36	$553.78	$604.03	$664.53	$503.36	$553.78	$478.19	$526.09	$629.20	$692.22	$604.03	$664.53	$503.36	$553.78	$567.07	$623.86	$538.71	$592.67
41	$487.17	$535.82	$512.81	$564.02	$615.38	$676.82	$512.81	$564.02	$487.17	$535.82	$641.02	$705.02	$615.38	$676.82	$512.81	$564.02	$577.71	$635.40	$548.83	$603.63
42	$495.78	$545.54	$521.87	$574.26	$626.25	$689.11	$521.87	$574.26	$495.78	$545.54	$652.34	$717.82	$626.25	$689.11	$521.87	$574.26	$587.92	$646.93	$558.52	$614.59
43	$507.75	$558.64	$534.48	$588.04	$641.37	$705.65	$534.48	$588.04	$507.75	$558.64	$668.10	$735.05	$641.37	$705.65	$534.48	$588.04	$602.12	$662.46	$572.01	$629.34
44	$522.72	$575.10	$550.23	$605.37	$660.28	$726.45	$550.23	$605.37	$522.72	$575.10	$687.79	$756.72	$660.28	$726.45	$550.23	$605.37	$619.87	$681.99	$588.87	$647.89
45	$540.31	$594.19	$568.74	$625.46	$682.49	$750.55	$568.74	$625.46	$540.31	$594.19	$710.93	$781.82	$682.49	$750.55	$568.74	$625.46	$640.72	$704.62	$608.69	$669.39
46	$561.26	$617.38	$590.80	$649.88	$708.96	$779.85	$590.80	$649.88	$561.26	$617.38	$738.50	$812.35	$708.96	$779.85	$590.80	$649.88	$665.57	$732.13	$632.29	$695.52
47	$584.83	$643.20	$615.61	$677.06	$738.74	$812.47	$615.61	$677.06	$584.83	$643.20	$769.52	$846.32	$738.74	$812.47	$615.61	$677.06	$693.52	$762.74	$658.85	$724.61
48	$611.77	$673.14	$643.97	$708.56	$772.77	$850.28	$643.97	$708.56	$611.77	$673.14	$804.96	$885.71	$772.77	$850.28	$643.97	$708.56	$725.47	$798.24	$689.20	$758.33
49	$638.34	$702.32	$671.94	$739.29	$806.32	$887.14	$671.94	$739.29	$638.34	$702.32	$839.92	$924.11	$806.32	$887.14	$671.94	$739.29	$756.97	$832.85	$719.13	$791.21
50	$668.27	$735.25	$703.44	$773.95	$844.13	$928.74	$703.44	$773.95	$668.27	$735.25	$879.31	$967.43	$844.13	$928.74	$703.44	$773.95	$792.47	$871.90	$752.85	$828.30
51	$697.83	$767.80	$734.56	$808.21	$881.47	$969.86	$734.56	$808.21	$697.83	$767.80	$918.20	$1,010.27	$881.47	$969.86	$734.56	$808.21	$827.52	$910.50	$786.15	$864.97
52	$730.39	$803.35	$768.83	$845.63	$922.59	$1,014.76	$768.83	$845.63	$730.39	$803.35	$961.03	$1,057.04	$922.59	$1,014.76	$768.83	$845.63	$866.13	$952.65	$822.82	$905.02
53	$763.31	$839.64	$803.49	$883.84	$964.18	$1,060.60	$803.49	$883.84	$763.31	$839.64	$1,004.36	$1,104.79	$964.18	$1,060.60	$803.49	$883.84	$905.17	$995.69	$859.92	$945.91
54	$798.86	$878.56	$840.90	$924.80	$1,009.08	$1,109.76	$840.90	$924.80	$798.86	$878.56	$1,051.13	$1,156.00	$1,009.08	$1,109.76	$840.90	$924.80	$947.33	$1,041.84	$899.96	$989.75
55	$834.41	$917.85	$878.32	$966.15	$1,053.99	$1,159.38	$878.32	$966.15	$834.41	$917.85	$1,097.90	$1,207.69	$1,053.99	$1,159.38	$878.32	$966.15	$989.48	$1,088.43	$940.01	$1,034.01
56	$872.94	$960.13	$918.89	$1,010.66	$1,102.67	$1,212.79	$918.89	$1,010.66	$872.94	$960.13	$1,148.61	$1,263.33	$1,102.67	$1,212.79	$918.89	$1,010.66	$1,035.18	$1,138.57	$983.42	$1,081.64
57	$911.86	$1,003.16	$959.85	$1,055.95	$1,151.82	$1,267.15	$959.85	$1,055.95	$911.86	$1,003.16	$1,199.81	$1,319.94	$1,151.82	$1,267.15	$959.85	$1,055.95	$1,081.33	$1,189.59	$1,027.26	$1,130.11
58	$953.39	$1,048.81	$1,003.57	$1,104.01	$1,204.28	$1,324.81	$1,003.57	$1,104.01	$953.39	$1,048.81	$1,254.46	$1,380.01	$1,204.28	$1,324.81	$1,003.57	$1,104.01	$1,130.58	$1,243.73	$1,074.05	$1,181.54
59	$973.97	$1,071.26	$1,025.23	$1,127.64	$1,230.28	$1,353.17	$1,025.23	$1,127.64	$973.97	$1,071.26	$1,281.54	$1,409.55	$1,230.28	$1,353.17	$1,025.23	$1,127.64	$1,154.98	$1,270.35	$1,097.24	$1,206.83
60	$1,015.50	$1,116.91	$1,068.95	$1,175.69	$1,282.74	$1,410.83	$1,068.95	$1,175.69	$1,015.50	$1,116.91	$1,336.19	$1,469.61	$1,282.74	$1,410.83	$1,068.95	$1,175.69	$1,204.24	$1,324.48	$1,144.03	$1,258.26
61	$1,051.43	$1,156.57	$1,106.76	$1,217.44	$1,328.12	$1,460.93	$1,106.76	$1,217.44	$1,051.43	$1,156.57	$1,383.45	$1,521.80	$1,328.12	$1,460.93	$1,106.76	$1,217.44	$1,246.83	$1,371.52	$1,184.49	$1,302.94
62	$1,075.00	$1,182.39	$1,131.58	$1,244.62	$1,357.89	$1,493.54	$1,131.58	$1,244.62	$1,075.00	$1,182.39	$1,414.47	$1,555.77	$1,357.89	$1,493.54	$1,131.58	$1,244.62	$1,274.79	$1,402.13	$1,211.05	$1,332.03
63	$1,104.56	$1,214.94	$1,162.69	$1,278.88	$1,395.23	$1,534.66	$1,162.69	$1,278.88	$1,104.56	$1,214.94	$1,453.37	$1,598.60	$1,395.23	$1,534.66	$1,162.69	$1,278.88	$1,309.84	$1,440.74	$1,244.35	$1,368.70
64+	$1,122.52	$1,234.77	$1,181.60	$1,299.76	$1,417.92	$1,559.71	$1,181.60	$1,299.76	$1,122.52	$1,234.77	$1,477.00	$1,624.70	$1,417.92	$1,559.71	$1,181.60	$1,299.76	$1,331.14	$1,464.25	$1,264.58	$1,391.04

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

HIOS Plan ID (On Exchange)=>	**75729PA0012651**		**75729PA0012651**		**75729PA0012655**		**75729PA0012655**		**75729PA0012655**		**75729PA0012657**		**75729PA0012664**		**75729PA0012664**		**75729PA0012668**		**75729PA0012668**	
HIOS Plan ID (Off Exchange)=>	**75729PA0012651**		**75729PA0012651**		**75729PA0012655**		**75729PA0012655**		**75729PA0012655**		**75729PA0012657**		**75729PA0012664**		**75729PA0012664**		**75729PA0012668**		**75729PA0012668**	
Plan Marketing Name =>	**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 20/50/3250**		**Geisinger Marketplace All-Access PPO 30/60/7000**		**Geisinger Marketplace All-Access PPO 30/60/7000**		**Geisinger Marketplace All-Access PPO 30/60/7000**		**Geisinger Marketplace All-Access PPO 30/60/7000**	
Form # =>	**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**		**M-152-115-F Rev. 1/23**	
Rating Area =>	**Rating Area 7**		**Rating Area 9**		**Rating Area 3**		**Rating Area 6**		**Rating Area 9**		**Rating Area 6**		**Rating Area 2**		**Rating Area 5**		**Rating Area 7**		**Rating Area 9**	
Network =>	**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**		**Geisinger Marketplace All-Access PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**Med: $3,250 / Rx: $0**		**Med: $3,250 / Rx: $0**		**Med: $3,250 / Rx: $0**		**Med: $3,250 / Rx: $0**		**Med: $3,250 / Rx: $0**		**Med: $3,250 / Rx: $0**		**Med: $7,000 / Rx: $500**		**Med: $7,000 / Rx: $500**		**Med: $7,000 / Rx: $500**		**Med: $7,000 / Rx: $500**	
Coinsurance =>	**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**		**30%**	
Copays =>	**$20 / $50**		**$20 / $50**		**$20 / $50**		**$20 / $50**		**$20 / $50**		**$20 / $50**		**$30 / $60**		**$30 / $60**		**$30 / $60**		**$30 / $60**	
OOP Maximum =>	**$8,700**		**$8,700**		**$8,700**		**$8,700**		**$8,700**		**$8,700**		**$9,100**		**$9,100**		**$9,100**		**$9,100**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$424.30	$424.30	$407.33	$407.33	$322.47	$322.47	$339.44	$339.44	$407.33	$407.33	$339.44	$339.44	$389.29	$389.29	$369.83	$369.83	$486.61	$486.61	$467.15	$467.15
15	$462.02	$462.02	$443.54	$443.54	$351.13	$351.13	$369.61	$369.61	$443.54	$443.54	$369.61	$369.61	$423.89	$423.89	$402.70	$402.70	$529.87	$529.87	$508.67	$508.67
16	$476.44	$476.44	$457.38	$457.38	$362.09	$362.09	$381.15	$381.15	$457.38	$457.38	$381.15	$381.15	$437.12	$437.12	$415.27	$415.27	$546.41	$546.41	$524.55	$524.55
17	$490.86	$490.86	$471.22	$471.22	$373.05	$373.05	$392.69	$392.69	$471.22	$471.22	$392.69	$392.69	$450.36	$450.36	$427.84	$427.84	$562.94	$562.94	$540.43	$540.43
18	$506.39	$506.39	$486.13	$486.13	$384.85	$384.85	$405.11	$405.11	$486.13	$486.13	$405.11	$405.11	$464.60	$464.60	$441.37	$441.37	$580.75	$580.75	$557.52	$557.52
19	$521.92	$521.92	$501.04	$501.04	$396.66	$396.66	$417.53	$417.53	$501.04	$501.04	$417.53	$417.53	$478.85	$478.85	$454.91	$454.91	$598.57	$598.57	$574.62	$574.62
20	$538.00	$538.00	$516.48	$516.48	$408.88	$408.88	$430.40	$430.40	$516.48	$516.48	$430.40	$430.40	$493.61	$493.61	$468.93	$468.93	$617.01	$617.01	$592.33	$592.33
21	$554.65	$610.11	$532.46	$585.71	$421.53	$463.69	$443.72	$488.09	$532.46	$585.71	$443.72	$488.09	$508.88	$559.77	$483.44	$531.78	$636.10	$699.71	$610.66	$671.72
22	$554.65	$610.11	$532.46	$585.71	$421.53	$463.69	$443.72	$488.09	$532.46	$585.71	$443.72	$488.09	$508.88	$559.77	$483.44	$531.78	$636.10	$699.71	$610.66	$671.72
23	$554.65	$610.11	$532.46	$585.71	$421.53	$463.69	$443.72	$488.09	$532.46	$585.71	$443.72	$488.09	$508.88	$559.77	$483.44	$531.78	$636.10	$699.71	$610.66	$671.72
24	$554.65	$610.11	$532.46	$585.71	$421.53	$463.69	$443.72	$488.09	$532.46	$585.71	$443.72	$488.09	$508.88	$559.77	$483.44	$531.78	$636.10	$699.71	$610.66	$671.72
25	$556.86	$612.32	$534.59	$587.83	$423.21	$465.37	$445.49	$489.86	$534.59	$587.83	$445.49	$489.86	$510.91	$561.80	$485.37	$533.71	$638.64	$702.25	$613.09	$674.16
26	$567.95	$624.53	$545.23	$599.55	$431.64	$474.64	$454.36	$499.62	$545.23	$599.55	$454.36	$499.62	$521.09	$572.99	$495.03	$544.34	$651.36	$716.24	$625.31	$687.59
27	$581.26	$639.50	$558.01	$613.92	$441.76	$486.02	$465.01	$511.60	$558.01	$613.92	$465.01	$511.60	$533.30	$586.73	$506.64	$557.40	$666.63	$733.42	$639.96	$704.08
28	$602.90	$663.35	$578.78	$636.82	$458.20	$504.15	$482.32	$530.68	$578.78	$636.82	$482.32	$530.68	$553.15	$608.62	$525.49	$578.18	$691.44	$760.77	$663.78	$730.34
29	$620.64	$682.76	$595.82	$655.45	$471.69	$518.90	$496.51	$546.21	$595.82	$655.45	$496.51	$546.21	$569.43	$626.43	$540.96	$595.11	$711.79	$783.03	$683.32	$751.71
30	$629.52	$692.75	$604.34	$665.04	$478.43	$526.49	$503.61	$554.20	$604.34	$665.04	$503.61	$554.20	$577.57	$635.59	$548.70	$603.81	$721.97	$794.48	$693.09	$762.70
31	$642.83	$707.17	$617.12	$678.88	$488.55	$537.45	$514.26	$565.73	$617.12	$678.88	$514.26	$565.73	$589.79	$648.82	$560.30	$616.38	$737.23	$811.02	$707.74	$778.58
32	$656.14	$721.59	$629.89	$692.72	$498.67	$548.41	$524.91	$577.27	$629.89	$692.72	$524.91	$577.27	$602.00	$662.05	$571.90	$628.95	$752.50	$827.56	$722.40	$794.46
33	$664.46	$731.02	$637.88	$701.78	$504.99	$555.57	$531.57	$584.81	$637.88	$701.78	$531.57	$584.81	$609.63	$670.70	$579.15	$637.16	$762.04	$838.37	$731.56	$804.84
34	$673.33	$740.45	$646.40	$710.83	$511.73	$562.74	$538.67	$592.36	$646.40	$710.83	$538.67	$592.36	$617.78	$679.35	$586.89	$645.38	$772.22	$849.19	$741.33	$815.22
35	$677.77	$745.44	$650.66	$715.62	$515.11	$566.53	$542.22	$596.35	$650.66	$715.62	$542.22	$596.35	$621.85	$683.93	$590.75	$649.73	$777.31	$854.91	$746.22	$820.72
36	$682.21	$750.43	$654.92	$720.41	$518.48	$570.33	$545.77	$600.34	$654.92	$720.41	$545.77	$600.34	$625.92	$688.51	$594.62	$654.08	$782.40	$860.64	$751.10	$826.21
37	$686.65	$755.42	$659.18	$725.20	$521.85	$574.12	$549.32	$604.34	$659.18	$725.20	$549.32	$604.34	$629.99	$693.09	$598.49	$658.43	$787.49	$866.36	$755.99	$831.71
38	$691.08	$760.41	$663.44	$730.00	$525.22	$577.91	$552.87	$608.33	$663.44	$730.00	$552.87	$608.33	$634.06	$697.67	$602.36	$662.79	$792.57	$872.09	$760.87	$837.20
39	$699.96	$769.84	$671.96	$739.05	$531.97	$585.08	$559.97	$615.87	$671.96	$739.05	$559.97	$615.87	$642.20	$706.32	$610.09	$671.00	$802.75	$882.90	$770.64	$847.58
40	$708.83	$779.83	$680.48	$748.63	$538.71	$592.67	$567.07	$623.86	$680.48	$748.63	$567.07	$623.86	$650.34	$715.48	$617.83	$679.71	$812.93	$894.35	$780.41	$858.58
41	$722.14	$794.25	$693.26	$762.48	$548.83	$603.63	$577.71	$635.40	$693.26	$762.48	$577.71	$635.40	$662.56	$728.71	$629.43	$692.27	$828.20	$910.89	$795.07	$874.45
42	$734.90	$808.67	$705.50	$776.32	$558.52	$614.59	$587.92	$646.93	$705.50	$776.32	$587.92	$646.93	$674.26	$741.94	$640.55	$704.84	$842.83	$927.43	$809.11	$890.33
43	$752.65	$828.08	$722.54	$794.96	$572.01	$629.34	$602.12	$662.46	$722.54	$794.96	$602.12	$662.46	$690.54	$759.75	$656.02	$721.76	$863.18	$949.69	$828.65	$911.70
44	$774.83	$852.48	$743.84	$818.38	$588.87	$647.89	$619.87	$681.99	$743.84	$818.38	$619.87	$681.99	$710.90	$782.14	$675.35	$743.04	$888.62	$977.68	$853.08	$938.57
45	$800.90	$880.77	$768.87	$845.54	$608.69	$669.39	$640.72	$704.62	$768.87	$845.54	$640.72	$704.62	$734.82	$808.10	$698.08	$767.69	$918.52	$1,010.12	$881.78	$969.71
46	$831.96	$915.16	$798.68	$878.55	$632.29	$695.52	$665.57	$732.13	$798.68	$878.55	$665.57	$732.13	$763.31	$839.65	$725.15	$797.66	$954.14	$1,049.56	$915.98	$1,007.57
47	$866.90	$953.43	$832.23	$915.29	$658.85	$724.61	$693.52	$762.74	$832.23	$915.29	$693.52	$762.74	$795.37	$874.76	$755.60	$831.02	$994.22	$1,093.45	$954.45	$1,049.71
48	$906.84	$997.80	$870.56	$957.89	$689.20	$758.33	$725.47	$798.24	$870.56	$957.89	$725.47	$798.24	$832.01	$915.47	$790.41	$869.69	$1,040.02	$1,144.33	$998.41	$1,098.56
49	$946.22	$1,041.06	$908.37	$999.42	$719.13	$791.21	$756.97	$832.85	$908.37	$999.42	$756.97	$832.85	$868.14	$955.16	$824.74	$907.40	$1,085.18	$1,193.95	$1,041.77	$1,146.19
50	$990.59	$1,089.87	$950.97	$1,046.28	$752.85	$828.30	$792.47	$871.90	$950.97	$1,046.28	$792.47	$871.90	$908.85	$999.94	$863.41	$949.94	$1,136.07	$1,249.93	$1,090.62	$1,199.93
51	$1,034.41	$1,138.12	$993.03	$1,092.60	$786.15	$864.97	$827.52	$910.50	$993.03	$1,092.60	$827.52	$910.50	$949.05	$1,044.21	$901.60	$992.00	$1,186.32	$1,305.27	$1,138.86	$1,253.06
52	$1,082.66	$1,190.81	$1,039.35	$1,143.18	$822.82	$905.02	$866.13	$952.65	$1,039.35	$1,143.18	$866.13	$952.65	$993.33	$1,092.56	$943.66	$1,037.93	$1,241.66	$1,365.70	$1,191.99	$1,311.07
53	$1,131.47	$1,244.61	$1,086.21	$1,194.83	$859.92	$945.91	$905.17	$995.69	$1,086.21	$1,194.83	$905.17	$995.69	$1,038.11	$1,141.92	$986.20	$1,084.82	$1,297.63	$1,427.40	$1,245.73	$1,370.30
54	$1,184.16	$1,302.30	$1,136.79	$1,250.21	$899.96	$989.75	$947.33	$1,041.84	$1,136.79	$1,250.21	$947.33	$1,041.84	$1,086.45	$1,194.84	$1,032.13	$1,135.10	$1,358.06	$1,493.55	$1,303.74	$1,433.81
55	$1,236.85	$1,360.53	$1,187.38	$1,306.11	$940.01	$1,034.01	$989.48	$1,088.43	$1,187.38	$1,306.11	$989.48	$1,088.43	$1,134.79	$1,248.27	$1,078.05	$1,185.86	$1,418.49	$1,560.34	$1,361.75	$1,497.93
56	$1,293.98	$1,423.21	$1,242.22	$1,366.28	$983.42	$1,081.64	$1,035.18	$1,138.57	$1,242.22	$1,366.28	$1,035.18	$1,138.57	$1,187.21	$1,305.78	$1,127.85	$1,240.49	$1,484.01	$1,632.22	$1,424.65	$1,566.93
57	$1,351.66	$1,486.99	$1,297.59	$1,427.51	$1,027.26	$1,130.11	$1,081.33	$1,189.59	$1,297.59	$1,427.51	$1,081.33	$1,189.59	$1,240.13	$1,364.30	$1,178.12	$1,296.08	$1,550.16	$1,705.37	$1,488.16	$1,637.16
58	$1,413.23	$1,554.66	$1,356.70	$1,492.47	$1,074.05	$1,181.54	$1,130.58	$1,243.73	$1,356.70	$1,492.47	$1,130.58	$1,243.73	$1,296.62	$1,426.38	$1,231.79	$1,355.06	$1,620.77	$1,782.97	$1,555.94	$1,711.66
59	$1,443.73	$1,587.94	$1,385.98	$1,524.42	$1,097.24	$1,206.83	$1,154.98	$1,270.35	$1,385.98	$1,524.42	$1,154.98	$1,270.35	$1,324.60	$1,456.91	$1,258.37	$1,384.07	$1,655.76	$1,821.14	$1,589.53	$1,748.29
60	$1,505.30	$1,655.60	$1,445.08	$1,589.38	$1,144.03	$1,258.26	$1,204.24	$1,324.48	$1,445.08	$1,589.38	$1,204.24	$1,324.48	$1,381.09	$1,518.99	$1,312.03	$1,443.05	$1,726.36	$1,898.74	$1,657.31	$1,822.79
61	$1,558.54	$1,714.40	$1,496.20	$1,645.82	$1,184.49	$1,302.94	$1,246.83	$1,371.52	$1,496.20	$1,645.82	$1,246.83	$1,371.52	$1,429.94	$1,572.94	$1,358.44	$1,494.29	$1,787.43	$1,966.17	$1,715.93	$1,887.52
62	$1,593.48	$1,752.67	$1,529.74	$1,682.56	$1,211.05	$1,332.03	$1,274.79	$1,402.13	$1,529.74	$1,682.56	$1,274.79	$1,402.13	$1,462.00	$1,608.05	$1,388.90	$1,527.65	$1,827.50	$2,010.06	$1,754.40	$1,929.66
63	$1,637.30	$1,800.92	$1,571.81	$1,728.88	$1,244.35	$1,368.70	$1,309.84	$1,440.74	$1,571.81	$1,728.88	$1,309.84	$1,440.74	$1,502.20	$1,652.32	$1,427.09	$1,569.70	$1,877.75	$2,065.40	$1,802.64	$1,982.78
64+	$1,663.92	$1,830.32	$1,597.37	$1,757.10	$1,264.58	$1,391.04	$1,331.14	$1,464.25	$1,597.37	$1,757.10	$1,331.14	$1,464.25	$1,526.63	$1,679.29	$1,450.30	$1,595.33	$1,908.29	$2,099.11	$1,831.95	$2,015.15

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

HIOS Plan ID (On Exchange)=>	75729PA0012672		75729PA0012672		75729PA0012672		75729PA0012674		75729PA0012681		75729PA0012681		75729PA0012685		75729PA0012685		75729PA0012689		75729PA0012689	
HIOS Plan ID (Off Exchange)=>	75729PA0012672		75729PA0012672		75729PA0012672		75729PA0012674		75729PA0012681		75729PA0012681		75729PA0012685		75729PA0012685		75729PA0012689		75729PA0012689	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/60/7000		Geisinger Marketplace All-Access PPO 30/60/7000		Geisinger Marketplace All-Access PPO 30/60/7000		Geisinger Marketplace All-Access PPO 30/60/7000		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400	
Form # =>	M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Med: $7,000 / Rx: $500		Med: $7,000 / Rx: $500		Med: $7,000 / Rx: $500		Med: $7,000 / Rx: $500		Combined: $8,400		Combined: $8,400		Combined: $8,400		Combined: $8,400		Combined: $8,400		Combined: $8,400	
Coinsurance =>	30%		30%		30%		30%		0%		0%		0%		0%		0%		0%	
Copays =>	$30 / $60		$30 / $60		$30 / $60		$30 / $60		$40 / $80		$40 / $80		$40 / $80		$40 / $80		$40 / $80		$40 / $80	
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$8,550		$8,550		$8,550		$8,550		$8,550		$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$369.83	$369.83	$389.29	$389.29	$467.15	$467.15	$389.29	$389.29	$254.66	$254.66	$241.92	$241.92	$318.32	$318.32	$305.59	$305.59	$241.92	$241.92	$254.66	$254.66
15	$402.70	$402.70	$423.89	$423.89	$508.67	$508.67	$423.89	$423.89	$277.29	$277.29	$263.43	$263.43	$346.61	$346.61	$332.75	$332.75	$263.43	$263.43	$277.29	$277.29
16	$415.27	$415.27	$437.12	$437.12	$524.55	$524.55	$437.12	$437.12	$285.95	$285.95	$271.65	$271.65	$357.43	$357.43	$343.14	$343.14	$271.65	$271.65	$285.95	$285.95
17	$427.84	$427.84	$450.36	$450.36	$540.43	$540.43	$450.36	$450.36	$294.60	$294.60	$279.87	$279.87	$368.25	$368.25	$353.52	$353.52	$279.87	$279.87	$294.60	$294.60
18	$441.37	$441.37	$464.60	$464.60	$557.52	$557.52	$464.60	$464.60	$303.92	$303.92	$288.73	$288.73	$379.90	$379.90	$364.71	$364.71	$288.73	$288.73	$303.92	$303.92
19	$454.91	$454.91	$478.85	$478.85	$574.62	$574.62	$478.85	$478.85	$313.24	$313.24	$297.58	$297.58	$391.55	$391.55	$375.89	$375.89	$297.58	$297.58	$313.24	$313.24
20	$468.93	$468.93	$493.61	$493.61	$592.33	$592.33	$493.61	$493.61	$322.90	$322.90	$306.75	$306.75	$403.62	$403.62	$387.48	$387.48	$306.75	$306.75	$322.90	$322.90
21	$483.44	$531.78	$508.88	$559.77	$610.66	$671.72	$508.88	$559.77	$332.89	$366.18	$316.24	$347.87	$416.11	$457.72	$399.46	$439.41	$316.24	$347.87	$332.89	$366.18
22	$483.44	$531.78	$508.88	$559.77	$610.66	$671.72	$508.88	$559.77	$332.89	$366.18	$316.24	$347.87	$416.11	$457.72	$399.46	$439.41	$316.24	$347.87	$332.89	$366.18
23	$483.44	$531.78	$508.88	$559.77	$610.66	$671.72	$508.88	$559.77	$332.89	$366.18	$316.24	$347.87	$416.11	$457.72	$399.46	$439.41	$316.24	$347.87	$332.89	$366.18
24	$483.44	$531.78	$508.88	$559.77	$610.66	$671.72	$508.88	$559.77	$332.89	$366.18	$316.24	$347.87	$416.11	$457.72	$399.46	$439.41	$316.24	$347.87	$332.89	$366.18
25	$485.37	$533.71	$510.91	$561.80	$613.09	$674.16	$510.91	$561.80	$334.21	$367.50	$317.50	$349.13	$417.77	$459.38	$401.06	$441.00	$317.50	$349.13	$334.21	$367.50
26	$495.03	$544.34	$521.09	$572.99	$625.31	$687.59	$521.09	$572.99	$340.87	$374.83	$323.83	$356.08	$426.09	$468.53	$409.05	$449.79	$323.83	$356.08	$340.87	$374.83
27	$506.64	$557.40	$533.30	$586.73	$639.96	$704.08	$533.30	$586.73	$348.86	$383.81	$331.42	$364.62	$436.08	$479.77	$418.63	$460.58	$331.42	$364.62	$348.86	$383.81
28	$525.49	$578.18	$553.15	$608.62	$663.78	$730.34	$553.15	$608.62	$361.84	$398.13	$343.75	$378.22	$452.30	$497.66	$434.21	$477.75	$343.75	$378.22	$361.84	$398.13
29	$540.96	$595.11	$569.43	$626.43	$683.32	$751.71	$569.43	$626.43	$372.50	$409.78	$353.87	$389.29	$465.62	$512.22	$447.00	$491.73	$353.87	$389.29	$372.50	$409.78
30	$548.70	$603.81	$577.57	$635.59	$693.09	$762.70	$577.57	$635.59	$377.82	$415.77	$358.93	$394.98	$472.28	$519.71	$453.39	$498.93	$358.93	$394.98	$377.82	$415.77
31	$560.30	$616.38	$589.79	$648.82	$707.74	$778.58	$589.79	$648.82	$385.81	$424.43	$366.52	$403.20	$482.26	$530.53	$462.97	$509.31	$366.52	$403.20	$385.81	$424.43
32	$571.90	$628.95	$602.00	$662.05	$722.40	$794.46	$602.00	$662.05	$393.80	$433.08	$374.11	$411.43	$492.25	$541.35	$472.56	$519.70	$374.11	$411.43	$393.80	$433.08
33	$579.15	$637.16	$609.63	$670.70	$731.56	$804.84	$609.63	$670.70	$398.79	$438.74	$378.85	$416.80	$498.49	$548.42	$478.55	$526.49	$378.85	$416.80	$398.79	$438.74
34	$586.89	$645.38	$617.78	$679.35	$741.33	$815.22	$617.78	$679.35	$404.12	$444.40	$383.91	$422.18	$505.15	$555.50	$484.94	$533.28	$383.91	$422.18	$404.12	$444.40
35	$590.75	$649.73	$621.85	$683.93	$746.22	$820.72	$621.85	$683.93	$406.78	$447.39	$386.44	$425.03	$508.48	$559.24	$488.14	$536.87	$386.44	$425.03	$406.78	$447.39
36	$594.62	$654.08	$625.92	$688.51	$751.10	$826.21	$625.92	$688.51	$409.45	$450.39	$388.97	$427.87	$511.81	$562.99	$491.34	$540.47	$388.97	$427.87	$409.45	$450.39
37	$598.49	$658.43	$629.99	$693.09	$755.99	$831.71	$629.99	$693.09	$412.11	$453.39	$391.50	$430.72	$515.14	$566.73	$494.53	$544.06	$391.50	$430.72	$412.11	$453.39
38	$602.36	$662.79	$634.06	$697.67	$760.87	$837.20	$634.06	$697.67	$414.77	$456.38	$394.03	$433.56	$518.47	$570.48	$497.73	$547.66	$394.03	$433.56	$414.77	$456.38
39	$610.09	$671.00	$642.20	$706.32	$770.64	$847.58	$642.20	$706.32	$420.10	$462.04	$399.09	$438.94	$525.12	$577.55	$504.12	$554.45	$399.09	$438.94	$420.10	$462.04
40	$617.83	$679.71	$650.34	$715.48	$780.41	$858.58	$650.34	$715.48	$425.42	$468.03	$404.15	$444.63	$531.78	$585.04	$510.51	$561.64	$404.15	$444.63	$425.42	$468.03
41	$629.43	$692.27	$662.56	$728.71	$795.07	$874.45	$662.56	$728.71	$433.41	$476.69	$411.74	$452.85	$541.77	$595.86	$520.10	$572.03	$411.74	$452.85	$433.41	$476.69
42	$640.55	$704.84	$674.26	$741.94	$809.11	$890.33	$674.26	$741.94	$441.07	$485.34	$419.02	$461.08	$551.34	$606.68	$529.28	$582.41	$419.02	$461.08	$441.07	$485.34
43	$656.02	$721.76	$690.54	$759.75	$828.65	$911.70	$690.54	$759.75	$451.72	$496.99	$429.14	$472.14	$564.65	$621.24	$542.07	$596.39	$429.14	$472.14	$451.72	$496.99
44	$675.35	$743.04	$710.90	$782.14	$853.08	$938.57	$710.90	$782.14	$465.04	$511.64	$441.79	$486.06	$581.30	$639.55	$558.05	$613.97	$441.79	$486.06	$465.04	$511.64
45	$698.08	$767.69	$734.82	$808.10	$881.78	$969.71	$734.82	$808.10	$480.68	$528.62	$456.65	$502.19	$600.85	$660.77	$576.82	$634.34	$456.65	$502.19	$480.68	$528.62
46	$725.15	$797.66	$763.31	$839.65	$915.98	$1,007.57	$763.31	$839.65	$499.32	$549.26	$474.36	$521.79	$624.16	$686.57	$599.19	$659.11	$474.36	$521.79	$499.32	$549.26
47	$755.60	$831.02	$795.37	$874.76	$954.45	$1,049.71	$795.37	$874.76	$520.30	$572.23	$494.28	$543.61	$650.37	$715.28	$624.36	$686.67	$494.28	$543.61	$520.30	$572.23
48	$790.41	$869.69	$832.01	$915.47	$998.41	$1,098.56	$832.01	$915.47	$544.26	$598.86	$517.05	$568.91	$680.33	$748.57	$653.12	$718.63	$517.05	$568.91	$544.26	$598.86
49	$824.74	$907.40	$868.14	$955.16	$1,041.77	$1,146.19	$868.14	$955.16	$567.90	$624.82	$539.50	$593.58	$709.87	$781.03	$681.48	$749.79	$539.50	$593.58	$567.90	$624.82
50	$863.41	$949.94	$908.85	$999.94	$1,090.62	$1,199.93	$908.85	$999.94	$594.53	$654.12	$564.80	$621.41	$743.16	$817.64	$713.43	$784.94	$564.80	$621.41	$594.53	$654.12
51	$901.60	$992.00	$949.05	$1,044.21	$1,138.86	$1,253.06	$949.05	$1,044.21	$620.83	$683.08	$589.79	$648.92	$776.03	$853.84	$744.99	$819.69	$589.79	$648.92	$620.83	$683.08
52	$943.66	$1,037.93	$993.33	$1,092.56	$1,191.99	$1,311.07	$993.33	$1,092.56	$649.79	$714.70	$617.30	$678.96	$812.23	$893.37	$779.75	$857.64	$617.30	$678.96	$649.79	$714.70
53	$986.20	$1,084.82	$1,038.11	$1,141.92	$1,245.73	$1,370.30	$1,038.11	$1,141.92	$679.08	$746.99	$645.13	$709.64	$848.85	$933.74	$814.90	$896.39	$645.13	$709.64	$679.08	$746.99
54	$1,032.13	$1,135.10	$1,086.45	$1,194.84	$1,303.74	$1,433.81	$1,086.45	$1,194.84	$710.71	$781.61	$675.17	$742.53	$888.38	$977.01	$852.85	$937.93	$675.17	$742.53	$710.71	$781.61
55	$1,078.05	$1,185.86	$1,134.79	$1,248.27	$1,361.75	$1,497.93	$1,134.79	$1,248.27	$742.33	$816.56	$705.21	$775.73	$927.91	$1,020.70	$890.79	$979.87	$705.21	$775.73	$742.33	$816.56
56	$1,127.85	$1,240.49	$1,187.21	$1,305.78	$1,424.65	$1,566.93	$1,187.21	$1,305.78	$776.62	$854.18	$737.79	$811.47	$970.77	$1,067.72	$931.94	$1,025.01	$737.79	$811.47	$776.62	$854.18
57	$1,178.12	$1,296.08	$1,240.13	$1,364.30	$1,488.16	$1,637.16	$1,240.13	$1,364.30	$811.24	$892.46	$770.67	$847.84	$1,014.04	$1,115.57	$973.48	$1,070.95	$770.67	$847.84	$811.24	$892.46
58	$1,231.79	$1,355.06	$1,296.62	$1,426.38	$1,555.94	$1,711.66	$1,296.62	$1,426.38	$848.19	$933.07	$805.78	$886.42	$1,060.23	$1,166.34	$1,017.82	$1,119.69	$805.78	$886.42	$848.19	$933.07
59	$1,258.37	$1,384.07	$1,324.60	$1,456.91	$1,589.53	$1,748.29	$1,324.60	$1,456.91	$866.49	$953.04	$823.17	$905.39	$1,083.12	$1,191.31	$1,039.79	$1,143.65	$823.17	$905.39	$866.49	$953.04
60	$1,312.03	$1,443.05	$1,381.09	$1,518.99	$1,657.31	$1,822.79	$1,381.09	$1,518.99	$903.44	$993.66	$858.27	$943.97	$1,129.31	$1,242.07	$1,084.13	$1,192.39	$858.27	$943.97	$903.44	$993.66
61	$1,358.44	$1,494.29	$1,429.94	$1,572.94	$1,715.93	$1,887.52	$1,429.94	$1,572.94	$935.40	$1,028.94	$888.63	$977.49	$1,169.25	$1,286.18	$1,122.48	$1,234.73	$888.63	$977.49	$935.40	$1,028.94
62	$1,388.90	$1,527.65	$1,462.00	$1,608.05	$1,754.40	$1,929.66	$1,462.00	$1,608.05	$956.37	$1,051.91	$908.55	$999.31	$1,195.47	$1,314.89	$1,147.65	$1,262.29	$908.55	$999.31	$956.37	$1,051.91
63	$1,427.09	$1,569.70	$1,502.20	$1,652.32	$1,802.64	$1,982.78	$1,502.20	$1,652.32	$982.67	$1,080.87	$933.54	$1,026.83	$1,228.34	$1,351.09	$1,179.20	$1,297.05	$933.54	$1,026.83	$982.67	$1,080.87
64+	$1,450.30	$1,595.33	$1,526.63	$1,679.29	$1,831.95	$2,015.15	$1,526.63	$1,679.29	$998.65	$1,098.51	$948.72	$1,043.59	$1,248.31	$1,373.14	$1,198.38	$1,318.22	$948.72	$1,043.59	$998.65	$1,098.51

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

HIOS Plan ID (On Exchange)=>	75729PA0012689		75729PA0012691		75729PA0012702		75729PA0012702		75729PA0012706		75729PA0012706		75729PA0012710		75729PA0012710		75729PA0012710		75729PA0012712	
HIOS Plan ID (Off Exchange)=>	75729PA0012689		75729PA0012691		75729PA0012702		75729PA0012702		75729PA0012706		75729PA0012706		75729PA0012710		75729PA0012710		75729PA0012710		75729PA0012712	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA		Geisinger Marketplace All-Access QHDHP PPO 6850- HSA	
Form # =>	M-152-115-F Rev. 1/23		M-152-115-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23		M-152-392-F Rev. 1/23	
Rating Area =>	Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 6	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Combined: $8,400		Combined: $8,400		Combined: $6,850		Combined: $6,850		Combined: $6,850		Combined: $6,850		Combined: $6,850		Combined: $6,850		Combined: $6,850		Combined: $6,850	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$40 / $80		$40 / $80		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	$8,550		$8,550		$6,850		$6,850		$6,850		$6,850		$6,850		$6,850		$6,850		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$305.59	$305.59	$254.66	$254.66	$264.06	$264.06	$250.86	$250.86	$330.07	$330.07	$316.87	$316.87	$250.86	$250.86	$264.06	$264.06	$316.87	$316.87	$264.06	$264.06
15	$332.75	$332.75	$277.29	$277.29	$287.53	$287.53	$273.16	$273.16	$359.41	$359.41	$345.04	$345.04	$273.16	$273.16	$287.53	$287.53	$345.04	$345.04	$287.53	$287.53
16	$343.14	$343.14	$285.95	$285.95	$296.51	$296.51	$281.68	$281.68	$370.63	$370.63	$355.81	$355.81	$281.68	$281.68	$296.51	$296.51	$355.81	$355.81	$296.51	$296.51
17	$353.52	$353.52	$294.60	$294.60	$305.48	$305.48	$290.21	$290.21	$381.85	$381.85	$366.58	$366.58	$290.21	$290.21	$305.48	$305.48	$366.58	$366.58	$305.48	$305.48
18	$364.71	$364.71	$303.92	$303.92	$315.15	$315.15	$299.39	$299.39	$393.93	$393.93	$378.17	$378.17	$299.39	$299.39	$315.15	$315.15	$378.17	$378.17	$315.15	$315.15
19	$375.89	$375.89	$313.24	$313.24	$324.81	$324.81	$308.57	$308.57	$406.01	$406.01	$389.77	$389.77	$308.57	$308.57	$324.81	$324.81	$389.77	$389.77	$324.81	$324.81
20	$387.48	$387.48	$322.90	$322.90	$334.82	$334.82	$318.08	$318.08	$418.53	$418.53	$401.78	$401.78	$318.08	$318.08	$334.82	$334.82	$401.78	$401.78	$334.82	$334.82
21	$399.46	$439.41	$332.89	$366.18	$345.18	$379.70	$327.92	$360.71	$431.47	$474.62	$414.22	$455.64	$327.92	$360.71	$345.18	$379.70	$414.22	$455.64	$345.18	$379.70
22	$399.46	$439.41	$332.89	$366.18	$345.18	$379.70	$327.92	$360.71	$431.47	$474.62	$414.22	$455.64	$327.92	$360.71	$345.18	$379.70	$414.22	$455.64	$345.18	$379.70
23	$399.46	$439.41	$332.89	$366.18	$345.18	$379.70	$327.92	$360.71	$431.47	$474.62	$414.22	$455.64	$327.92	$360.71	$345.18	$379.70	$414.22	$455.64	$345.18	$379.70
24	$399.46	$439.41	$332.89	$366.18	$345.18	$379.70	$327.92	$360.71	$431.47	$474.62	$414.22	$455.64	$327.92	$360.71	$345.18	$379.70	$414.22	$455.64	$345.18	$379.70
25	$401.06	$441.00	$334.21	$367.50	$346.56	$381.07	$329.23	$362.02	$433.20	$476.34	$415.87	$457.29	$329.23	$362.02	$346.56	$381.07	$415.87	$457.29	$346.56	$381.07
26	$409.05	$449.79	$340.87	$374.83	$353.46	$388.67	$335.79	$369.23	$441.83	$485.84	$424.15	$466.40	$335.79	$369.23	$353.46	$388.67	$424.15	$466.40	$353.46	$388.67
27	$418.63	$460.58	$348.86	$383.81	$361.74	$397.99	$343.66	$378.09	$452.18	$497.48	$434.09	$477.59	$343.66	$378.09	$361.74	$397.99	$434.09	$477.59	$361.74	$397.99
28	$434.21	$477.75	$361.84	$398.13	$375.21	$412.83	$356.45	$392.19	$469.01	$516.04	$450.25	$495.40	$356.45	$392.19	$375.21	$412.83	$450.25	$495.40	$375.21	$412.83
29	$447.00	$491.73	$372.50	$409.78	$386.25	$424.91	$366.94	$403.67	$482.81	$531.14	$463.50	$509.89	$366.94	$403.67	$386.25	$424.91	$463.50	$509.89	$386.25	$424.91
30	$453.39	$498.93	$377.82	$415.77	$391.77	$431.12	$372.19	$409.57	$489.72	$538.91	$470.13	$517.35	$372.19	$409.57	$391.77	$431.12	$470.13	$517.35	$391.77	$431.12
31	$462.97	$509.31	$385.81	$424.43	$400.06	$440.10	$380.06	$418.09	$500.07	$550.12	$480.07	$528.12	$380.06	$418.09	$400.06	$440.10	$480.07	$528.12	$400.06	$440.10
32	$472.56	$519.70	$393.80	$433.08	$408.34	$449.07	$387.93	$426.62	$510.43	$561.34	$490.01	$538.89	$387.93	$426.62	$408.34	$449.07	$490.01	$538.89	$408.34	$449.07
33	$478.55	$526.49	$398.79	$438.74	$413.52	$454.94	$392.84	$432.19	$516.90	$568.68	$496.23	$545.93	$392.84	$432.19	$413.52	$454.94	$496.23	$545.93	$413.52	$454.94
34	$484.94	$533.28	$404.12	$444.40	$419.04	$460.81	$398.09	$437.77	$523.80	$576.01	$502.85	$552.97	$398.09	$437.77	$419.04	$460.81	$502.85	$552.97	$419.04	$460.81
35	$488.14	$536.87	$406.78	$447.39	$421.81	$463.92	$400.71	$440.72	$527.26	$579.90	$506.17	$556.70	$400.71	$440.72	$421.81	$463.92	$506.17	$556.70	$421.81	$463.92
36	$491.34	$540.47	$409.45	$450.39	$424.57	$467.02	$403.34	$443.67	$530.71	$583.78	$509.48	$560.43	$403.34	$443.67	$424.57	$467.02	$509.48	$560.43	$424.57	$467.02
37	$494.53	$544.06	$412.11	$453.39	$427.33	$470.13	$405.96	$446.62	$534.16	$587.66	$512.79	$564.16	$405.96	$446.62	$427.33	$470.13	$512.79	$564.16	$427.33	$470.13
38	$497.73	$547.66	$414.77	$456.38	$430.09	$473.24	$408.58	$449.57	$537.61	$591.55	$516.11	$567.88	$408.58	$449.57	$430.09	$473.24	$516.11	$567.88	$430.09	$473.24
39	$504.12	$554.45	$420.10	$462.04	$435.61	$479.10	$413.83	$455.15	$544.52	$598.88	$522.73	$574.93	$413.83	$455.15	$435.61	$479.10	$522.73	$574.93	$435.61	$479.10
40	$510.51	$561.64	$425.42	$468.03	$441.13	$485.32	$419.08	$461.05	$551.42	$606.65	$529.36	$582.38	$419.08	$461.05	$441.13	$485.32	$529.36	$582.38	$441.13	$485.32
41	$520.10	$572.03	$433.41	$476.69	$449.42	$494.29	$426.95	$469.58	$561.77	$617.87	$539.30	$593.15	$426.95	$469.58	$449.42	$494.29	$539.30	$593.15	$449.42	$494.29
42	$529.28	$582.41	$441.07	$485.34	$457.36	$503.27	$434.49	$478.10	$571.70	$629.08	$548.83	$603.92	$434.49	$478.10	$457.36	$503.27	$548.83	$603.92	$457.36	$503.27
43	$542.07	$596.39	$451.72	$496.99	$468.40	$515.35	$444.98	$489.58	$585.50	$644.18	$562.08	$618.42	$444.98	$489.58	$468.40	$515.35	$562.08	$618.42	$468.40	$515.35
44	$558.05	$613.97	$465.04	$511.64	$482.21	$530.54	$458.10	$504.01	$602.76	$663.17	$578.65	$636.64	$458.10	$504.01	$482.21	$530.54	$578.65	$636.64	$482.21	$530.54
45	$576.82	$634.34	$480.68	$528.62	$498.43	$548.14	$473.51	$520.73	$623.04	$685.17	$598.12	$657.77	$473.51	$520.73	$498.43	$548.14	$598.12	$657.77	$498.43	$548.14
46	$599.19	$659.11	$499.32	$549.26	$517.76	$569.54	$491.88	$541.06	$647.21	$711.93	$621.32	$683.45	$491.88	$541.06	$517.76	$569.54	$621.32	$683.45	$517.76	$569.54
47	$624.36	$686.67	$520.30	$572.23	$539.51	$593.36	$512.53	$563.69	$674.39	$741.70	$647.41	$712.03	$512.53	$563.69	$539.51	$593.36	$647.41	$712.03	$539.51	$593.36
48	$653.12	$718.63	$544.26	$598.86	$564.36	$620.97	$536.14	$589.92	$705.45	$776.21	$677.24	$745.17	$536.14	$589.92	$564.36	$620.97	$677.24	$745.17	$564.36	$620.97
49	$681.48	$749.79	$567.90	$624.82	$588.87	$647.90	$559.43	$615.50	$736.09	$809.87	$706.64	$777.47	$559.43	$615.50	$588.87	$647.90	$706.64	$777.47	$588.87	$647.90
50	$713.43	$784.94	$594.53	$654.12	$616.48	$678.27	$585.66	$644.36	$770.61	$847.84	$739.78	$813.93	$585.66	$644.36	$616.48	$678.27	$739.78	$813.93	$616.48	$678.27
51	$744.99	$819.69	$620.83	$683.08	$643.75	$708.30	$611.57	$672.89	$804.69	$885.38	$772.50	$849.96	$611.57	$672.89	$643.75	$708.30	$772.50	$849.96	$643.75	$708.30
52	$779.75	$857.64	$649.79	$714.70	$673.78	$741.09	$640.09	$704.04	$842.23	$926.37	$808.54	$889.31	$640.09	$704.04	$673.78	$741.09	$808.54	$889.31	$673.78	$741.09
53	$814.90	$896.39	$679.08	$746.99	$704.16	$774.57	$668.95	$735.85	$880.20	$968.22	$844.99	$929.49	$668.95	$735.85	$704.16	$774.57	$844.99	$929.49	$704.16	$774.57
54	$852.85	$937.93	$710.71	$781.61	$736.95	$810.47	$700.10	$769.95	$921.19	$1,013.09	$884.34	$972.57	$700.10	$769.95	$736.95	$810.47	$884.34	$972.57	$736.95	$810.47
55	$890.79	$979.87	$742.33	$816.56	$769.74	$846.72	$731.26	$804.38	$962.18	$1,058.40	$923.69	$1,016.06	$731.26	$804.38	$769.74	$846.72	$923.69	$1,016.06	$769.74	$846.72
56	$931.94	$1,025.01	$776.62	$854.18	$805.30	$885.72	$765.03	$841.44	$1,006.62	$1,107.15	$966.35	$1,062.87	$765.03	$841.44	$805.30	$885.72	$966.35	$1,062.87	$805.30	$885.72
57	$973.48	$1,070.95	$811.24	$892.46	$841.19	$925.42	$799.13	$879.15	$1,051.49	$1,156.77	$1,009.43	$1,110.50	$799.13	$879.15	$841.19	$925.42	$1,009.43	$1,110.50	$841.19	$925.42
58	$1,017.82	$1,119.69	$848.19	$933.07	$879.51	$967.53	$835.53	$919.15	$1,099.39	$1,209.41	$1,055.41	$1,161.03	$835.53	$919.15	$879.51	$967.53	$1,055.41	$1,161.03	$879.51	$967.53
59	$1,039.79	$1,143.65	$866.49	$953.04	$898.49	$988.24	$853.57	$938.83	$1,123.12	$1,235.30	$1,078.19	$1,185.89	$853.57	$938.83	$898.49	$988.24	$1,078.19	$1,185.89	$898.49	$988.24
60	$1,084.13	$1,192.39	$903.44	$993.66	$936.81	$1,030.35	$889.97	$978.83	$1,171.01	$1,287.94	$1,124.17	$1,236.42	$889.97	$978.83	$936.81	$1,030.35	$1,124.17	$1,236.42	$936.81	$1,030.35
61	$1,122.48	$1,234.73	$935.40	$1,028.94	$969.94	$1,066.94	$921.45	$1,013.59	$1,212.43	$1,333.67	$1,163.93	$1,280.33	$921.45	$1,013.59	$969.94	$1,066.94	$1,163.93	$1,280.33	$969.94	$1,066.94
62	$1,147.65	$1,262.29	$956.37	$1,051.91	$991.69	$1,090.76	$942.11	$1,036.22	$1,239.61	$1,363.45	$1,190.03	$1,308.91	$942.11	$1,036.22	$991.69	$1,090.76	$1,190.03	$1,308.91	$991.69	$1,090.76
63	$1,179.20	$1,297.05	$982.67	$1,080.87	$1,018.96	$1,120.79	$968.01	$1,064.75	$1,273.70	$1,400.98	$1,222.75	$1,344.94	$968.01	$1,064.75	$1,018.96	$1,120.79	$1,222.75	$1,344.94	$1,018.96	$1,120.79
64+	$1,198.38	$1,318.22	$998.65	$1,098.51	$1,035.53	$1,139.08	$983.75	$1,082.13	$1,294.41	$1,423.85	$1,242.63	$1,366.90	$983.75	$1,082.13	$1,035.53	$1,139.08	$1,242.63	$1,366.90	$1,035.53	$1,139.08

Geisinger Quality Options
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area	Bradford, Carbon, Clinton, Lackawanna,
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton

Company Name **Geisinger Quality Options**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								**RATING AREA 2**	
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	12	4
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Crawford**	**Clarion**	**Erie**	**Forest**	**Mckean**	**Mercer**	**Venango**	**Warren**	**Elk**	**Cameron**
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off										
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off									$393.87	$393.87
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off										
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off										
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off									$443.72	$443.72
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off										
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off										
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off										
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off									$508.88	$508.88
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off										
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off										
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/7000	PPO	Silver	On/Off										
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off									$332.89	$332.89
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off										
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off										
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off										
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off									$345.18	$345.18
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off										
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off										
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	PPO	Bronze	On/Off										

	RATING AREA 3													RATING AREA 4							
21	75	191	61	486	571	192	462	267	21	117	61	120	78	0	0	0	0	0	0	0	0
Potter	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**	**Allegheny**	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**
$393.87	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18	$374.18								
$443.72	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53	$421.53								
$508.88	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44	$483.44								
$332.89	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24	$316.24								
$345.18	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92	$327.92								

		RATING AREA 5							RATING AREA 6										RATING AR
0	0	1	23	68	7	68	7	3	121	108	104	50	30	133	67	88	39	67	78
Washington	**Westmoreland**	**Bedford**	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**	**Centre**	**Columbia**	**Lehigh**	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**	**Adams**
									$393.87	$393.87		$393.87	$393.87		$393.87	$393.87	$393.87	$393.87	
			$374.18	$374.18	$374.18	$374.18	$374.18	$374.18											
																			$492.34
											$393.87			$393.87					
			$421.53	$421.53	$421.53	$421.53	$421.53	$421.53											
																			$554.65
									$443.72	$443.72		$443.72	$443.72		$443.72	$443.72	$443.72	$443.72	
											$443.72			$443.72					
			$483.44	$483.44	$483.44	$483.44	$483.44	$483.44											
																			$636.10
									$508.88	$508.88		$508.88	$508.88		$508.88	$508.88	$508.88	$508.88	
											$508.88			$508.88					
			$316.24	$316.24	$316.24	$316.24	$316.24	$316.24											
																			$416.11
									$332.89	$332.89		$332.89	$332.89		$332.89	$332.89	$332.89	$332.89	
											$332.89			$332.89					
			$327.92	$327.92	$327.92	$327.92	$327.92	$327.92											
																			$431.47
									$345.18	$345.18		$345.18	$345.18		$345.18	$345.18	$345.18	$345.18	
											$345.18			$345.18					

:EA 7			RATING AREA 8					RATING AREA 9						
82	118	283	0	0	0	0	0	124	64	2	10	35	81	17
Berks	**Lancaster**	**York**	**Bucks**	**Chester**	**Delaware**	**Montgomery**	**Philadelphia**	**Cumberland**	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**
$492.34	$492.34	$492.34						$472.64	$472.64		$472.64	$472.64	$472.64	$472.64
$554.65	$554.65	$554.65						$532.46	$532.46		$532.46	$532.46	$532.46	$532.46
$636.10	$636.10	$636.10						$610.66	$610.66		$610.66	$610.66	$610.66	$610.66
$416.11	$416.11	$416.11						$399.46	$399.46		$399.46	$399.46	$399.46	$399.46
$431.47	$431.47	$431.47						$414.22	$414.22		$414.22	$414.22	$414.22	$414.22

Unified Rate Review v5.4

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

Company Legal Name:	**Geisinger Quality Options**
HIOS Issuer ID:	**75729**
Effective Date of Rate Change(s):	**1/1/2023**
State:	**PA**
Market:	**Individual**

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	$45,383,869.46	$849.63
Reinsurance	$2,567,589.56	$48.07
Incurred Claims in Experience Period	$35,602,598.32	$666.52
Risk Adjustment	$2,124,799.00	$39.78
Experience Period Premium	$34,268,774.73	$641.55
Experience Period Member Months	53,416	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend: Cost	Year 1 Trend: Utilization	Year 2 Trend: Cost	Year 2 Trend: Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$162.46	1.047	1.031	1.047	1.031	$189.30
Outpatient Hospital	$375.08	1.012	1.078	1.012	1.078	$446.40
Professional	$166.77	1.052	1.037	1.052	1.037	$198.48
Other Medical	$17.02	0.999	1.078	0.999	1.078	$19.74
Capitation	$0.04	0.944	1.000	0.944	1.000	$0.04
Prescription Drug	$128.27	1.057	1.038	1.057	1.038	$154.41
Total	$849.64					**$1,008.36**

Morbidity Adjustment		1.000
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2023**	**$1,008.36**

Manual EHB Allowed Claims PMPM	$935.35
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2023**	**$935.35**	$51,822,131.40
Reinsurance		$50.32	$2,787,929.28
Risk Adjustment Payment/Charge		$56.59	$3,135,312.36
Exchange User Fees		3.06%	$1,448,840.55
Market Adjusted Index Rate		**$854.59**	**$47,347,730.31**

Projected Member Months	**55,404**

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Product-Plan Data Collection

To add a product to Worksheet 2 - Plan
To add a plan to Worksheet 2 - Plan Pro
To validate, select the Validate button c
To finalize, select the Finalize button or
To remove a product, navigate to the cc
To remove a plan, navigate to the corre

Company Legal Name:	**Geisinger Quality Options**	State:	**PA**
HIOS Issuer ID:	**75729**	Market:	**Individual**
Effective Date of Rate Change(s):	**1/1/2023**		

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information													
1.1	Product Name													
1.2	Product ID													
1.3	Plan Name		Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4	Plan ID (Standard Component ID)		75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
1.5	Metal		Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold
1.6	AV Metal Value		0.716	0.716	0.717	0.717	0.717	0.716	0.717	0.717	0.717	0.717	0.716	0.717	0.818
1.7	Plan Category		Renewing	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing
1.8	Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	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
1.11	Cumulative Rate Change % (over 12 mos prior)		19.45%	19.45%	0.00%	0.00%	0.00%	19.45%	0.00%	0.00%	0.00%	0.00%	19.45%	0.00%	15.21%
1.12	Product Rate Increase %														
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	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
$45,383,869	2.2 Allowed Claims	$45,383,869	$462,625	$198,840	$0	$28,791	$840	$37,176	$476,143	$59,888	$16,349	$179,373	$58,802	$0	$635,940
$2,567,590	2.3 Reinsurance	$2,567,590	$49,553	$4,458	$0	$5,534	$1,230	$2,255	$9,378	$7,533	$102	$11,274	$2,972	$0	$51,836
	2.4 Member Cost Sharing	$7,213,682	$136,298	$23,449	$0	$13,094	$326	$13,182	$40,721	$29,454	$7,356	$27,217	$6,050	$0	$122,097
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$35,602,598	2.6 Incurred Claims	$35,602,598	$276,775	$170,933	$0	$10,162	-$716	$21,739	$426,045	$22,901	$8,891	$140,882	$49,780	$0	$462,007
$2,124,799	2.7 Risk Adjustment Transfer Amount	$2,124,799	$38,462	$3,461	$0	$4,296	$955	$1,750	$7,279	$5,847	$80	$8,751	$2,307	$0	$33,772
$34,268,775	2.8 Premium	$34,268,775	$661,365	$59,502	$0	$73,865	$16,414	$30,093	$125,160	$100,538	$1,368	$150,466	$39,668	$0	$691,840
53,416	2.9 Experience Period Member Months	53,416	967	87	0	108	24	44	183	147	2	220	58	0	849
	2.10 Current Enrollment	4,617	77	6	0	9	0	4	14	14	1	21	5	0	78
	2.11 Current Premium PMPM	$644.62	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$653.16	$762.92
	2.12 Loss Ratio	97.83%	39.55%	271.48%	#DIV/0!	13.00%	-4.12%	68.27%	321.69%	21.53%	614.23%	88.48%	118.59%	#DIV/0!	63.67%
	Per Member Per Month														
	2.13 Allowed Claims	$849.63	$478.41	$2,285.52	#DIV/0!	$266.58	$35.02	$844.91	$2,601.88	$407.40	$8,174.62	$815.33	$1,013.82	#DIV/0!	$749.05
	2.14 Reinsurance	$48.07	$51.24	$51.24	#DIV/0!	$51.24	$51.24	$51.24	$51.24	$51.24	$51.25	$51.24	$51.24	#DIV/0!	$61.06
	2.15 Member Cost Sharing	$135.05	$140.95	$269.53	#DIV/0!	$121.24	$13.59	$299.59	$222.52	$200.37	$3,678.11	$123.71	$104.31	#DIV/0!	$143.81
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00
	2.17 Incurred Claims	$666.52	$286.22	$1,964.75	#DIV/0!	$94.10	-$29.82	$494.08	$2,328.12	$155.79	$4,445.27	$640.37	$858.27	#DIV/0!	$544.18
	2.18 Risk Adjustment Transfer Amount	$39.78	$39.77	$39.78	#DIV/0!	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	#DIV/0!	$39.78
	2.19 Premium	$641.55	$683.93	$683.93	#DIV/0!	$683.93	$683.93	$683.93	$683.93	$683.93	$683.94	$683.93	$683.93	#DIV/0!	$814.89

Section III: Plan Adjustment Factors														
3.1 Plan ID (Standard Component ID)		75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		0.8058	0.8058	0.0000	0.0000	0.0000	0.8058	0.0000	0.0000	0.0000	0.0000	0.8058	0.0000	0.9078
3.4 Provider Network Adjustment		1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000
Administrative Costs														
3.6 Administrative Expense		8.92%	8.92%	0.00%	0.00%	0.00%	8.92%	0.00%	0.00%	0.00%	0.00%	8.92%	0.00%	8.92%
3.7 Taxes and Fees		0.82%	0.82%	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%	0.00%	0.00%	0.82%	0.00%	0.82%
3.8 Profit & Risk Load		2.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$780.23	$780.23	$0.00	$0.00	$0.00	$780.23	$0.00	$0.00	$0.00	$0.00	$780.23	$0.00	$878.99
3.11 Age Calibration Factor	0.5160													
3.12 Geographic Calibration Factor	0.9862													
3.13 Tobacco Calibration Factor	0.9921													
3.14 **Calibrated Plan Adjusted Index Rate**		$393.91	$393.91	$0.00	$0.00	$0.00	$393.91	$0.00	$0.00	$0.00	$0.00	$393.91	$0.00	$443.77

Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
4.2 Allowed Claims	$47,347,578	$1,384,432	$61,530	$0	$0	$0	$61,530	$0	$0	$0	$0	$51,275	$0	$1,004,995
4.3 Reinsurance	$2,161,172	$63,192	$2,809	$0	$0	$0	$2,809	$0	$0	$0	$0	$2,340	$0	$45,873
4.4 Member Cost Sharing	$8,480,108	$247,956	$11,020	$0	$0	$0	$11,020	$0	$0	$0	$0	$9,184	$0	$179,998
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$36,706,298	$1,073,284	$47,701	$0	$0	$0	$47,701	$0	$0	$0	$0	$39,751	$0	$779,124
4.7 Risk Adjustment Transfer Amount	$2,430,573	$71,069	$3,159	$0	$0	$0	$3,159	$0	$0	$0	$0	$2,632	$0	$51,591
4.8 Premium	$41,782,838	$1,263,969	$56,176	$0	$0	$0	$56,176	$0	$0	$0	$0	$46,814	$0	$1,033,693
4.9 Projected Member Months	55,404	1,620	72	0	0	0	72	0	0	0	0	60	0	1,176
4.10 Loss Ratio	83.02%	80.39%	80.39%	#DIV/0!	#DIV/0!	#DIV/0!	80.39%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	80.39%	#DIV/0!	71.79%
Per Member Per Month														
4.11 Allowed Claims	$854.59	$854.59	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	$854.59
4.12 Reinsurance	$39.01	$39.01	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	$39.01
4.13 Member Cost Sharing	$153.06	$153.06	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	$153.06
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00
4.15 Incurred Claims	$662.52	$662.52	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	$662.52
4.16 Risk Adjustment Transfer Amount	$43.87	$43.87	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	$43.87
4.17 Premium	$754.15	$780.23	$780.23	#DIV/0!	#DIV/0!	#DIV/0!	$780.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$780.23	#DIV/0!	$878.99

Product-Plan Data Collection

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

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

Company Legal Name: ɔr Ctrl + Shift + I.

HIOS Issuer ID: Ctrl + Shift + F.

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

sponding 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														
1.2	Product ID														
1.3	Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4	Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666
1.5	Metal	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
1.6	AV Metal Value	0.819	0.819	0.819	0.818	0.819	0.819	0.819	0.818	0.819	0.818	0.819	0.700	0.719	0.719
1.7	Plan Category	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	No	No	Yes	No	No	No	Yes	No	Yes	No	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	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	15.21%	0.00%	0.00%	0.00%	15.21%	0.00%	15.21%	0.00%	8.13%	0.00%	0.00%
1.12	Product Rate Increase %														
1.13	Submission Level Rate Increase %														

Worksheet 1 Totals		**Section II: Experience Period and Current Plan Leve**														
	2.1	Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666
$45,383,869	2.2	Allowed Claims	$312,114	$350,087	$290,714	$826,957	$1,009,679	$630,820	$1,328,404	$6,226,505	$3,976,273	$1,524,675	$223,870	$89,695	$2,169	$54,895
$2,567,590	2.3	Reinsurance	$21,064	$18,317	$23,079	$29,551	$45,609	$31,444	$54,889	$385,200	$177,427	$42,067	$21,125	$8,016	$1,490	$5,249
	2.4	Member Cost Sharing	$47,347	$38,189	$45,865	$72,826	$95,951	$77,449	$129,519	$783,419	$371,801	$151,413	$34,673	$7,929	$313	$8,973
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$35,602,598	2.6	Incurred Claims	$243,703	$293,581	$221,770	$724,580	$868,119	$521,927	$1,143,997	$5,057,887	$3,427,045	$1,331,195	$168,071	$73,750	$366	$40,673
$2,124,799	2.7	Risk Adjustment Transfer Amount	$13,724	$11,934	$15,036	$19,253	$29,715	$20,486	$35,761	$250,949	$115,594	$27,403	$13,763	$4,495	$835	$2,944
$34,268,775	2.8	Premium	$281,137	$244,467	$308,028	$394,406	$608,722	$419,668	$732,585	$5,141,132	$2,368,066	$561,458	$281,951	$106,983	$19,882	$70,060
53,416	2.9	Experience Period Member Months	345	300	378	484	747	515	899	6,309	2,906	689	346	113	21	74
	2.10	Current Enrollment	20	34	39	41	94	87	78	625	245	56	26	12	2	4
	2.11	Current Premium PMPM	$762.92	$762.92	$762.92	$762.92	$762.92	$762.92	$762.92	$762.92	$762.92	$762.92	$762.92	$932.22	$932.22	$932.22
	2.12	Loss Ratio	82.65%	114.50%	68.65%	175.16%	135.98%	118.58%	148.89%	93.80%	137.98%	226.06%	56.84%	66.16%	1.77%	55.71%
		Per Member Per Month														
	2.13	Allowed Claims	$904.68	$1,166.96	$769.08	$1,708.59	$1,351.64	$1,224.89	$1,477.65	$986.92	$1,368.30	$2,212.88	$647.02	$793.76	$103.27	$741.82
	2.14	Reinsurance	$61.06	$61.06	$61.06	$61.06	$61.06	$61.06	$61.06	$61.06	$61.06	$61.06	$61.06	$70.94	$70.94	$70.94
	2.15	Member Cost Sharing	$137.24	$127.30	$121.34	$150.47	$128.45	$150.39	$144.07	$124.17	$127.94	$219.76	$100.21	$70.17	$14.89	$121.25
	2.16	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	$0.00	$0.00
	2.17	Incurred Claims	$706.39	$978.60	$586.69	$1,497.07	$1,162.14	$1,013.45	$1,272.52	$801.69	$1,179.30	$1,932.07	$485.76	$652.66	$17.44	$549.63
	2.18	Risk Adjustment Transfer Amount	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.77	$39.78	$39.78	$39.78	$39.78
	2.19	Premium	$814.89	$814.89	$814.89	$814.89	$814.89	$814.89	$814.89	$814.89	$814.89	$814.89	$814.89	$946.76	$946.76	$946.76

	Section III: Plan Adjustment Factors														
3.1	Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666
3.2	Market Adjusted Index Rate														
3.3	AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.9078	0.0000	0.0000	0.0000	0.9078	0.0000	0.9078	0.0000	1.0411	0.0000	0.0000
3.4	Provider Network Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
3.5	Benefits in Addition to EHB	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
	Administrative Costs														
3.6	Administrative Expense	0.00%	0.00%	0.00%	8.92%	0.00%	0.00%	0.00%	8.92%	0.00%	8.92%	0.00%	8.92%	0.00%	0.00%
3.7	Taxes and Fees	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%	0.00%	0.82%	0.00%	0.82%	0.00%	0.82%	0.00%	0.00%
3.8	Profit & Risk Load	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%
3.9	Catastrophic Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
3.10	**Plan Adjusted Index Rate**	$0.00	$0.00	$0.00	$878.99	$0.00	$0.00	$0.00	$878.99	$0.00	$878.99	$0.00	$1,008.06	$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**	$0.00	$0.00	$0.00	$443.77	$0.00	$0.00	$0.00	$443.77	$0.00	$443.77	$0.00	$508.93	$0.00	$0.00

	Section IV: Projected Plan Level Information														
4.1	Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666
4.2	Allowed Claims	$0	$0	$0	$1,979,225	$0	$0	$0	$11,526,679	$0	$574,283	$0	$143,571	$0	$0
4.3	Reinsurance	$0	$0	$0	$90,341	$0	$0	$0	$526,133	$0	$26,213	$0	$6,553	$0	$0
4.4	Member Cost Sharing	$0	$0	$0	$354,486	$0	$0	$0	$2,064,466	$0	$102,856	$0	$25,714	$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	$0	$0	$0	$1,534,398	$0	$0	$0	$8,936,080	$0	$445,214	$0	$111,303	$0	$0
4.7	Risk Adjustment Transfer Amount	$0	$0	$0	$101,603	$0	$0	$0	$591,719	$0	$29,481	$0	$7,370	$0	$0
4.8	Premium	$0	$0	$0	$2,035,743	$0	$0	$0	$11,855,827	$0	$590,682	$0	$169,354	$0	$0
4.9	Projected Member Months	0	0	0	2,316	0	0	0	13,488	0	672	0	168	0	0
4.10	Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	71.79%	#DIV/0!	#DIV/0!	#DIV/0!	71.79%	#DIV/0!	71.79%	#DIV/0!	62.98%	#DIV/0!	#DIV/0!
	Per Member Per Month														
4.11	Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	$854.59	#DIV/0!	$854.59	#DIV/0!	#DIV/0!
4.12	Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	$39.01	#DIV/0!	$39.01	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	$153.06	#DIV/0!	$153.06	#DIV/0!	#DIV/0!
4.14	Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	#DIV/0!	$0.00	#DIV/0!	#DIV/0!
4.15	Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	$662.52	#DIV/0!	$662.52	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	$43.87	#DIV/0!	$43.87	#DIV/0!	#DIV/0!
4.17	Premium	#DIV/0!	#DIV/0!	#DIV/0!	$878.99	#DIV/0!	#DIV/0!	#DIV/0!	$878.99	#DIV/0!	$878.99	#DIV/0!	$1,008.06	#DIV/0!	#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	Geisinger Quality Options PPO													
1.2	Product ID	75729PA001													
1.3	Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4	Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685
1.5	Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze
1.6	AV Metal Value	0.719	0.700	0.719	0.719	0.719	0.700	0.719	0.700	0.719	0.649	0.650	0.650	0.650	0.649
1.7	Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	Yes	No	No	No	Yes	No	Yes	No	Yes	No	No	No	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
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	8.13%	0.00%	0.00%	0.00%	8.13%	0.00%	8.13%	0.00%	19.43%	0.00%	0.00%	0.00%	19.43%
1.12	Product Rate Increase %	16.99%													
1.13	Submission Level Rate Increase %	16.99%													

Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve														
	2.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685
$45,383,869	2.2 Allowed Claims	$118,719	$170,288	$431,132	$240,245	$173,856	$1,298,522	$686,975	$595,083	$39,622	$141,668	$52,655	$82,057	$193,920	$1,885,582
$2,567,590	2.3 Reinsurance	$6,030	$7,732	$8,087	$13,549	$7,803	$94,203	$33,694	$9,151	$3,760	$26,408	$12,067	$7,672	$23,247	$86,049
	2.4 Member Cost Sharing	$7,441	$11,730	$14,730	$14,702	$13,045	$126,476	$45,219	$11,156	$4,203	$68,971	$33,862	$25,808	$56,358	$333,240
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$35,602,598	2.6 Incurred Claims	$105,248	$150,825	$408,315	$211,995	$153,007	$1,077,844	$608,062	$574,776	$31,659	$46,289	$6,726	$48,577	$114,315	$1,466,293
$2,124,799	2.7 Risk Adjustment Transfer Amount	$3,381	$4,336	$4,535	$7,598	$4,376	$52,837	$18,895	$5,131	$2,108	$27,248	$12,451	$7,916	$23,986	$88,796
$34,268,775	2.8 Premium	$80,474	$103,196	$107,930	$180,830	$104,143	$1,257,291	$449,709	$122,131	$50,178	$352,462	$161,052	$102,394	$310,270	$1,148,461
53,416	2.9 Experience Period Member Months	85	109	114	191	110	1,328	475	129	53	685	313	199	603	2,232
	2.10 Current Enrollment	11	9	18	17	7	93	33	7	2	59	14	12	42	155
	2.11 Current Premium PMPM	$932.22	$932.22	$932.22	$932.22	$932.22	$932.22	$932.22	$932.22	$932.22	$552.13	$552.13	$552.13	$552.13	$552.13
	2.12 Loss Ratio	125.51%	140.26%	363.06%	112.51%	141.00%	82.27%	129.76%	451.64%	60.55%	12.19%	3.88%	44.04%	34.20%	118.51%
	Per Member Per Month														
	2.13 Allowed Claims	$1,396.69	$1,562.27	$3,781.86	$1,257.83	$1,580.51	$977.80	$1,446.26	$4,613.05	$747.58	$206.81	$168.23	$412.35	$321.59	$844.79
	2.14 Reinsurance	$70.94	$70.94	$70.94	$70.94	$70.94	$70.94	$70.94	$70.94	$70.94	$38.55	$38.55	$38.55	$38.55	$38.55
	2.15 Member Cost Sharing	$87.54	$107.62	$129.21	$76.97	$118.60	$95.24	$95.20	$86.48	$79.29	$100.69	$108.19	$129.69	$93.46	$149.30
	2.16 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	$0.00	$0.00
	2.17 Incurred Claims	$1,238.21	$1,383.72	$3,581.71	$1,109.92	$1,390.97	$811.63	$1,280.13	$4,455.63	$597.35	$67.57	$21.49	$244.10	$189.58	$656.94
	2.18 Risk Adjustment Transfer Amount	$39.78	$39.78	$39.78	$39.78	$39.78	$39.79	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78
	2.19 Premium	$946.76	$946.76	$946.76	$946.76	$946.76	$946.76	$946.76	$946.76	$946.76	$514.54	$514.54	$514.54	$514.54	$514.54

Section III: Plan Adjustment Factors														
3.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685
3.2 Market Adjusted Index Rate	$854.59													
3.3 AV and Cost Sharing Design of Plan	0.0000	1.0411	0.0000	0.0000	0.0000	1.0411	0.0000	1.0411	0.0000	0.6811	0.0000	0.0000	0.0000	0.6811
3.4 Provider Network Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
3.5 Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
Administrative Costs														
3.6 Administrative Expense	0.00%	8.92%	0.00%	0.00%	0.00%	8.92%	0.00%	8.92%	0.00%	8.92%	0.00%	0.00%	0.00%	8.92%
3.7 Taxes and Fees	0.00%	0.82%	0.00%	0.00%	0.00%	0.82%	0.00%	0.82%	0.00%	0.82%	0.00%	0.00%	0.00%	0.82%
3.8 Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%
3.9 Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
3.10 **Plan Adjusted Index Rate**	$0.00	$1,008.06	$0.00	$0.00	$0.00	$1,008.06	$0.00	$1,008.06	$0.00	$659.49	$0.00	$0.00	$0.00	$659.49
3.11 Age Calibration Factor	0.5160													
3.12 Geographic Calibration Factor	0.9862													
3.13 Tobacco Calibration Factor	0.9921													
3.14 **Calibrated Plan Adjusted Index Rate**	$0.00	$508.93	$0.00	$0.00	$0.00	$508.93	$0.00	$508.93	$0.00	$332.95	$0.00	$0.00	$0.00	$332.95

Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685
4.2 Allowed Claims	$0	$297,397	$0	$0	$0	$1,804,889	$0	$71,785	$0	$748,619	$0	$0	$0	$5,148,036
4.3 Reinsurance	$0	$13,575	$0	$0	$0	$82,384	$0	$3,277	$0	$34,171	$0	$0	$0	$234,981
4.4 Member Cost Sharing	$0	$53,265	$0	$0	$0	$323,262	$0	$12,857	$0	$134,080	$0	$0	$0	$922,030
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$0	$230,557	$0	$0	$0	$1,399,244	$0	$55,652	$0	$580,368	$0	$0	$0	$3,991,025
4.7 Risk Adjustment Transfer Amount	$0	$15,267	$0	$0	$0	$92,653	$0	$3,685	$0	$38,430	$0	$0	$0	$264,273
4.8 Premium	$0	$350,805	$0	$0	$0	$2,129,024	$0	$84,677	$0	$577,709	$0	$0	$0	$3,972,738
4.9 Projected Member Months	0	348	0	0	0	2,112	0	84	0	876	0	0	0	6,024
4.10 Loss Ratio	#DIV/0!	62.98%	#DIV/0!	#DIV/0!	#DIV/0!	62.98%	#DIV/0!	62.98%	#DIV/0!	94.19%	#DIV/0!	#DIV/0!	#DIV/0!	94.19%
Per Member Per Month														
4.11 Allowed Claims	#DIV/0!	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	$854.59	#DIV/0!	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	$854.59
4.12 Reinsurance	#DIV/0!	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	$39.01	#DIV/0!	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	$39.01
4.13 Member Cost Sharing	#DIV/0!	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	$153.06	#DIV/0!	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	$153.06
4.14 Cost Sharing Reduction	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00
4.15 Incurred Claims	#DIV/0!	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	$662.52	#DIV/0!	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	$662.52
4.16 Risk Adjustment Transfer Amount	#DIV/0!	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	$43.87	#DIV/0!	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	$43.87
4.17 Premium	#DIV/0!	$1,008.06	#DIV/0!	#DIV/0!	#DIV/0!	$1,008.06	#DIV/0!	$1,008.06	#DIV/0!	$659.49	#DIV/0!	#DIV/0!	#DIV/0!	$659.49

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	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4	Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704
1.5	Metal	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold	Silver	Bronze	Bronze	Bronze	Bronze
1.6	AV Metal Value	0.650	0.650	0.650	0.649	0.650	0.649	0.650	0.717	0.819	0.719	0.650	0.645	0.649	0.649
1.7	Plan Category	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	No	No	Yes	No	Yes	No	No	No	No	No	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	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	19.43%	0.00%	19.43%	0.00%	0.00%	0.00%	0.00%	0.00%	19.01%	0.00%	0.00%
1.12	Product Rate Increase %														
1.13	Submission Level Rate Increase %														

Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve														
	2.1 Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704
$45,383,869	2.2 Allowed Claims	$403,100	$1,366,619	$2,481,390	$3,847,449	$2,500,071	$1,567,201	$605,814	$37,004	$882,574	$722,035	$1,491,472	$182,661	$6,465	$12,583
$2,567,590	2.3 Reinsurance	$42,330	$80,381	$113,112	$379,354	$131,116	$89,595	$20,009	$615	$34,008	$12,130	$69,625	$10,835	$1,923	$1,266
	2.4 Member Cost Sharing	$155,871	$258,358	$424,961	$1,142,983	$483,213	$395,303	$61,235	$7,369	$112,793	$21,055	$281,308	$33,413	$5,599	$8,099
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$35,602,598	2.6 Incurred Claims	$204,899	$1,027,879	$1,943,317	$2,325,112	$1,885,742	$1,082,303	$524,570	$29,020	$735,773	$688,849	$1,140,539	$138,413	-$1,057	$3,217
$2,124,799	2.7 Risk Adjustment Transfer Amount	$43,691	$82,925	$116,710	$391,431	$135,265	$92,448	$20,654	$477	$22,157	$6,802	$71,831	$9,189	$1,631	$1,074
$34,268,775	2.8 Premium	$564,969	$1,072,823	$1,509,671	$5,063,109	$1,749,963	$1,195,799	$267,048	$8,207	$453,893	$161,895	$929,266	$144,608	$25,666	$16,902
53,416	2.9 Experience Period Member Months	1,098	2,085	2,934	9,840	3,401	2,324	519	12	557	171	1,806	231	41	27
	2.10 Current Enrollment	87	169	207	704	277	201	41	1	48	11	99	26	2	5
	2.11 Current Premium PMPM	$552.13	$552.13	$552.13	$552.13	$552.13	$552.13	$552.13	$653.16	$762.92	$932.22	$552.13	$574.55	$574.55	$574.55
	2.12 Loss Ratio	33.66%	88.94%	119.49%	42.63%	100.03%	84.01%	182.33%	334.16%	154.56%	408.33%	113.93%	90.00%	-3.87%	17.90%
	Per Member Per Month														
	2.13 Allowed Claims	$367.12	$655.45	$845.74	$391.00	$735.10	$674.36	$1,167.27	$3,083.68	$1,584.51	$4,222.43	$825.84	$790.74	$157.69	$466.03
	2.14 Reinsurance	$38.55	$38.55	$38.55	$38.55	$38.55	$38.55	$38.55	$51.24	$61.06	$70.94	$38.55	$46.90	$46.90	$46.90
	2.15 Member Cost Sharing	$141.96	$123.91	$144.84	$116.16	$142.08	$170.10	$117.99	$614.09	$202.50	$123.13	$155.76	$144.64	$136.57	$299.96
	2.16 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	$0.00	$0.00
	2.17 Incurred Claims	$186.61	$492.99	$662.34	$236.29	$554.47	$465.71	$1,010.73	$2,418.34	$1,320.96	$4,028.36	$631.53	$599.19	-$25.78	$119.16
	2.18 Risk Adjustment Transfer Amount	$39.79	$39.77	$39.78	$39.78	$39.77	$39.78	$39.80	$39.78	$39.78	$39.78	$39.77	$39.78	$39.78	$39.78
	2.19 Premium	$514.54	$514.54	$514.54	$514.54	$514.54	$514.54	$514.54	$683.93	$814.89	$946.76	$514.54	$626.01	$626.01	$626.01

Section III: Plan Adjustment Factors														
3.1 Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.6811	0.0000	0.6811	0.0000	0.0000	0.0000	0.0000	0.0000	0.7062	0.0000	0.0000
3.4 Provider Network Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000
Administrative Costs														
3.6 Administrative Expense	0.00%	0.00%	0.00%	8.92%	0.00%	8.92%	0.00%	0.00%	0.00%	0.00%	0.00%	8.92%	0.00%	0.00%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.82%	0.00%	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000
3.10 **Plan Adjusted Index Rate**	$0.00	$0.00	$0.00	$659.49	$0.00	$659.49	$0.00	$0.00	$0.00	$0.00	$0.00	$683.79	$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**	$0.00	$0.00	$0.00	$332.95	$0.00	$332.95	$0.00	$0.00	$0.00	$0.00	$0.00	$345.22	$0.00	$0.00

Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704
4.2 Allowed Claims	$0	$0	$0	$13,239,273	$0	$2,061,266	$0	$0	$0	$0	$0	$287,141	$0	$0
4.3 Reinsurance	$0	$0	$0	$604,304	$0	$94,086	$0	$0	$0	$0	$0	$13,107	$0	$0
4.4 Member Cost Sharing	$0	$0	$0	$2,371,198	$0	$369,180	$0	$0	$0	$0	$0	$51,428	$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	$0	$0	$0	$10,263,771	$0	$1,598,000	$0	$0	$0	$0	$0	$222,607	$0	$0
4.7 Risk Adjustment Transfer Amount	$0	$0	$0	$679,634	$0	$105,814	$0	$0	$0	$0	$0	$14,740	$0	$0
4.8 Premium	$0	$0	$0	$10,216,744	$0	$1,590,678	$0	$0	$0	$0	$0	$229,753	$0	$0
4.9 Projected Member Months	0	0	0	15,492	0	2,412	0	0	0	0	0	336	0	0
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	94.19%	#DIV/0!	94.19%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.05%	#DIV/0!	#DIV/0!
Per Member Per Month														
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	$659.49	#DIV/0!	$659.49	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$683.79	#DIV/0!	#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	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4	Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
1.5	Metal	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
1.6	AV Metal Value	0.649	0.645	0.649	0.649	0.649	0.645	0.649	0.645	0.649	0.649
1.7	Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	Yes	No	No	No	Yes	No	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
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	19.01%	0.00%	0.00%	0.00%	19.01%	0.00%	19.01%	0.00%	0.00%
1.12	Product Rate Increase %										
1.13	Submission Level Rate Increase %										

Worksheet 1 Totals		Section II: Experience Period and Current Plan Leve										
	2.1	Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
$45,383,869	2.2	Allowed Claims	$224,619	$126,396	$682,711	$486,401	$578,307	$1,030,076	$341,809	$363,959	$12,895	$318,307
$2,567,590	2.3	Reinsurance	$6,848	$14,634	$13,274	$14,118	$36,069	$82,316	$24,015	$16,041	$7,411	$16,463
	2.4	Member Cost Sharing	$63,819	$48,769	$48,649	$70,867	$99,149	$245,260	$79,830	$48,943	$7,798	$57,184
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$35,602,598	2.6	Incurred Claims	$153,953	$62,993	$620,788	$401,416	$443,088	$702,500	$237,965	$298,975	-$2,314	$244,661
$2,124,799	2.7	Risk Adjustment Transfer Amount	$5,808	$12,411	$11,257	$11,973	$30,590	$69,811	$20,367	$13,604	$6,285	$13,962
$34,268,775	2.8	Premium	$91,398	$195,315	$177,161	$188,429	$481,402	$1,098,648	$320,517	$214,096	$98,910	$219,730
53,416	2.9	Experience Period Member Months	146	312	283	301	769	1,755	512	342	158	351
	2.10	Current Enrollment	25	49	31	69	62	240	82	58	11	41
	2.11	Current Premium PMPM	$574.55	$574.55	$574.55	$574.55	$574.55	$574.55	$574.55	$574.55	$574.55	$574.55
	2.12	Loss Ratio	158.38%	30.33%	329.47%	200.31%	86.54%	60.12%	69.81%	131.30%	-2.20%	104.69%
		Per Member Per Month										
	2.13	Allowed Claims	$1,538.49	$405.12	$2,412.40	$1,615.95	$752.02	$586.94	$667.60	$1,064.21	$81.62	$906.86
	2.14	Reinsurance	$46.90	$46.90	$46.90	$46.90	$46.90	$46.90	$46.90	$46.90	$46.90	$46.90
	2.15	Member Cost Sharing	$437.11	$156.31	$171.90	$235.44	$128.93	$139.75	$155.92	$143.11	$49.36	$162.92
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17	Incurred Claims	$1,054.47	$201.90	$2,193.60	$1,333.61	$576.19	$400.28	$464.77	$874.20	-$14.64	$697.04
	2.18	Risk Adjustment Transfer Amount	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78	$39.78
	2.19	Premium	$626.01	$626.01	$626.01	$626.01	$626.01	$626.01	$626.01	$626.01	$626.01	$626.01

	Section III: Plan Adjustment Factors										
3.1	Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
3.2	Market Adjusted Index Rate										
3.3	AV and Cost Sharing Design of Plan	0.0000	0.7062	0.0000	0.0000	0.0000	0.7062	0.0000	0.7062	0.0000	0.0000
3.4	Provider Network Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
3.5	Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
	Administrative Costs										
3.6	Administrative Expense	0.00%	8.92%	0.00%	0.00%	0.00%	8.92%	0.00%	8.92%	0.00%	0.00%
3.7	Taxes and Fees	0.00%	0.82%	0.00%	0.00%	0.00%	0.82%	0.00%	0.82%	0.00%	0.00%
3.8	Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%
3.9	Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
3.10	**Plan Adjusted Index Rate**	$0.00	$683.79	$0.00	$0.00	$0.00	$683.79	$0.00	$683.79	$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**	$0.00	$345.22	$0.00	$0.00	$0.00	$345.22	$0.00	$345.22	$0.00	$0.00

	Section IV: Projected Plan Level Information										
4.1	Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
4.2	Allowed Claims	$0	$1,671,574	$0	$0	$0	$4,635,284	$0	$594,793	$0	$0
4.3	Reinsurance	$0	$76,299	$0	$0	$0	$211,577	$0	$27,149	$0	$0
4.4	Member Cost Sharing	$0	$299,384	$0	$0	$0	$830,195	$0	$106,529	$0	$0
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$0	$1,295,891	$0	$0	$0	$3,593,512	$0	$461,114	$0	$0
4.7	Risk Adjustment Transfer Amount	$0	$85,810	$0	$0	$0	$237,951	$0	$30,534	$0	$0
4.8	Premium	$0	$1,337,490	$0	$0	$0	$3,708,869	$0	$475,917	$0	$0
4.9	Projected Member Months	0	1,956	0	0	0	5,424	0	696	0	0
4.10	Loss Ratio	#DIV/0!	91.05%	#DIV/0!	#DIV/0!	#DIV/0!	91.05%	#DIV/0!	91.05%	#DIV/0!	#DIV/0!
	Per Member Per Month										
4.11	Allowed Claims	#DIV/0!	$854.59	#DIV/0!	#DIV/0!	#DIV/0!	$854.59	#DIV/0!	$854.59	#DIV/0!	#DIV/0!
4.12	Reinsurance	#DIV/0!	$39.01	#DIV/0!	#DIV/0!	#DIV/0!	$39.01	#DIV/0!	$39.01	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	#DIV/0!	$153.06	#DIV/0!	#DIV/0!	#DIV/0!	$153.06	#DIV/0!	$153.06	#DIV/0!	#DIV/0!
4.14	Cost Sharing Reduction	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	#DIV/0!	#DIV/0!
4.15	Incurred Claims	#DIV/0!	$662.52	#DIV/0!	#DIV/0!	#DIV/0!	$662.52	#DIV/0!	$662.52	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	#DIV/0!	$43.87	#DIV/0!	#DIV/0!	#DIV/0!	$43.87	#DIV/0!	$43.87	#DIV/0!	#DIV/0!
4.17	Premium	#DIV/0!	$683.79	#DIV/0!	#DIV/0!	#DIV/0!	$683.79	#DIV/0!	$683.79	#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 2	1.0000
Rating Area 3	0.9500
Rating Area 5	0.9500
Rating Area 6	1.0000
Rating Area 7	1.2500
Rating Area 9	1.2000

RFJ Part II - Consumer Friendly Justification
Geisinger Quality Options
Individual

Geisinger Quality Options has proposed an overall base rate increase of 17.0% for Individual PPO members renewing in the Marketplace effective January 1, 2023 through December 1, 2023. The actual range of proposed rate changes vary from 8.1% to 19.4%. The key drivers of this increase are changes in the normalized risk pool experience, risk adjustment, trend, URRT morbidity, and pricing AVs. The total projected 2023 administrative costs are slightly higher than those used for the current 2022 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2023 to maintain the desired metallic level.

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*	75729
Rate Effective Date*	1/1/2023
Rate Expiration Date*	12/31/2023
Rating Method*	Age-Based Rates

Plan ID* Required: Enter the 14-character Plan ID	**Rating Area ID*** Required: Select the Rating Area ID	**Tobacco*** Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Age*** Required: Select the age of a subscriber eligible for the rate	**Individual Rate*** Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Individual Tobacco Rate*** Required: Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.24	286.24
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	15	311.69	311.69
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	16	321.41	321.41
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	17	331.14	331.14
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	18	341.62	341.62
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	19	352.10	352.10
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	20	362.95	362.95
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	21	374.18	411.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	22	374.18	411.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	23	374.18	411.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	24	374.18	411.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	25	375.67	413.09
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	26	383.15	421.32
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	27	392.13	431.42
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	28	406.73	447.51
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	29	418.70	460.61
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	30	424.69	467.34
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	31	433.67	477.07
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	32	442.65	486.80
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	33	448.26	493.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	34	454.25	499.52
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	35	457.24	502.89
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	36	460.23	506.26
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	37	463.23	509.62
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	38	466.22	512.99
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	39	472.21	519.35
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	40	478.19	526.09
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	41	487.17	535.82
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	42	495.78	545.54
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	43	507.75	558.64
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	44	522.72	575.10
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	45	540.31	594.19
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	46	561.26	617.38
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	47	584.83	643.20
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	48	611.77	673.14
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	49	638.34	702.32
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	50	668.27	735.25
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	51	697.83	767.80
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	52	730.39	803.35
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	53	763.31	839.64
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	54	798.86	878.56
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	55	834.41	917.85
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	56	872.94	960.13
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	57	911.86	1003.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	58	953.39	1048.81
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	59	973.97	1071.26
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	60	1015.50	1116.91
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	61	1051.43	1156.57
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	62	1075.00	1182.39
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	63	1104.56	1214.94
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1122.52	1234.77
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	301.31	301.31
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	15	328.09	328.09
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	16	338.33	338.33
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	17	348.57	348.57
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	18	359.60	359.60
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	19	370.63	370.63
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	20	382.05	382.05
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	21	393.87	433.26
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	22	393.87	433.26
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	23	393.87	433.26
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	24	393.87	433.26
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	25	395.44	434.83
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	26	403.32	443.49
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	27	412.77	454.13
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	28	428.13	471.06
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	29	440.74	484.85
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	30	447.04	491.94
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	31	456.49	502.18
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	32	465.94	512.42
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	33	471.85	519.12
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	34	478.15	525.81
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	35	481.30	529.36
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	36	484.46	532.90
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	37	487.61	536.45
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	38	490.76	539.99
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	39	497.06	546.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	40	503.36	553.78
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	41	512.81	564.02
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	42	521.87	574.26
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	43	534.48	588.04
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	44	550.23	605.37
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	45	568.74	625.46
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	46	590.80	649.88
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	47	615.61	677.06
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	48	643.97	708.56
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	49	671.94	739.29
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	50	703.44	773.95
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	51	734.56	808.21
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	52	768.83	845.63
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	53	803.49	883.84
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	54	840.90	924.80
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	55	878.32	966.15
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	56	918.89	1010.66
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	57	959.85	1055.95
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	58	1003.57	1104.01
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	59	1025.23	1127.64
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	60	1068.95	1175.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	61	1106.76	1217.44
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	62	1131.58	1244.62
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	63	1162.69	1278.88
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1181.60	1299.76
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	361.57	361.57
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	15	393.71	393.71
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	16	406.00	406.00
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	17	418.29	418.29
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	18	431.52	431.52
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	19	444.75	444.75
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	20	458.46	458.46
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	21	472.64	519.91
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	22	472.64	519.91
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	23	472.64	519.91
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	24	472.64	519.91

75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	25	474.53	521.79
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	26	483.98	532.19
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	27	495.33	544.95
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	28	513.76	565.28
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	29	528.88	581.82
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	30	536.45	590.33
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	31	547.79	602.61
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	32	559.13	614.90
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	33	566.22	622.94
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	34	573.78	630.97
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	35	577.57	635.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	36	581.35	639.48
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	37	585.13	643.73
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	38	588.91	647.99
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	39	596.47	656.02
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	40	604.03	664.53
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	41	615.38	676.82
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	42	626.25	689.11
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	43	641.37	705.65
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	44	660.28	726.45
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	45	682.49	750.55
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	46	708.96	779.85
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	47	738.74	812.47
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	48	772.77	850.28
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	49	806.32	887.14
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	50	844.13	928.74
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	51	881.47	969.86
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	52	922.59	1014.76
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	53	964.18	1060.60
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	54	1009.08	1109.76
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	55	1053.99	1159.38
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	56	1102.67	1212.79
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	57	1151.82	1267.15
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	58	1204.28	1324.81
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	59	1230.28	1353.17
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	60	1282.74	1410.83
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	61	1328.12	1460.93
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	62	1357.89	1493.54
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	63	1395.23	1534.66
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1417.92	1559.71
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	301.31	301.31
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	15	328.09	328.09
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	16	338.33	338.33
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	17	348.57	348.57
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	18	359.60	359.60
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	19	370.63	370.63
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	20	382.05	382.05
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	21	393.87	433.26
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	22	393.87	433.26
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	23	393.87	433.26
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	24	393.87	433.26
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	25	395.44	434.83
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	26	403.32	443.49
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	27	412.77	454.13
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	28	428.13	471.06
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	29	440.74	484.85
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	30	447.04	491.94
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	31	456.49	502.18
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	32	465.94	512.42
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	33	471.85	519.12
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	34	478.15	525.81
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	35	481.30	529.36
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	36	484.46	532.90
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	37	487.61	536.45
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	38	490.76	539.99
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	39	497.06	546.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	40	503.36	553.78
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	41	512.81	564.02
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	42	521.87	574.26
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	43	534.48	588.04
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	44	550.23	605.37
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	45	568.74	625.46
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	46	590.80	649.88
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	47	615.61	677.06
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	48	643.97	708.56
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	49	671.94	739.29
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	50	703.44	773.95
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	51	734.56	808.21
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	52	768.83	845.63
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	53	803.49	883.84
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	54	840.90	924.80
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	55	878.32	966.15
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	56	918.89	1010.66
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	57	959.85	1055.95
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	58	1003.57	1104.01
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	59	1025.23	1127.64
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	60	1068.95	1175.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	61	1106.76	1217.44
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	62	1131.58	1244.62
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	63	1162.69	1278.88
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1181.60	1299.76
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	286.24	286.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	311.69	311.69
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	321.41	321.41
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	331.14	331.14
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	341.62	341.62
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	352.10	352.10
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	362.95	362.95
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	374.18	411.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	374.18	411.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	374.18	411.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	374.18	411.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	375.67	413.09
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	383.15	421.32
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	392.13	431.42
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	406.73	447.51
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	418.70	460.61
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	424.69	467.34
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	433.67	477.07
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	442.65	486.80
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	448.26	493.16

75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	454.25	499.52
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	457.24	502.89
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	460.23	506.26
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	463.23	509.62
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	466.22	512.99
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	472.21	519.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	478.19	526.09
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	487.17	535.82
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	495.78	545.54
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	507.75	558.64
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	522.72	575.10
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	540.31	594.19
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	561.26	617.38
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	584.83	643.20
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	611.77	673.14
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	638.34	702.32
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	668.27	735.25
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	697.83	767.80
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	730.39	803.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	763.31	839.64
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	798.86	878.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	834.41	917.85
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	872.94	960.13
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	911.86	1003.16
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	953.39	1048.81
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	973.97	1071.26
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	1015.50	1116.91
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	1051.43	1156.57
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	1075.00	1182.39
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	1104.56	1214.94
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1122.52	1234.77
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	376.63	376.63
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	15	410.11	410.11
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	16	422.91	422.91
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	17	435.71	435.71
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	18	449.50	449.50
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	19	463.28	463.28
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	20	477.56	477.56
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	21	492.34	541.57
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	22	492.34	541.57
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	23	492.34	541.57
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	24	492.34	541.57
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	25	494.30	543.54
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	26	504.15	554.37
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	27	515.96	567.66
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	28	535.17	588.83
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	29	550.92	606.06
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	30	558.80	614.92
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	31	570.61	627.72
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	32	582.43	640.52
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	33	589.81	648.89
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	34	597.69	657.26
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	35	601.63	661.69
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	36	605.57	666.13
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	37	609.51	670.56
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	38	613.45	674.99
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	39	621.32	683.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	40	629.20	692.22
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	41	641.02	705.02
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	42	652.34	717.82
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	43	668.10	735.05
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	44	687.79	756.72
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	45	710.93	781.82
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	46	738.50	812.35
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	47	769.52	846.32
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	48	804.96	885.71

75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	49	839.92	924.11
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	50	879.31	967.43
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	51	918.20	1010.27
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	52	961.03	1057.04
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	53	1004.36	1104.79
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	54	1051.13	1156.00
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	55	1097.90	1207.69
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	56	1148.61	1263.33
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	57	1199.81	1319.94
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	58	1254.46	1380.01
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	59	1281.54	1409.55
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	60	1336.19	1469.61
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	61	1383.45	1521.80
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	62	1414.47	1555.77
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	63	1453.37	1598.60
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1477.00	1624.70
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	361.57	361.57
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	393.71	393.71
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	16	406.00	406.00
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	17	418.29	418.29
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	18	431.52	431.52
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	19	444.75	444.75
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	20	458.46	458.46
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	21	472.64	519.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	22	472.64	519.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	23	472.64	519.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	24	472.64	519.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	25	474.53	521.79
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	26	483.98	532.19
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	27	495.33	544.95
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	28	513.76	565.28
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	29	528.88	581.82
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	30	536.45	590.33
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	31	547.79	602.61
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	32	559.13	614.90
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	33	566.22	622.94
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	34	573.78	630.97
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	35	577.57	635.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	36	581.35	639.48
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	37	585.13	643.73
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	38	588.91	647.99
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	39	596.47	656.02
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	40	604.03	664.53
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	41	615.38	676.82
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	42	626.25	689.11
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	43	641.37	705.65
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	44	660.28	726.45
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	45	682.49	750.55
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	46	708.96	779.85
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	47	738.74	812.47
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	48	772.77	850.28
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	49	806.32	887.14
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	50	844.13	928.74
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	51	881.47	969.86
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	52	922.59	1014.76
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	53	964.18	1060.60
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	54	1009.08	1109.76
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	55	1053.99	1159.38
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	56	1102.67	1212.79
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	57	1151.82	1267.15
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	58	1204.28	1324.81
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	59	1230.28	1353.17
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	60	1282.74	1410.83
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	61	1328.12	1460.93
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	62	1357.89	1493.54
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	63	1395.23	1534.66

75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1417.92	1559.71
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	301.31	301.31
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	328.09	328.09
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	16	338.33	338.33
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	17	348.57	348.57
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	18	359.60	359.60
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	19	370.63	370.63
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	20	382.05	382.05
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	21	393.87	433.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	22	393.87	433.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	23	393.87	433.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	24	393.87	433.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	25	395.44	434.83
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	26	403.32	443.49
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	27	412.77	454.13
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	28	428.13	471.06
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	29	440.74	484.85
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	30	447.04	491.94
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	31	456.49	502.18
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	32	465.94	512.42
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	33	471.85	519.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	34	478.15	525.81
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	35	481.30	529.36
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	36	484.46	532.90
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	37	487.61	536.45
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	38	490.76	539.99
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	39	497.06	546.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	40	503.36	553.78
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	41	512.81	564.02
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	42	521.87	574.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	43	534.48	588.04
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	44	550.23	605.37
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	45	568.74	625.46
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	46	590.80	649.88
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	47	615.61	677.06
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	48	643.97	708.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	49	671.94	739.29
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	50	703.44	773.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	51	734.56	808.21
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	52	768.83	845.63
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	53	803.49	883.84
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	54	840.90	924.80
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	55	878.32	966.15
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	56	918.89	1010.66
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	959.85	1055.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	58	1003.57	1104.01
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	59	1025.23	1127.64
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	60	1068.95	1175.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	61	1106.76	1217.44
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	62	1131.58	1244.62
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	63	1162.69	1278.88
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1181.60	1299.76
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	339.44	339.44
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	15	369.61	369.61
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	16	381.15	381.15
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	17	392.69	392.69
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	18	405.11	405.11
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	19	417.53	417.53
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	20	430.40	430.40
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	21	443.72	488.09
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	22	443.72	488.09
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	23	443.72	488.09
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	24	443.72	488.09
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	25	445.49	489.86
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	26	454.36	499.62
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	27	465.01	511.60

	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	28	482.32	530.68
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	29	496.51	546.21
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	30	503.61	554.20
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	31	514.26	565.73
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	32	524.91	577.27
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	33	531.57	584.81
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	34	538.67	592.36
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	35	542.22	596.35
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	36	545.77	600.34
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	37	549.32	604.34
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	38	552.87	608.33
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	39	559.97	615.87
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	40	567.07	623.86
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	41	577.71	635.40
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	42	587.92	646.93
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	43	602.12	662.46
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	44	619.87	681.99
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	45	640.72	704.62
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	46	665.57	732.13
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	47	693.52	762.74
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	48	725.47	798.24
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	49	756.97	832.85
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	50	792.47	871.90
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	51	827.52	910.50
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	52	866.13	952.65
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	53	905.17	995.69
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	54	947.33	1041.84
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	55	989.48	1088.43
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	56	1035.18	1138.57
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	57	1081.33	1189.59
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	58	1130.58	1243.73
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	59	1154.98	1270.35
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	60	1204.24	1324.48
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	61	1246.83	1371.52
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	62	1274.79	1402.13
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	63	1309.84	1440.74
	75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1331.14	1464.25
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	322.47	322.47
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	351.13	351.13
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	16	362.09	362.09
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	17	373.05	373.05
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	18	384.85	384.85
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	19	396.66	396.66
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	20	408.88	408.88
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	21	421.53	463.69
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	22	421.53	463.69
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	23	421.53	463.69
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	24	421.53	463.69
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	25	423.21	465.37
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	26	431.64	474.64
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	27	441.76	486.02
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	28	458.20	504.15
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	29	471.69	518.90
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	30	478.43	526.49
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	31	488.55	537.45
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	32	498.67	548.41
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	33	504.99	555.57
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	34	511.73	562.74
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	35	515.11	566.53
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	36	518.48	570.33
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	37	521.85	574.12
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	38	525.22	577.91
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	39	531.97	585.08
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	40	538.71	592.67
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	41	548.83	603.63
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	42	558.52	614.59

75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	43	572.01	629.34
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	44	588.87	647.89
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	45	608.69	669.39
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	46	632.29	695.52
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	47	658.85	724.61
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	48	689.20	758.33
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	49	719.13	791.21
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	50	752.85	828.30
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	51	786.15	864.97
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	52	822.82	905.02
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	53	859.92	945.91
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	54	899.96	989.75
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	940.01	1034.01
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	983.42	1081.64
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	1027.26	1130.11
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	1074.05	1181.54
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	1097.24	1206.83
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1144.03	1258.26
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1184.49	1302.94
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1211.05	1332.03
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1244.35	1368.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1264.58	1391.04
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	424.30	424.30
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	15	462.02	462.02
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	16	476.44	476.44
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	17	490.86	490.86
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	18	506.39	506.39
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	19	521.92	521.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	20	538.00	538.00
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	21	554.65	610.11
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	22	554.65	610.11
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	23	554.65	610.11
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	24	554.65	610.11
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	25	556.86	612.32
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	26	567.95	624.53
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	27	581.26	639.50
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	28	602.90	663.35
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	29	620.64	682.76
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	30	629.52	692.75
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	31	642.83	707.17
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	32	656.14	721.59
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	33	664.46	731.02
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	34	673.33	740.45
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	35	677.77	745.44
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	36	682.21	750.43
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	37	686.65	755.42
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	38	691.08	760.41
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	39	699.96	769.84
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	40	708.83	779.83
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	41	722.14	794.25
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	42	734.90	808.67
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	43	752.65	828.08
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	44	774.83	852.48
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	45	800.90	880.77
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	46	831.96	915.16
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	47	866.90	953.43
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	48	906.84	997.80
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	49	946.22	1041.06
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	50	990.59	1089.87
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	51	1034.41	1138.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	52	1082.66	1190.81
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	53	1131.47	1244.61
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	54	1184.16	1302.30
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	55	1236.85	1360.53
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	56	1293.98	1423.21
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	57	1351.66	1486.99

75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	58	1413.23	1554.66
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	59	1443.73	1587.94
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	60	1505.30	1655.60
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	61	1558.54	1714.40
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	62	1593.48	1752.67
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	63	1637.30	1800.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1663.92	1830.32
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	407.33	407.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	443.54	443.54
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	457.38	457.38
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	471.22	471.22
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	486.13	486.13
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	501.04	501.04
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	516.48	516.48
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	532.46	585.71
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	532.46	585.71
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	532.46	585.71
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	532.46	585.71
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	534.59	587.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	545.23	599.55
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	558.01	613.92
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	578.78	636.82
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	595.82	655.45
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	604.34	665.04
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	617.12	678.88
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	629.89	692.72
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	637.88	701.78
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	646.40	710.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	650.66	715.62
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	654.92	720.41
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	659.18	725.20
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	663.44	730.00
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	671.96	739.05
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	680.48	748.63
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	693.26	762.48
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	705.50	776.32
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	722.54	794.96
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	743.84	818.38
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	768.87	845.54
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	798.68	878.55
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	832.23	915.29
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	870.56	957.89
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	908.37	999.42
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	950.97	1046.28
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	993.03	1092.60
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	1039.35	1143.18
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	1086.21	1194.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	1136.79	1250.21
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	1187.38	1306.11
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1242.22	1366.28
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1297.59	1427.51
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1356.70	1492.47
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1385.98	1524.42
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1445.08	1589.38
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1496.20	1645.82
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1529.74	1682.56
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1571.81	1728.88
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1597.37	1757.10
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	322.47	322.47
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	351.13	351.13
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	16	362.09	362.09
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	17	373.05	373.05
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	18	384.85	384.85
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	19	396.66	396.66
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	20	408.88	408.88
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	21	421.53	463.69

75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	22	421.53	463.69
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	23	421.53	463.69
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	24	421.53	463.69
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	25	423.21	465.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	26	431.64	474.64
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	27	441.76	486.02
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	28	458.20	504.15
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	29	471.69	518.90
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	30	478.43	526.49
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	31	488.55	537.45
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	32	498.67	548.41
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	33	504.99	555.57
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	34	511.73	562.74
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	35	515.11	566.53
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	36	518.48	570.33
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	37	521.85	574.12
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	38	525.22	577.91
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	39	531.97	585.08
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	40	538.71	592.67
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	41	548.83	603.63
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	42	558.52	614.59
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	43	572.01	629.34
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	44	588.87	647.89
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	45	608.69	669.39
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	46	632.29	695.52
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	47	658.85	724.61
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	48	689.20	758.33
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	49	719.13	791.21
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	50	752.85	828.30
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	51	786.15	864.97
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	52	822.82	905.02
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	53	859.92	945.91
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	54	899.96	989.75
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	55	940.01	1034.01
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	56	983.42	1081.64
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	57	1027.26	1130.11
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	58	1074.05	1181.54
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	59	1097.24	1206.83
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	60	1144.03	1258.26
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	61	1184.49	1302.94
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	62	1211.05	1332.03
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	63	1244.35	1368.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1264.58	1391.04
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	339.44	339.44
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	15	369.61	369.61
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	16	381.15	381.15
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	17	392.69	392.69
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	18	405.11	405.11
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	19	417.53	417.53
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	20	430.40	430.40
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	21	443.72	488.09
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	22	443.72	488.09
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	23	443.72	488.09
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	24	443.72	488.09
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	25	445.49	489.86
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	26	454.36	499.62
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	27	465.01	511.60
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	28	482.32	530.68
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	29	496.51	546.21
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	30	503.61	554.20
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	31	514.26	565.73
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	32	524.91	577.27
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	33	531.57	584.81
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	34	538.67	592.36
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	35	542.22	596.35
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	36	545.77	600.34

75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	37	549.32	604.34
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	38	552.87	608.33
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	39	559.97	615.87
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	40	567.07	623.86
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	41	577.71	635.40
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	42	587.92	646.93
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	43	602.12	662.46
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	44	619.87	681.99
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	45	640.72	704.62
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	46	665.57	732.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	47	693.52	762.74
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	48	725.47	798.24
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	49	756.97	832.85
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	50	792.47	871.90
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	51	827.52	910.50
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	52	866.13	952.65
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	53	905.17	995.69
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	54	947.33	1041.84
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	55	989.48	1088.43
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	56	1035.18	1138.57
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	57	1081.33	1189.59
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	58	1130.58	1243.73
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	59	1154.98	1270.35
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	60	1204.24	1324.48
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	61	1246.83	1371.52
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	62	1274.79	1402.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	63	1309.84	1440.74
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1331.14	1464.25
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	407.33	407.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	15	443.54	443.54
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	16	457.38	457.38
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	17	471.22	471.22
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	18	486.13	486.13
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	19	501.04	501.04
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	20	516.48	516.48
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	21	532.46	585.71
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	22	532.46	585.71
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	23	532.46	585.71
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	24	532.46	585.71
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	25	534.59	587.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	26	545.23	599.55
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	27	558.01	613.92
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	28	578.78	636.82
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	29	595.82	655.45
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	30	604.34	665.04
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	31	617.12	678.88
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	32	629.89	692.72
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	33	637.88	701.78
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	34	646.40	710.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	35	650.66	715.62
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	36	654.92	720.41
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	37	659.18	725.20
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	38	663.44	730.00
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	39	671.96	739.05
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	40	680.48	748.63
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	41	693.26	762.48
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	42	705.50	776.32
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	43	722.54	794.96
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	44	743.84	818.38
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	45	768.87	845.54
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	46	798.68	878.55
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	47	832.23	915.29
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	48	870.56	957.89
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	49	908.37	999.42
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	50	950.97	1046.28
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	51	993.03	1092.60

75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	52	1039.35	1143.18
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	53	1086.21	1194.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	54	1136.79	1250.21
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	55	1187.38	1306.11
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	56	1242.22	1366.28
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	57	1297.59	1427.51
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	58	1356.70	1492.47
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	59	1385.98	1524.42
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	60	1445.08	1589.38
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	61	1496.20	1645.82
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	62	1529.74	1682.56
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	63	1571.81	1728.88
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1597.37	1757.10
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	339.44	339.44
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	369.61	369.61
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	16	381.15	381.15
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	17	392.69	392.69
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	18	405.11	405.11
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	19	417.53	417.53
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	20	430.40	430.40
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	21	443.72	488.09
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	22	443.72	488.09
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	23	443.72	488.09
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	24	443.72	488.09
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	25	445.49	489.86
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	26	454.36	499.62
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	27	465.01	511.60
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	28	482.32	530.68
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	29	496.51	546.21
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	30	503.61	554.20
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	31	514.26	565.73
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	32	524.91	577.27
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	33	531.57	584.81
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	34	538.67	592.36
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	35	542.22	596.35
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	36	545.77	600.34
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	37	549.32	604.34
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	38	552.87	608.33
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	559.97	615.87
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	40	567.07	623.86
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	41	577.71	635.40
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	42	587.92	646.93
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	43	602.12	662.46
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	44	619.87	681.99
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	45	640.72	704.62
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	46	665.57	732.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	47	693.52	762.74
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	48	725.47	798.24
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	49	756.97	832.85
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	50	792.47	871.90
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	51	827.52	910.50
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	52	866.13	952.65
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	53	905.17	995.69
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	54	947.33	1041.84
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	55	989.48	1088.43
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	56	1035.18	1138.57
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	57	1081.33	1189.59
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	58	1130.58	1243.73
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	59	1154.98	1270.35
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	60	1204.24	1324.48
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	61	1246.83	1371.52
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	62	1274.79	1402.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	63	1309.84	1440.74
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1331.14	1464.25
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	389.29	389.29
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	15	423.89	423.89

75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	16	437.12	437.12
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	17	450.36	450.36
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	18	464.60	464.60
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	19	478.85	478.85
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	20	493.61	493.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	21	508.88	559.77
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	22	508.88	559.77
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	23	508.88	559.77
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	24	508.88	559.77
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	25	510.91	561.80
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	26	521.09	572.99
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	27	533.30	586.73
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	28	553.15	608.62
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	29	569.43	626.43
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	30	577.57	635.59
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	31	589.79	648.82
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	32	602.00	662.05
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	33	609.63	670.70
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	34	617.78	679.35
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	35	621.85	683.93
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	36	625.92	688.51
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	37	629.99	693.09
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	38	634.06	697.67
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	39	642.20	706.32
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	40	650.34	715.48
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	41	662.56	728.71
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	42	674.26	741.94
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	43	690.54	759.75
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	44	710.90	782.14
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	45	734.82	808.10
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	46	763.31	839.65
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	47	795.37	874.76
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	48	832.01	915.47
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	49	868.14	955.16
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	50	908.85	999.94
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	51	949.05	1044.21
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	52	993.33	1092.56
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	53	1038.11	1141.92
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	54	1086.45	1194.84
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	55	1134.79	1248.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	56	1187.21	1305.78
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	57	1240.13	1364.30
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	58	1296.62	1426.38
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	59	1324.60	1456.91
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	60	1381.09	1518.99
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	61	1429.94	1572.94
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	62	1462.00	1608.05
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	63	1502.20	1652.32
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1526.63	1679.29
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	369.83	369.83
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	402.70	402.70
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	415.27	415.27
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	427.84	427.84
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	441.37	441.37
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	454.91	454.91
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	468.93	468.93
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	483.44	531.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	483.44	531.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	483.44	531.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	483.44	531.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	485.37	533.71
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	495.03	544.34
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	506.64	557.40
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	525.49	578.18
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	540.96	595.11
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	548.70	603.81

75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	560.30	616.38
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	571.90	628.95
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	579.15	637.16
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	586.89	645.38
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	590.75	649.73
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	594.62	654.08
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	598.49	658.43
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	602.36	662.79
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	610.09	671.00
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	617.83	679.71
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	629.43	692.27
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	640.55	704.84
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	656.02	721.76
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	44	675.35	743.04
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	45	698.08	767.69
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	46	725.15	797.66
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	47	755.60	831.02
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	48	790.41	869.69
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	49	824.74	907.40
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	50	863.41	949.94
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	51	901.60	992.00
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	52	943.66	1037.93
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	53	986.20	1084.82
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	54	1032.13	1135.10
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	55	1078.05	1185.86
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	56	1127.85	1240.49
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	57	1178.12	1296.08
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	58	1231.79	1355.06
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	59	1258.37	1384.07
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	60	1312.03	1443.05
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	61	1358.44	1494.29
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	62	1388.90	1527.65
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	63	1427.09	1569.70
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1450.30	1595.33
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	486.61	486.61
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	15	529.87	529.87
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	16	546.41	546.41
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	17	562.94	562.94
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	18	580.75	580.75
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	19	598.57	598.57
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	20	617.01	617.01
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	21	636.10	699.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	22	636.10	699.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	23	636.10	699.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	24	636.10	699.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	25	638.64	702.25
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	26	651.36	716.24
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	27	666.63	733.42
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	28	691.44	760.77
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	29	711.79	783.03
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	30	721.97	794.48
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	31	737.23	811.02
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	32	752.50	827.56
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	33	762.04	838.37
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	34	772.22	849.19
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	35	777.31	854.91
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	36	782.40	860.64
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	37	787.49	866.36
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	38	792.57	872.09
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	39	802.75	882.90
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	40	812.93	894.35
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	41	828.20	910.89
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	42	842.83	927.43
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	43	863.18	949.69
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	44	888.62	977.68
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	45	918.52	1010.12

75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	46	954.14	1049.56
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	47	994.22	1093.45
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	48	1040.02	1144.33
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	49	1085.18	1193.95
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	50	1136.07	1249.93
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	51	1186.32	1305.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	52	1241.66	1365.70
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	53	1297.63	1427.40
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	54	1358.06	1493.55
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	55	1418.49	1560.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	56	1484.01	1632.22
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	57	1550.16	1705.37
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	58	1620.77	1782.97
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	59	1655.76	1821.14
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	60	1726.36	1898.74
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	61	1787.43	1966.17
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	62	1827.50	2010.06
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	63	1877.75	2065.40
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1908.29	2099.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	467.15	467.15
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	508.67	508.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	16	524.55	524.55
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	17	540.43	540.43
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	18	557.52	557.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	19	574.62	574.62
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	20	592.33	592.33
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	21	610.66	671.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	22	610.66	671.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	23	610.66	671.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	24	610.66	671.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	25	613.09	674.16
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	26	625.31	687.59
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	27	639.96	704.08
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	28	663.78	730.34
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	29	683.32	751.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	30	693.09	762.70
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	31	707.74	778.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	32	722.40	794.46
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	33	731.56	804.84
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	34	741.33	815.22
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	35	746.22	820.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	36	751.10	826.21
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	37	755.99	831.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	38	760.87	837.20
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	770.64	847.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	780.41	858.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	795.07	874.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	809.11	890.33
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	828.65	911.70
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	853.08	938.57
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	881.78	969.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	915.98	1007.57
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	954.45	1049.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	998.41	1098.56
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	1041.77	1146.19
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	1090.62	1199.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	1138.86	1253.06
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1191.99	1311.07
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1245.73	1370.30
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1303.74	1433.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1361.75	1497.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1424.65	1566.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1488.16	1637.16
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1555.94	1711.66
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1589.53	1748.29
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1657.31	1822.79

75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1715.93	1887.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	1754.40	1929.66
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	1802.64	1982.78
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1831.95	2015.15
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	369.83	369.83
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	402.70	402.70
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	415.27	415.27
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	427.84	427.84
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	441.37	441.37
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	454.91	454.91
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	468.93	468.93
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	483.44	531.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	483.44	531.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	483.44	531.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	483.44	531.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	25	485.37	533.71
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	26	495.03	544.34
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	27	506.64	557.40
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	28	525.49	578.18
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	29	540.96	595.11
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	30	548.70	603.81
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	31	560.30	616.38
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	32	571.90	628.95
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	33	579.15	637.16
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	34	586.89	645.38
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	35	590.75	649.73
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	36	594.62	654.08
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	37	598.49	658.43
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	38	602.36	662.79
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	39	610.09	671.00
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	40	617.83	679.71
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	41	629.43	692.27
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	42	640.55	704.84
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	43	656.02	721.76
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	44	675.35	743.04
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	45	698.08	767.69
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	46	725.15	797.66
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	47	755.60	831.02
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	48	790.41	869.69
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	49	824.74	907.40
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	50	863.41	949.94
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	51	901.60	992.00
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	52	943.66	1037.93
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	53	986.20	1084.82
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	54	1032.13	1135.10
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	55	1078.05	1185.86
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	56	1127.85	1240.49
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	57	1178.12	1296.08
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1231.79	1355.06
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1258.37	1384.07
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1312.03	1443.05
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1358.44	1494.29
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1388.90	1527.65
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1427.09	1569.70
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1450.30	1595.33
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	389.29	389.29
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	15	423.89	423.89
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	16	437.12	437.12
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	17	450.36	450.36
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	18	464.60	464.60
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	19	478.85	478.85
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	20	493.61	493.61
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	21	508.88	559.77
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	22	508.88	559.77
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	23	508.88	559.77
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	24	508.88	559.77

75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	25	510.91	561.80
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	26	521.09	572.99
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	27	533.30	586.73
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	28	553.15	608.62
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	29	569.43	626.43
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	30	577.57	635.59
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	31	589.79	648.82
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	32	602.00	662.05
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	33	609.63	670.70
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	34	617.78	679.35
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	35	621.85	683.93
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	36	625.92	688.51
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	37	629.99	693.09
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	38	634.06	697.67
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	39	642.20	706.32
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	40	650.34	715.48
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	41	662.56	728.71
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	42	674.26	741.94
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	43	690.54	759.75
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	44	710.90	782.14
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	45	734.82	808.10
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	46	763.31	839.65
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	47	795.37	874.76
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	48	832.01	915.47
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	49	868.14	955.16
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	50	908.85	999.94
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	51	949.05	1044.21
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	52	993.33	1092.56
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	53	1038.11	1141.92
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	54	1086.45	1194.84
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	55	1134.79	1248.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	56	1187.21	1305.78
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	57	1240.13	1364.30
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	58	1296.62	1426.38
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	59	1324.60	1456.91
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	60	1381.09	1518.99
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	61	1429.94	1572.94
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	62	1462.00	1608.05
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	63	1502.20	1652.32
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1526.63	1679.29
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	467.15	467.15
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	15	508.67	508.67
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	16	524.55	524.55
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	17	540.43	540.43
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	18	557.52	557.52
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	19	574.62	574.62
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	20	592.33	592.33
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	21	610.66	671.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	22	610.66	671.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	23	610.66	671.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	24	610.66	671.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	25	613.09	674.16
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	26	625.31	687.59
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	27	639.96	704.08
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	28	663.78	730.34
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	29	683.32	751.71
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	30	693.09	762.70
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	31	707.74	778.58
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	32	722.40	794.46
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	33	731.56	804.84
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	34	741.33	815.22
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	35	746.22	820.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	36	751.10	826.21
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	37	755.99	831.71
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	38	760.87	837.20
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	39	770.64	847.58

75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	40	780.41	858.58
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	41	795.07	874.45
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	42	809.11	890.33
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	43	828.65	911.70
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	44	853.08	938.57
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	45	881.78	969.71
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	46	915.98	1007.57
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	47	954.45	1049.71
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	48	998.41	1098.56
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	49	1041.77	1146.19
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	50	1090.62	1199.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	51	1138.86	1253.06
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	52	1191.99	1311.07
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	53	1245.73	1370.30
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	54	1303.74	1433.81
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	55	1361.75	1497.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	56	1424.65	1566.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	57	1488.16	1637.16
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	58	1555.94	1711.66
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	59	1589.53	1748.29
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	60	1657.31	1822.79
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	61	1715.93	1887.52
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	62	1754.40	1929.66
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	63	1802.64	1982.78
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1831.95	2015.15
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	389.29	389.29
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	423.89	423.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	437.12	437.12
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	450.36	450.36
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	464.60	464.60
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	478.85	478.85
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	493.61	493.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	508.88	559.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	508.88	559.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	508.88	559.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	508.88	559.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	510.91	561.80
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	521.09	572.99
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	533.30	586.73
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	553.15	608.62
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	569.43	626.43
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	577.57	635.59
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	589.79	648.82
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	602.00	662.05
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	609.63	670.70
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	34	617.78	679.35
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	35	621.85	683.93
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	36	625.92	688.51
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	37	629.99	693.09
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	38	634.06	697.67
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	39	642.20	706.32
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	40	650.34	715.48
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	41	662.56	728.71
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	42	674.26	741.94
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	43	690.54	759.75
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	44	710.90	782.14
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	45	734.82	808.10
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	46	763.31	839.65
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	47	795.37	874.76
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	48	832.01	915.47
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	49	868.14	955.16
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	50	908.85	999.94
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	51	949.05	1044.21
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	52	993.33	1092.56
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	53	1038.11	1141.92
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	54	1086.45	1194.84

75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	55	1134.79	1248.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	56	1187.21	1305.78
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	57	1240.13	1364.30
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	58	1296.62	1426.38
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	59	1324.60	1456.91
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	60	1381.09	1518.99
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	61	1429.94	1572.94
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	62	1462.00	1608.05
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	63	1502.20	1652.32
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1526.63	1679.29
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	254.66	254.66
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	15	277.29	277.29
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	16	285.95	285.95
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	17	294.60	294.60
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	18	303.92	303.92
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	19	313.24	313.24
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	20	322.90	322.90
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	21	332.89	366.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	22	332.89	366.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	23	332.89	366.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	24	332.89	366.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	25	334.21	367.50
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	26	340.87	374.83
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	27	348.86	383.81
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	28	361.84	398.13
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	29	372.50	409.78
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	30	377.82	415.77
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	31	385.81	424.43
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	32	393.80	433.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	33	398.79	438.74
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	34	404.12	444.40
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	35	406.78	447.39
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	36	409.45	450.39
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	37	412.11	453.39
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	38	414.77	456.38
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	39	420.10	462.04
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	40	425.42	468.03
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	41	433.41	476.69
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	42	441.07	485.34
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	43	451.72	496.99
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	44	465.04	511.64
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	45	480.68	528.62
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	46	499.32	549.26
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	47	520.30	572.23
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	48	544.26	598.86
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	49	567.90	624.82
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	50	594.53	654.12
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	51	620.83	683.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	52	649.79	714.70
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	53	679.08	746.99
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	54	710.71	781.61
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	55	742.33	816.56
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	56	776.62	854.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	57	811.24	892.46
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	58	848.19	933.07
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	59	866.49	953.04
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	60	903.44	993.66
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	61	935.40	1028.94
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	62	956.37	1051.91
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	63	982.67	1080.87
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	998.65	1098.51
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	241.92	241.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	263.43	263.43
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	16	271.65	271.65
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	17	279.87	279.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	18	288.73	288.73

75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	19	297.58	297.58
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	20	306.75	306.75
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	21	316.24	347.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	22	316.24	347.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	23	316.24	347.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	24	316.24	347.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	25	317.50	349.13
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	26	323.83	356.08
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	27	331.42	364.62
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	28	343.75	378.22
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	29	353.87	389.29
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	30	358.93	394.98
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	31	366.52	403.20
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	32	374.11	411.43
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	33	378.85	416.80
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	34	383.91	422.18
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	35	386.44	425.03
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	36	388.97	427.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	37	391.50	430.72
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	38	394.03	433.56
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	39	399.09	438.94
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	404.15	444.63
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	41	411.74	452.85
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	42	419.02	461.08
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	43	429.14	472.14
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	44	441.79	486.06
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	45	456.65	502.19
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	46	474.36	521.79
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	47	494.28	543.61
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	48	517.05	568.91
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	49	539.50	593.58
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	50	564.80	621.41
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	51	589.79	648.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	52	617.30	678.96
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	53	645.13	709.64
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	54	675.17	742.53
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	55	705.21	775.73
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	56	737.79	811.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	57	770.67	847.84
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	58	805.78	886.42
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	59	823.17	905.39
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	60	858.27	943.97
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	61	888.63	977.49
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	62	908.55	999.31
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	63	933.54	1026.83
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	948.72	1043.59
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	318.32	318.32
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	15	346.61	346.61
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	16	357.43	357.43
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	17	368.25	368.25
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	18	379.90	379.90
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	19	391.55	391.55
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	20	403.62	403.62
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	21	416.11	457.72
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	22	416.11	457.72
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	23	416.11	457.72
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	24	416.11	457.72
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	25	417.77	459.38
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	26	426.09	468.53
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	27	436.08	479.77
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	28	452.30	497.66
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	29	465.62	512.22
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	30	472.28	519.71
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	31	482.26	530.53
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	32	492.25	541.35
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	33	498.49	548.42

75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	34	505.15	555.50
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	35	508.48	559.24
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	36	511.81	562.99
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	37	515.14	566.73
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	38	518.47	570.48
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	39	525.12	577.55
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	40	531.78	585.04
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	41	541.77	595.86
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	42	551.34	606.68
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	43	564.65	621.24
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	44	581.30	639.55
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	45	600.85	660.77
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	46	624.16	686.57
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	47	650.37	715.28
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	48	680.33	748.57
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	49	709.87	781.03
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	50	743.16	817.64
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	51	776.03	853.84
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	52	812.23	893.37
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	53	848.85	933.74
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	54	888.38	977.01
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	55	927.91	1020.70
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	56	970.77	1067.72
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	57	1014.04	1115.57
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	58	1060.23	1166.34
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	59	1083.12	1191.31
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	60	1129.31	1242.07
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	61	1169.25	1286.18
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	62	1195.47	1314.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	63	1228.34	1351.09
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1248.31	1373.14
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	305.59	305.59
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	332.75	332.75
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	16	343.14	343.14
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	17	353.52	353.52
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	18	364.71	364.71
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	19	375.89	375.89
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	20	387.48	387.48
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	21	399.46	439.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	22	399.46	439.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	23	399.46	439.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	24	399.46	439.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	25	401.06	441.00
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	26	409.05	449.79
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	27	418.63	460.58
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	28	434.21	477.75
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	29	447.00	491.73
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	30	453.39	498.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	31	462.97	509.31
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	32	472.56	519.70
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	33	478.55	526.49
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	34	484.94	533.28
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	35	488.14	536.87
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	36	491.34	540.47
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	37	494.53	544.06
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	38	497.73	547.66
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	39	504.12	554.45
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	40	510.51	561.64
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	41	520.10	572.03
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	42	529.28	582.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	43	542.07	596.39
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	44	558.05	613.97
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	45	576.82	634.34
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	46	599.19	659.11
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	47	624.36	686.67
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	48	653.12	718.63

75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	49	681.48	749.79
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	50	713.43	784.94
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	51	744.99	819.69
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	52	779.75	857.64
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	53	814.90	896.39
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	54	852.85	937.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	55	890.79	979.87
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	56	931.94	1025.01
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	57	973.48	1070.95
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	58	1017.82	1119.69
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	59	1039.79	1143.65
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	60	1084.13	1192.39
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	61	1122.48	1234.73
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	62	1147.65	1262.29
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	63	1179.20	1297.05
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1198.38	1318.22
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	241.92	241.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.43	263.43
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.65	271.65
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	279.87	279.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.73	288.73
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.58	297.58
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	306.75	306.75
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.24	347.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.24	347.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.24	347.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.24	347.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.50	349.13
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	323.83	356.08
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.42	364.62
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	343.75	378.22
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	353.87	389.29
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	358.93	394.98
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.52	403.20
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.11	411.43
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	378.85	416.80
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	383.91	422.18
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.44	425.03
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	388.97	427.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.50	430.72
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	394.03	433.56
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	399.09	438.94
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.15	444.63
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	41	411.74	452.85
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	42	419.02	461.08
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.14	472.14
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	44	441.79	486.06
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	45	456.65	502.19
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.36	521.79
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.28	543.61
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	48	517.05	568.91
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.50	593.58
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	50	564.80	621.41
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	51	589.79	648.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.30	678.96
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	53	645.13	709.64
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	54	675.17	742.53
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.21	775.73
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	56	737.79	811.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	57	770.67	847.84
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	58	805.78	886.42
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	59	823.17	905.39
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.27	943.97
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	61	888.63	977.49
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	62	908.55	999.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	63	933.54	1026.83

75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	948.72	1043.59
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	254.66	254.66
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	15	277.29	277.29
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	16	285.95	285.95
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	17	294.60	294.60
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	18	303.92	303.92
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	19	313.24	313.24
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	20	322.90	322.90
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	21	332.89	366.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	22	332.89	366.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	23	332.89	366.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	24	332.89	366.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	25	334.21	367.50
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	26	340.87	374.83
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	27	348.86	383.81
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	28	361.84	398.13
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	29	372.50	409.78
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	30	377.82	415.77
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	31	385.81	424.43
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	32	393.80	433.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	33	398.79	438.74
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	34	404.12	444.40
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	35	406.78	447.39
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	36	409.45	450.39
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	37	412.11	453.39
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	38	414.77	456.38
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	39	420.10	462.04
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	40	425.42	468.03
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	41	433.41	476.69
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	42	441.07	485.34
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	43	451.72	496.99
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	44	465.04	511.64
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	45	480.68	528.62
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	46	499.32	549.26
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	47	520.30	572.23
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	48	544.26	598.86
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	49	567.90	624.82
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	50	594.53	654.12
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	51	620.83	683.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	52	649.79	714.70
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	53	679.08	746.99
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	54	710.71	781.61
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	55	742.33	816.56
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	56	776.62	854.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	57	811.24	892.46
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	58	848.19	933.07
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	59	866.49	953.04
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	60	903.44	993.66
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	61	935.40	1028.94
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	62	956.37	1051.91
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	63	982.67	1080.87
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	998.65	1098.51
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	305.59	305.59
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	15	332.75	332.75
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	16	343.14	343.14
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	17	353.52	353.52
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	18	364.71	364.71
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	19	375.89	375.89
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	20	387.48	387.48
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	21	399.46	439.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	22	399.46	439.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	23	399.46	439.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	24	399.46	439.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	25	401.06	441.00
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	26	409.05	449.79
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	27	418.63	460.58

75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	28	434.21	477.75
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	29	447.00	491.73
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	30	453.39	498.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	31	462.97	509.31
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	32	472.56	519.70
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	33	478.55	526.49
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	34	484.94	533.28
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	35	488.14	536.87
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	36	491.34	540.47
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	37	494.53	544.06
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	38	497.73	547.66
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	39	504.12	554.45
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	40	510.51	561.64
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	41	520.10	572.03
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	42	529.28	582.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	43	542.07	596.39
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	44	558.05	613.97
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	45	576.82	634.34
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	46	599.19	659.11
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	47	624.36	686.67
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	48	653.12	718.63
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	49	681.48	749.79
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	50	713.43	784.94
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	51	744.99	819.69
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	52	779.75	857.64
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	53	814.90	896.39
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	54	852.85	937.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	55	890.79	979.87
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	56	931.94	1025.01
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	57	973.48	1070.95
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	58	1017.82	1119.69
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	59	1039.79	1143.65
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	60	1084.13	1192.39
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	61	1122.48	1234.73
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	62	1147.65	1262.29
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	63	1179.20	1297.05
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1198.38	1318.22
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	254.66	254.66
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	277.29	277.29
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	16	285.95	285.95
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	17	294.60	294.60
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	18	303.92	303.92
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	19	313.24	313.24
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	20	322.90	322.90
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	332.89	366.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	22	332.89	366.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	23	332.89	366.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	24	332.89	366.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	334.21	367.50
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	26	340.87	374.83
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	27	348.86	383.81
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	28	361.84	398.13
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	29	372.50	409.78
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	30	377.82	415.77
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	31	385.81	424.43
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	32	393.80	433.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	33	398.79	438.74
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	34	404.12	444.40
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	35	406.78	447.39
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	36	409.45	450.39
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	37	412.11	453.39
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	38	414.77	456.38
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	39	420.10	462.04
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	40	425.42	468.03
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	41	433.41	476.69
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	42	441.07	485.34

75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	43	451.72	496.99
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	44	465.04	511.64
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	45	480.68	528.62
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	46	499.32	549.26
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	47	520.30	572.23
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	48	544.26	598.86
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	49	567.90	624.82
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	50	594.53	654.12
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	51	620.83	683.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	52	649.79	714.70
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	53	679.08	746.99
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	54	710.71	781.61
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	55	742.33	816.56
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	56	776.62	854.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	57	811.24	892.46
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	58	848.19	933.07
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	59	866.49	953.04
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	60	903.44	993.66
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	61	935.40	1028.94
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	62	956.37	1051.91
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	63	982.67	1080.87
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	998.65	1098.51
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	264.06	264.06
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	15	287.53	287.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	16	296.51	296.51
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	17	305.48	305.48
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	18	315.15	315.15
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	19	324.81	324.81
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	20	334.82	334.82
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	21	345.18	379.70
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	22	345.18	379.70
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	23	345.18	379.70
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	24	345.18	379.70
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	25	346.56	381.07
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	26	353.46	388.67
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	27	361.74	397.99
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	28	375.21	412.83
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	29	386.25	424.91
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	30	391.77	431.12
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	31	400.06	440.10
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	32	408.34	449.07
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	33	413.52	454.94
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	34	419.04	460.81
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	35	421.81	463.92
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	36	424.57	467.02
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	37	427.33	470.13
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	38	430.09	473.24
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	39	435.61	479.10
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	40	441.13	485.32
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	41	449.42	494.29
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	42	457.36	503.27
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	43	468.40	515.35
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	44	482.21	530.54
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	45	498.43	548.14
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	46	517.76	569.54
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	47	539.51	593.36
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	48	564.36	620.97
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	49	588.87	647.90
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	50	616.48	678.27
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	51	643.75	708.30
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	52	673.78	741.09
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	53	704.16	774.57
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	54	736.95	810.47
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	55	769.74	846.72
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	56	805.30	885.72
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	57	841.19	925.42

75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	58	879.51	967.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	59	898.49	988.24
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	60	936.81	1030.35
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	61	969.94	1066.94
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	62	991.69	1090.76
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	63	1018.96	1120.79
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1035.53	1139.08
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	250.86	250.86
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	273.16	273.16
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	16	281.68	281.68
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	17	290.21	290.21
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	18	299.39	299.39
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	19	308.57	308.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	20	318.08	318.08
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	21	327.92	360.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	22	327.92	360.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	23	327.92	360.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	24	327.92	360.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	25	329.23	362.02
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	26	335.79	369.23
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	27	343.66	378.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	28	356.45	392.19
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	29	366.94	403.67
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	30	372.19	409.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	31	380.06	418.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	32	387.93	426.62
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	33	392.84	432.19
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	34	398.09	437.77
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	35	400.71	440.72
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	36	403.34	443.67
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	37	405.96	446.62
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	38	408.58	449.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	39	413.83	455.15
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	40	419.08	461.05
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	41	426.95	469.58
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	42	434.49	478.10
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	43	444.98	489.58
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	44	458.10	504.01
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	45	473.51	520.73
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	46	491.88	541.06
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	47	512.53	563.69
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	48	536.14	589.92
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	49	559.43	615.50
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	50	585.66	644.36
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	51	611.57	672.89
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	52	640.09	704.04
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	53	668.95	735.85
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	54	700.10	769.95
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	55	731.26	804.38
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	56	765.03	841.44
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	57	799.13	879.15
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	58	835.53	919.15
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	59	853.57	938.83
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	60	889.97	978.83
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	61	921.45	1013.59
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	62	942.11	1036.22
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	63	968.01	1064.75
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	983.75	1082.13
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	330.07	330.07
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	15	359.41	359.41
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	16	370.63	370.63
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	17	381.85	381.85
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	18	393.93	393.93
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	19	406.01	406.01
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	20	418.53	418.53
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	21	431.47	474.62

75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	22	431.47	474.62
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	23	431.47	474.62
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	24	431.47	474.62
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	25	433.20	476.34
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	26	441.83	485.84
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	27	452.18	497.48
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	28	469.01	516.04
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	29	482.81	531.14
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	30	489.72	538.91
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	31	500.07	550.12
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	32	510.43	561.34
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	33	516.90	568.68
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	34	523.80	576.01
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	35	527.26	579.90
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	36	530.71	583.78
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	37	534.16	587.66
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	38	537.61	591.55
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	39	544.52	598.88
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	40	551.42	606.65
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	41	561.77	617.87
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	42	571.70	629.08
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	43	585.50	644.18
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	44	602.76	663.17
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	45	623.04	685.17
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	46	647.21	711.93
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	47	674.39	741.70
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	48	705.45	776.21
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	49	736.09	809.87
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	50	770.61	847.84
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	51	804.69	885.38
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	52	842.23	926.37
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	53	880.20	968.22
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	54	921.19	1013.09
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	55	962.18	1058.40
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	56	1006.62	1107.15
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	57	1051.49	1156.77
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	58	1099.39	1209.41
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	59	1123.12	1235.30
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	60	1171.01	1287.94
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	61	1212.43	1333.67
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	62	1239.61	1363.45
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	63	1273.70	1400.98
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1294.41	1423.85
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	316.87	316.87
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	345.04	345.04
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	355.81	355.81
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	366.58	366.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	378.17	378.17
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	389.77	389.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	401.78	401.78
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	414.22	455.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	414.22	455.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	414.22	455.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	414.22	455.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	415.87	457.29
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	424.15	466.40
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	434.09	477.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	450.25	495.40
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	463.50	509.89
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	470.13	517.35
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	480.07	528.12
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	490.01	538.89
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	496.23	545.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	502.85	552.97
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	506.17	556.70
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	509.48	560.43

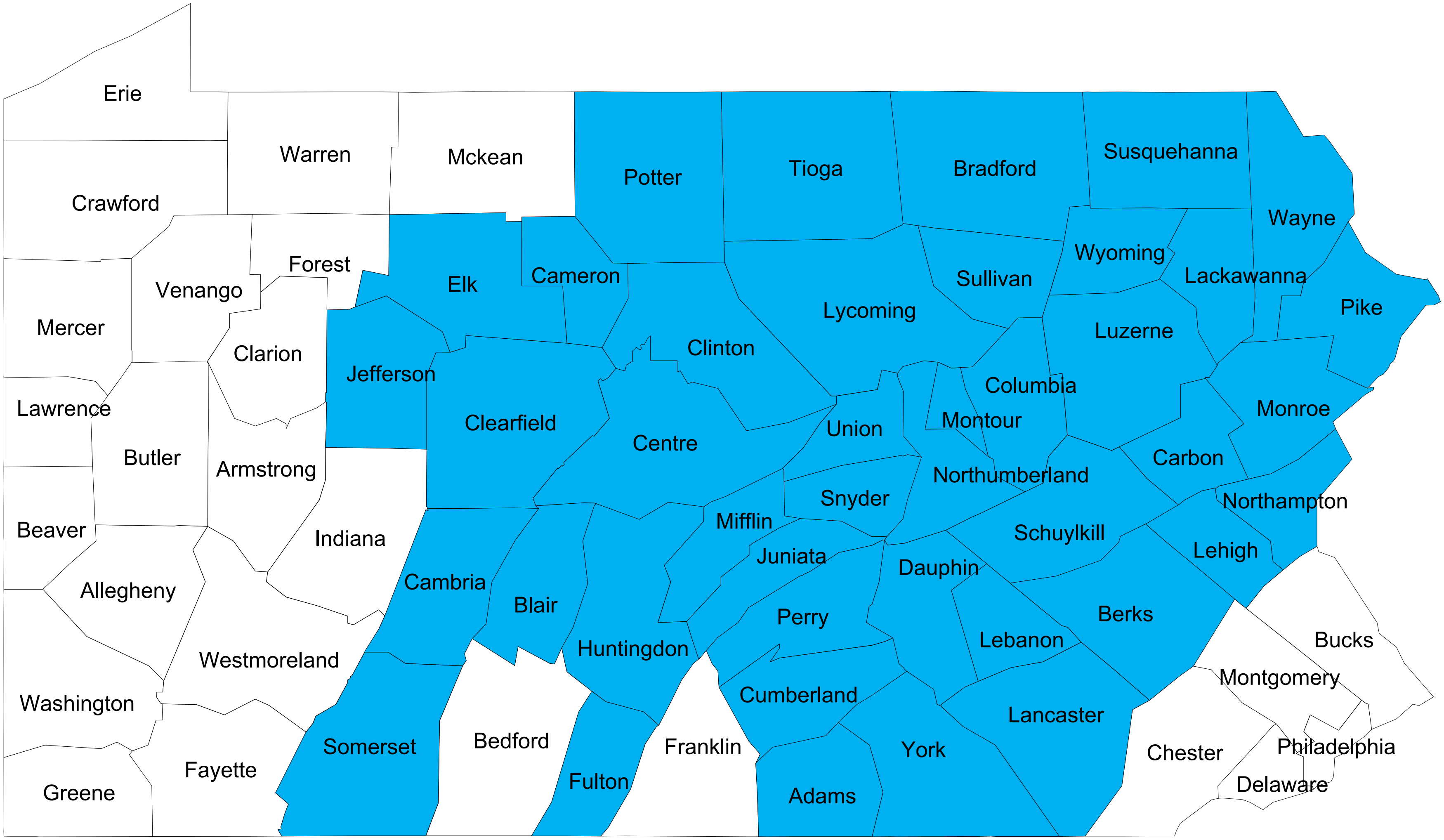
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	512.79	564.16
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	516.11	567.88
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	522.73	574.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	529.36	582.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	539.30	593.15
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	548.83	603.92
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	562.08	618.42
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	578.65	636.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	598.12	657.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	621.32	683.45
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	647.41	712.03
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	677.24	745.17
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	706.64	777.47
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	739.78	813.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	772.50	849.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	808.54	889.31
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	844.99	929.49
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	884.34	972.57
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	923.69	1016.06
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	966.35	1062.87
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	1009.43	1110.50
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	1055.41	1161.03
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	1078.19	1185.89
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	1124.17	1236.42
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	61	1163.93	1280.33
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	62	1190.03	1308.91
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	63	1222.75	1344.94
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1242.63	1366.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	250.86	250.86
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	273.16	273.16
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	16	281.68	281.68
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	17	290.21	290.21
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	18	299.39	299.39
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	19	308.57	308.57
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	20	318.08	318.08
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	21	327.92	360.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	22	327.92	360.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	23	327.92	360.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	24	327.92	360.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	25	329.23	362.02
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	335.79	369.23
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	27	343.66	378.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	28	356.45	392.19
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	29	366.94	403.67
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	30	372.19	409.57
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	31	380.06	418.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	32	387.93	426.62
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	33	392.84	432.19
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	34	398.09	437.77
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	35	400.71	440.72
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	36	403.34	443.67
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	37	405.96	446.62
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	38	408.58	449.57
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	39	413.83	455.15
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	40	419.08	461.05
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	41	426.95	469.58
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	42	434.49	478.10
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	43	444.98	489.58
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	44	458.10	504.01
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	45	473.51	520.73
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	46	491.88	541.06
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	47	512.53	563.69
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	48	536.14	589.92
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	49	559.43	615.50
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	50	585.66	644.36
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	51	611.57	672.89

75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	52	640.09	704.04
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	53	668.95	735.85
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	54	700.10	769.95
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	55	731.26	804.38
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	56	765.03	841.44
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	57	799.13	879.15
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	58	835.53	919.15
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	59	853.57	938.83
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	60	889.97	978.83
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	61	921.45	1013.59
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	62	942.11	1036.22
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	63	968.01	1064.75
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	983.75	1082.13
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	264.06	264.06
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	15	287.53	287.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	16	296.51	296.51
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	17	305.48	305.48
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	18	315.15	315.15
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	19	324.81	324.81
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	20	334.82	334.82
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	21	345.18	379.70
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	22	345.18	379.70
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	23	345.18	379.70
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	24	345.18	379.70
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	25	346.56	381.07
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	26	353.46	388.67
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	27	361.74	397.99
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	28	375.21	412.83
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	29	386.25	424.91
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	30	391.77	431.12
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	31	400.06	440.10
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	32	408.34	449.07
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	33	413.52	454.94
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	34	419.04	460.81
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	35	421.81	463.92
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	36	424.57	467.02
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	37	427.33	470.13
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	38	430.09	473.24
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	39	435.61	479.10
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	40	441.13	485.32
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	41	449.42	494.29
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	42	457.36	503.27
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	43	468.40	515.35
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	44	482.21	530.54
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	45	498.43	548.14
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	46	517.76	569.54
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	47	539.51	593.36
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	48	564.36	620.97
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	49	588.87	647.90
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	50	616.48	678.27
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	51	643.75	708.30
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	52	673.78	741.09
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	53	704.16	774.57
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	54	736.95	810.47
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	55	769.74	846.72
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	56	805.30	885.72
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	57	841.19	925.42
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	58	879.51	967.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	59	898.49	988.24
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	60	936.81	1030.35
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	61	969.94	1066.94
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	62	991.69	1090.76
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	63	1018.96	1120.79
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1035.53	1139.08
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	316.87	316.87
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	15	345.04	345.04

75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	16	355.81	355.81
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	17	366.58	366.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	18	378.17	378.17
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	19	389.77	389.77
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	20	401.78	401.78
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	21	414.22	455.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	22	414.22	455.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	23	414.22	455.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	24	414.22	455.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	25	415.87	457.29
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	26	424.15	466.40
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	27	434.09	477.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	28	450.25	495.40
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	29	463.50	509.89
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	30	470.13	517.35
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	31	480.07	528.12
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	32	490.01	538.89
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	33	496.23	545.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	34	502.85	552.97
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	35	506.17	556.70
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	36	509.48	560.43
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	37	512.79	564.16
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	38	516.11	567.88
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	39	522.73	574.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	40	529.36	582.38
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	41	539.30	593.15
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	42	548.83	603.92
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	43	562.08	618.42
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	44	578.65	636.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	45	598.12	657.77
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	46	621.32	683.45
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	47	647.41	712.03
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	48	677.24	745.17
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	49	706.64	777.47
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	50	739.78	813.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	51	772.50	849.96
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	52	808.54	889.31
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	53	844.99	929.49
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	54	884.34	972.57
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	55	923.69	1016.06
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	56	966.35	1062.87
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	57	1009.43	1110.50
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	58	1055.41	1161.03
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	59	1078.19	1185.89
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	60	1124.17	1236.42
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	61	1163.93	1280.33
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	62	1190.03	1308.91
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	63	1222.75	1344.94
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1242.63	1366.90
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	264.06	264.06
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	287.53	287.53
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	296.51	296.51
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	305.48	305.48
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	315.15	315.15
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	324.81	324.81
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	334.82	334.82
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	345.18	379.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	345.18	379.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	345.18	379.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	345.18	379.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	346.56	381.07
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	26	353.46	388.67
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	27	361.74	397.99
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	28	375.21	412.83
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	386.25	424.91
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	391.77	431.12

75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	31	400.06	440.10
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	32	408.34	449.07
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	33	413.52	454.94
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	34	419.04	460.81
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	35	421.81	463.92
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	36	424.57	467.02
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	37	427.33	470.13
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	38	430.09	473.24
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	39	435.61	479.10
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	40	441.13	485.32
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	41	449.42	494.29
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	42	457.36	503.27
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	43	468.40	515.35
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	44	482.21	530.54
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	45	498.43	548.14
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	46	517.76	569.54
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	47	539.51	593.36
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	48	564.36	620.97
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	49	588.87	647.90
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	50	616.48	678.27
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	51	643.75	708.30
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	52	673.78	741.09
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	53	704.16	774.57
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	54	736.95	810.47
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	55	769.74	846.72
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	56	805.30	885.72
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	57	841.19	925.42
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	58	879.51	967.53
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	59	898.49	988.24
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	60	936.81	1030.35
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	61	969.94	1066.94
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	62	991.69	1090.76
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	63	1018.96	1120.79
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1035.53	1139.08

2022 to 2023 Service Area
Issuer: Geisinger Quality Options (75729)
Market: Individual – On and Off Exchange



Key:
2022 to 2023 On and Off exchange service area

Geisinger Quality Options
Individual Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251210

1. On page 4 of the actuarial memorandum, it states, "We have no planned changes to the scope of benefits covered." It is also noted that the Change in Benefits on Table 5 of the PAAM Exhibits is 1.0.
a. Please explain how this is the case considering the Benefit Changes listed in the supporting rate exhibits.
The Change in Benefits factor on Table 5 of the PAAM Exhibits is used to reflect changes to the scope of covered benefits. As noted in the memorandum, we have no planned changes to the scope of benefits covered. The benefit changes listed in the supporting rate exhibits are plan specific and reflect changes to the cost sharing benefit design. These cost sharing changes are reflected in the pricing AVs.
b. If it is determined that plan design changes are being made, please explain why any such changes are not expected to change the allowed EHB claims in the rating period versus the experience period.
Please see the response to 1.a. above.
2. On page 4 of the actuarial memorandum, it states, "We attempted to remove this complexity by passing the membership and experience data through the Do-It-Yourself (DIY) tool provided by CMS for each year. However, this DIY tool was not producing actuarially sound results. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year's filings." Have you considered any other approaches to normalize for morbidity? For example, on page 8 of the actuarial memorandum, it is stated that GQO utilized "HHS risk scores to remove the impacts of morbidity."
a. Please provide a detailed quantitative exhibit that demonstrates what was attempted to normalize for morbidity.
As noted on page 4 of the actuarial memorandum, each year the coefficients used in the risk adjustment model are updated by CMS. This means we cannot directly compare the average risk scores from each year to any other year. The reason we can use the HHS risk scores in the Geographic Factor analysis referenced on page 8 is because that only uses one year of data (2020). Therefore, the issue of coefficient changes from one year to another is not present. We have not considered additional approaches to normalize for morbidity aside from those mentioned in the memorandum.
3. On page 6 of the actuarial memorandum, it is stated that "there are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator."
a. Please provide a narrative on what is meant by "management approaches" and a quantitative exhibit that shows:
i. the impact of management approaches for each impacted plan
ii. the support for these management approaches.
Geisinger is a small regional health plan and therefore our data can be significantly different than the national average data used in the AV calculator. The management approaches are referring to our network management and care management structures. As an example, we utilize a wrap network for out of area coverage since we don't have a national network. We are unable to quantify the impact of these items because they are inherently built into our historical claims experience.
4. Please provide a response to the following questions as it pertains to the "Trend" tab in the supporting rate exhibits.

a. Please provide a narrative on why it is reasonable to apply equal weight to a trend that occurred back in 2019. That is, the CY2019 Allowed PMPM divided by the CY2018 Allowed PMPM.
It is reasonable to utilize multiple years of historical data when calculating trends. This helps with volatility that may occur from year to year when reviewing smaller books of business such as our ACA block. Part of our consideration in deciding to apply equal weights to each of the three experience years was the uncertainty around COVID. While we have adjusted the 2020 and 2021 experience for our best estimates of the COVID impacts, there is still much uncertainty around how claims trends will unfold in future years. Therefore, applying equal weight to our last full year of trends prior to COVID (CY2019 over CY2018) is appropriate because it considers trend levels prior to the pandemic.
b. Please provide a narrative on how the Allowed PMPMs have been adjusted for COVID, if at all.
i. If the Allowed PMPMs have not been adjusted for COVID, please add an additional column to the table that illustrates what the Allowed PMPMs for periods 2020 and 2021 would have been absent the pandemic.
As noted in the memorandum, the data used to develop trend has been adjusted to remove the effects of COVID in 2020 and 2021 claims experience. Please refer to page 5 of the actuarial memorandum for a narrative of our adjustment for COVID
c. Please add a column to the table that shows member months by period.
Member months were added to the 'Trend' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file.
d. Please provide an explanation as to why the individual experience (GHP + GQO combined) is considered 100% credible in the rate development Table 5, yet it has been determined that the trend development should also include small group experience.
The number of member months needed for full credibility in rate development is significantly lower than those needed for credibility in trend analysis. The individual experience (GHP + GQO combined) is 100% credible for purposes of rate development, but the instability in membership from year to year produces volatile trends. Combining the individual and small group markets decreases this volatility.
i. Please provide a second table on the "Trend" tab that develops a trend that is strictly based on Individual data (GHP + GQO combined).
A second table was added to the 'Trend' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file. This table shows the trend development based on individual only (GHP + GQO combined) data.
e. Please provide an explanation as to why Geisinger's individual rate filings incorporate small group data into the trend development while Geisinger's small group rate filings do not incorporate individual data into the trend development, yet Geisinger has more membership in the individual market.
Geisinger has seen significant fluctuation in the individual ACA membership from year to year. This is shown in the member months on the 'Trend' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file. This similar fluctuation is not seen in our small group ACA membership. Additionally, we see very high turnover in our individual ACA market compared to high retention in the small group ACA market. These factors contribute to higher volatility in the individual ACA market experience. Combining Geisinger's whole ACA population for purposes of trend development helps produce less volatile trends.
f. Between the mid/end-point of the base period and the mid/end-point of the rating period, what changes does Geisinger expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes considered in the current trend development?

We do not anticipate future unit cost or utilization to be significantly different than our historical COVID-adjusted data. Therefore, no adjustments were made for these considerations in the current trend development.

g. 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.

Our data on recent telehealth usage suggests that the unit cost and utilization are similar to comparable in-person services historically. The data confirms a shift in costs and utilization between telehealth and in-person services, but it has not impacted our overall professional trends. It has yet to be seen if these services will shift back to more traditional service types. Given the similar costs of telehealth and in-person visits, an adjustment was not necessary in our trend development.

5. The following question pertains to the "Benefit Changes" tab in the supporting rate exhibits:

a. It is noted that there are several plans that although the benefits became leaner the pricing AV increased, which is inherently counterintuitive. Please provide a detailed quantitative exhibit that walks from the 2022 Pricing AV to the 2023 Pricing AV providing a decrement for each benefit design change in the following order: MOOP, Deductible, coinsurance, copays, and other benefit design changes. If there were adjustments outside of the benefit design changes, please quantify them separately as well.

i. Please conduct this exercise for the following HIOS Plan ID: 75729PA0012630

The change in pricing AVs from our 2022 rate filing to the 2023 rate filing encompass more than just the impact of benefit design changes. They also capture the impact of updated experience and changes in our market level normalization factors. Please see the 'Benefit Change Impacts' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file for a breakout of these three components of the change in pricing AVs. You can see in this exhibit that the impact of benefits changes is reducing the pricing AV for all HIOS IDs requested.

6. "Risk Adjustment" tab in supporting rate exhibits

a. Please provide a detailed quantitative exhibit on how the estimated impact of 2023 coefficient changes was developed.

As noted on the Actuarial Memorandum under the 'Projected Risk Adjustments PMPM' section of page 6, the coefficient changes were developed by a 3rd party consultant.

b. Please provide a detailed quantitative exhibit on how the High Cost Risk Pool Charge Estimate PMPM was developed.

As noted on the Actuarial Memorandum under the 'Projected Risk Adjustments PMPM' section of page 6, the High Cost Risk Pool charge was estimated by a 3rd party consultant.

c. Please provide a detailed quantitative exhibit on how the High Cost Risk Pool Reinsurance Recoveries Estimate PMPM was developed.

Please see the 'Risk Adjustment Support' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file.

7. "COVID" tab in supporting rate exhibits

a. Where was the COVID adjustment factor of 0.9542 applied in the rate development?

The COVID factor was used to develop the Incurred Claims, Ultimate Incurred Claims, and Allowed Claims (Net of Prescription Drug Rebates) on Table 4B. The values in Table 4B are the sum of their corresponding GHP and GQO components from Table 4 multiplied by the COVID adjustment factor of .9542.

8. "Geographic Factors" tab in supporting rate exhibits

a. Please provide more detail as to how the Allowed PMPMs were normalized; additionally, please indicate how they were adjusted such that differences in morbidity are not reflected in the PMPM relativities that were produced.

As noted in the memorandum, the allowed PMPMs were normalized based on HHS risk scores to remove the impacts of morbidity. Specifically, the member-level allowed claims were divided by the member-level risk score. This risk score adjusted allowed amount was then summed for all members in the rating area. The total was divided by Member Months to get the Normalized Allowed PMPM for each rating area.

b. Please provide support for the 12,000 member months credibility threshold that was utilized.

The 12,000 member months was selected using professional judgement following ASOP 25.

c. Please confirm that the credibility development complies with ASOP 25.

Credibility development complies with ASOP 25. The credibility weighted allowed PMPM was developed by blending the subject experience with the relevant experience in cases where the subject experience was not fully credible, which is an acceptable approach for applying credibility according to section 3.4 of ASOP 25.

9. PAAM Exhibits – Table 10

a. Plan 1 and Plan 2 appear to have the exact same plan design. Please provide a brief narrative on why two separate HIOS Plan IDs are needed for these plans; this seems to occur for other plans as well.

Some plans, such as plans 1 and 2, are distinguishable only by their service area. Plan 1 belongs to service area PAS002, whereas plan 2 belongs to service area PAS001. Please refer to the 'Service Areas' sheet of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file for a list of the different service areas defined by Geisinger. Differentiating plans across service areas allows Geisinger to preserve flexibility and align counties with unique regional and network characteristics.

10. Unique Plan Design – Supporting Documentation and Justification

a. On page 1, it is mentioned that the generic drug cost for the calculator was based on an average weighted mix. What was the % assumed per tier?

We apply a 19% weight to Tier 6 - $0 Rx, 12% weight to Tier 1 - Preferred Generic Drugs, and 69% weight to Tier 2 - Non-Preferred Generic Drugs.

11. Please explain what is meant by "connectivity factors"?

Connectivity factors are mentioned in section 5F of the Rate Filing Guidance supplied by the PID: "If the product filing has available connectivity features (broadband, data plans assistance, etc.), please describe in the narrative how the rate filing accounts for those connectivity features. If the rate filing does not account for such connectivity features but such features are available as part of the product, please state this in the response." As stated in the memorandum, we have no connectivity features or factors that impact rates.

12. Since your base experience is combined legal entity, please confirm that the network adjustment factors for both legal entities make sense. For example, using combined legal entity experience, one would expect the GHP network factors to both be below 1.0 and the GQO network factors to both be above 1.0. This does not seem to be the case when comparing each legal entity's filing.

Similar questions about whether to normalize at a market level or entity level have been discussed in rate filing questions and responses for many years. In the past, we have been given the direction to normalize at the entity level (GHP and GQO separately). This direction came from consulting with the PID and CMS a few years back.

13. "Reinsurance" tab in supporting rate exhibits

a. Please provide a narrative that describes the private reinsurance arrangement that Geisinger has and how this is managed in addition to the state's reinsurance program; for example, how the programs overlap, if at all.

Geisinger's private reinsurance program has an $850,000 attachment point and 30% coinsurance rate. This attachment point is significantly higher than the state's reinsurance program so there is no overlap. The 30% coinsurance rate was selected to avoid overlap with the high-cost risk pool for claims above $1 million.

b. Please provide support for the 20% increase in the reinsurance premium.

We estimated the 20% increase in reinsurance premium based on a Leveraged Trend Report published by a 3rd party and our historical rate increases. Our rate increases on the ACA block for the last 3 years have been 54%, -27%, and 3%. Additionally, we just received an initial quote for FY2023 reinsurance that included a 19% increase on the ACA line of business.

c. Please provide quantitative support for the 0.31 PMPM estimated reinsurance recoveries.

The $0.31 PMPM estimate for reinsurance recoveries is based on our historical reinsurance claims experience from FY2018 through FY2021. During that time period our reinsurance recoveries averaged 0.04% of total allowed claims. 0.04% is multiplied by the Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM on Table 5 of $783.55. This provides the $0.31 PMPM estimated reinsurance recoveries.

d. Please explain why it is appropriate to be using the Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM prior to trend being applied in developing the 2023 adjustment factor.

We believe it is appropriate to use the Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM in developing the reinsurance adjustment factor because this is the same value used to calculate the $0.31 PMPM estimated reinsurance recoveries as mentioned in response to question 13.c.

14. Please explain why the Projected Required Revenue PMPM in Table 6 is the most appropriate premium number to use when calculating the Projected Incurred Exchange User Fees PMPM (Table 5 – cell C32).

The Projected Required Revenue PMPM in Table 6 is the gross average premium rate that we expect to receive. Therefore it is the best metric to reference for estimating incurred exchange user fees, which are a fixed percentage of total premium revenue.

15. Please explain why it makes sense to apply the private reinsurance adjustment prior to any paid to allowed calculation? Or would this adjustment make more sense if it was part of an administrative charge?

As mentioned in response to 13.c. the PMPM estimate for reinsurance recoveries is based on a historical % of allowed claims. Therefore, it is appropriate to apply the adjustment prior to any paid to allowed calculation. Additionally, the 2023 ACA rate filing guidance from the PID specifies that private reinsurance should be included here: "Adjustments captured in Cells C21 and D21, the "Change in Other" category, must be identified. Adjustments such as private reinsurance should be included in these Cells." We follow the guidance from the PID and put the adjustment where they recommend.

16. Please provide a narrative on what Geisinger believes is driving the huge decrease in the risk adjustment receivable.

We are not entirely sure what causes the large fluctuations in risk adjustment from year to year in the individual ACA market. We know our membership turnover is very high in this market and that likely contributes to the large swings in risk adjustment from one year to the next as each carrier has a different mix of membership. For CY2021 specifically, it appears that the statewide PLRS increased while Geisinger's individual market PLRS decreased slightly.

17. Please provide a detailed quantitative exhibit that walks from the pricing AV of plan 1 to the pricing AV of plan 13. Please show what the pricing AV becomes after each of the following changes in this order: MOOP, deductible, coinsurance, copays, other specific changes to benefit design, any other changes not due to benefit design differences.

An additional exhibit demonstrating the development of the Pricing AV for the requested plans has been provided on the 'Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file. The Market Adjustment shown at the bottom of this tab normalizes our model for the individual ACA market historical paid to allowed.

18. 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?

We have not included any adjustment for projected changes in drug rebates from the base period to the rating period. We recently switched rebate vendors for 2022, but we do not have any rebate data available yet to know how they compare to historical rebate levels. Our pharmacy team has not provided the actuarial team any estimated impacts to use.

19. 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.

Yes, we have tested to ensure that these rates are identical.

20. Per the Pennsylvania Final Rate Filing Guidance, the CSR defunding factor used in Table 10 is to reflect the assumption that the expanded CSR subsidies is not extended into plan year 2023. Please confirm that the CSR Defunding Factor of 1.22 in Table 10 is consistent with the Department's guidance.

Yes, the CSR factor of 1.22 reflects the assumption that the expanded CSR subsidies are not extended into plan year 2023.

21. 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?

No membership or morbidity adjustments have been made. We did not see a significant shift in enrollment for 2021 with the implementation of ARPA. Also, an analysis of experience for new enrollees throughout 2021 didn't show significantly different experience than in prior years. Therefore, we don't anticipate an impact as a result of the expanded subsidies not being extended.

22. 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.

Our finance team is aware of this change and will be excluding indirect QIA expenses in the calculation of MLR moving forward beginning with the 2021 MLR filing due next month.

23. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Enrollee – Renewing, Special Enrollment Enrollee – New. 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.

Our commissions do not differentiate between an SEP or OEP enrollment. The ‘Commission’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx” file shows the PMPM commission paid for new enrollees in the “First Year” line. The “Second or More Year” line reflects the PMPM commission paid for renewing enrollees.

24. 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.

We confirm that the current rate filing is reflective of the expanded subsidies being removed for plan year 2023. Our rates were not impacted by this assumption.

25. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments.

Rate development has not been affected. We have not applied any adjustments to account for the market changes associated with the end of the Public Health Emergency on July 15th.

26. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the assumption of on-exchange membership and morbidity for plan year 2023?

No adjustments have been made to account for the potential change in on-exchange membership and morbidity associated with the end of the Public Health Emergency. We lack visibility into the details of the members that are likely to transition from Medicaid to the Commercial Exchange. Therefore, we cannot accurately make adjustments that account for such members. We welcome guidance from the PID on how to account for this change in policy in our projections.

27. Per the PAAM Exhibits, Table 6, the Quality Improvement Initiatives is 2.05%. Please qualitatively and quantitatively show the development of the quality improvement initiative amount.

Please see the ‘Quality Improvement’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx” file for the development of the estimated percentage.

28. Please provide a narrative on why Geisinger believes the pricing AV should be consistently higher than the metallic AV. That is, what is driving the pricing AV to be greater than the metallic AV?

Geisinger uses a Market Adjustment to normalize our cost model for the individual ACA market historical paid to allowed. This adjustment is shown at the bottom of the ‘Pricing AV’ tab of the “PID_Response_Exhibits_GQO_Indiv_062322.xlsx” file. Prior to this adjustment the average pricing AV is similar to the average metallic AV.

a. Please provide a brief narrative that describes what data is represented in GQO’s cost model and whether or not the same cost model was used for all plans.

Our cost model combines all small group and individual ACA data for credibility purposes. As mentioned in the above response to question 28, a market level adjustment factor is then used to normalize for the individual ACA (GHP + GQO) market historical paid to allowed. The same cost model is used for all plans.

b. Please provide an explanation that supports plan ID 75729PA0012702 having a pricing AV that is 31.2% higher than the metallic tier AV.

The metallic tier AV calculated for this plan is 64.51%. The pricing AV used in table 10 is 78.2%. Most of this difference is caused by the market adjustment mentioned in the above response to question 28. Prior to this adjustment factor, the pricing AV calculated from our cost model would be 67.2%.

29. The following questions are related to the “Change in Other” factor:

a. Please clarify how the $0.31 Estimated Reinsurance Recoveries as shown on the ‘Reinsurance’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx” file is estimated.

Please reference our response to question 13.c.

30. The following questions are related to the COVID adjustment(s) applied to the 2021 experience and the exhibit provided on the ‘COVID’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx” file:

a. Please explain why the methodology to calculate the COVID adjustment for 2021 experience was simplified from the methodology used to calculate the COVID adjustment for 2020 experience as shown in the exhibit and described in the Actuarial Memorandum. Were the two methodologies compared on the 2020 experience to assess any meaningful difference in approach?

Our 2020 COVID adjustments were calculated by trending forward 2019 experience and adjusting for the monthly incurred index. This worked well for 2020 since it was the first year of the pandemic and it allowed us to project what a ‘normal’ year of experience would have been without COVID. The monthly adjustment factors were necessary to reflect the sharp decline in utilization in April and May 2020 which was followed by higher-than-normal costs due to pent up demand and COVID related expenses. This approach would not have worked as well for 2021 because we would have had to trend two years from 2019 to 2021. We also didn’t see significant closures and reductions in care like we saw in 2020. This reduced the need for monthly adjustment factors and allowed us to focus our adjustment on the increased costs from COVID. Similarly, the simplified 2021 adjustment methodology would not have worked for 2020 because it would not have captured the sharp decline in services early on.

b. Please clarify what historical experience was utilized (e.g., block of business) for reporting the Total Incurred Claims in 2021 of $287,446,443.

The total incurred claims in 2021 of $287,446,443 combined Geisinger’s individual and small group ACA block of business.

c. Please clarify what expenses are included in the Total COVID Expenses in 2021 of $16,039,438 (e.g., medical claims associated with COVID, vaccine fees, etc.).

The COVID expenses in 2021 include medical claims associated with COVID, COVID testing, COVID antibody testing, and vaccine fees.

d. Please provide support for the Estimated Portion of Claims from COVID in 2023 assumption of 1.0%. While the Actuarial Memorandum indicates discussion with other actuaries, please provide some specific drivers of the expected lower COVID costs in 2023.

There are many factors we believe will contribute to the lower COVID costs in 2023 when compared with 2021. First, while herd immunity has not been achieved, the portion of the population vaccinated against COVID-19 has continued to rise over time. The recent approval of COVID vaccines for younger ages will likely increase the immunity as well. We believe this will prevent many of the COVID hospitalizations seen in the earlier part of the pandemic. Additional COVID treatment options such as antiviral medications have also become more widely available in recent months. We anticipate these treatments will become more effective at reducing the number of hospitalizations over time. Other factors such as lower vaccine demand, more affordable testing options, and potential for less severe strains of the virus have also contributed to our projection for significantly lower COVID costs in 2023.

While the 1% value is an estimate, we believe these factors combined with our discussions with other actuaries validated that our estimate is reasonable.

e. Please confirm that the Manual Total Allowed EHB Claims value of $783.55 PMPM which is used in the development of the projected index rate is adjusted for COVID impact.

Yes, the Manual Total Allowed EHB Claims value is adjusted for the impact of COVID.

31. Please provide an exhibit demonstrating how the overall trend of 8.9% as developed on the 'Trend' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file is broken out into the unit cost and utilization trends by service category as shown in Table 3b.

As mentioned on page 5 of the memorandum, the breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 8.9% trend. The adjusted prior 3 years of component trends are shown on the 'Trend Components' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file. The Average column matches what is shown on table 3b.

32. Please clarify where the $816.94 that is used in the Exchange User Fee calculation as described on pg.6 of the Actuarial Memorandum under the "Projected Risk Adjustments PMPM" section is developed.

The $816.94 used in the Exchange User Fee calculation is the Projected Required Revenue PMPM, which can be found in Cell C64 of Table 6.

33. Please provide the numerical development of the projected 2023 MLR that shows compliance with the 80% minimum MLR.

The numerical development of the projected 2023 MLR can be found under the "Projected Loss Ratio" section on page 8 of the Actuarial Memorandum.

34. The following questions are related to the projected risk adjustment transfer amount as shown on the 'Risk Adjustment' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file:

a. Please provide the 2021 risk adjustment metrics similar to what is shown in the provided exhibit on the 'Risk Adjustment Metrics' tab

We have not yet received the final 2021 risk adjustment files from CMS. In the past we have used these final files from CMS as the basis for updating this exhibit. We can update this with the next round of questions in July if desired.

b. Please explain and provide the quantitative development of the 2023 coefficient change component of the risk transfer calculation.

Please refer to our response to question 6.a.

c. Please provide a demonstration of the high risk pool charge and reinsurance recovery amounts shown in the risk transfer calculation.

Please refer to our responses to questions 6.b. and 6.c.

35. Please state what assumptions, if any, were considered in the development of the 2023 rates related to the impact of the expanded premium tax credits made available under ARPA ending after 2022. Please provide support for these assumptions, including support for making no adjustment to the 2021 data if applicable.

We assume that the ending of the expanded premium tax credits does not affect our development of 2023 rates. We did not see a significant shift in enrollment for 2021 with the implementation of ARPA. Also, an analysis of experience for new enrollees throughout 2021 didn't show significantly different experience than in prior years. Therefore, we don't anticipate an impact caused by the ending of the expanded subsidies. Our supporting analysis assessing the impact of ARPA was provided to the PID on February 25th, 2022 in the file titled "ACA CSR – IA Estimates 20220224".

Geisinger Quality Options
Individual Filing for 2023
Trend Exhibit

Individual and Small Group Combined

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	865,752	$563.07		
Jan 2019 - Dec 2019	666,962	$625.77	11.1%	33%
Jan 2020 - Dec 2020	488,892	$664.72	6.2%	33%
Jan 2021 - Dec 2021	422,075	$725.92	9.2%	33%

Percentage Annual Trend 8.9%

Individual Only

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	676,004	$580.48		
Jan 2019 - Dec 2019	439,161	$659.36	13.6%	33%
Jan 2020 - Dec 2020	255,971	$729.30	10.6%	33%
Jan 2021 - Dec 2021	259,755	$783.51	7.4%	33%

Percentage Annual Trend 10.5%

Geisinger Quality Options
Individual Filing for 2023
Benefit Change Impacts

HIOS ID	75729PA0012630

Pricing AV from 2022 Rate Filing	82.3%

Impact of Updated Experience	2.3%
Impact of Benefit Changes	-1.1%
Change in Market Adjustment	2.6%

2023 Rate Filing Pricing AV	86.1%

Geisinger Quality Options
Individual Filing for 2023
Pricing AV Examples

Plan Name:	Geisinger Marketplace All-Access PPO 30/50/5500	Geisinger Marketplace All-Access PPO 20/50/3250
HIOS ID:	75729PA0012630	75729PA0012647
Metallic Level:	Silver	Gold
Pricing AV Table 10:	86.1%	93.2%

Benefit Component	**Cost Sharing Value**	**Cost Sharing Value**
PCP	0.5%	0.4%
SPC	0.8%	0.9%
Urgent Care	0.1%	0.1%
ER	0.5%	0.8%
IP (inc MH)	0.0%	0.0%
OP Surgery	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%
Pharmacy Deductible	0.3%	0.0%
Pharmacy Generic Copay	2.6%	2.2%
Pharmacy Brand Preferred Copay	0.8%	0.7%
Pharmacy Brand Non-Preferred Copay	0.3%	0.2%
Pharmacy Specialty Coinsurance	2.7%	0.0%
Pharmacy Specialty Maximum	0.0%	0.2%
Coinsurance	3.9%	5.3%
Deductible	15.9%	11.3%
MOOP	-1.5%	-1.1%
Out-of-Network	-0.8%	-0.9%
Total Estimated Cost Sharing	26.1%	19.9%
Unadjusted Plan Share	74.0%	80.1%
Market Adjustment	1.164	1.164
Pricing AV	86.1%	93.2%

Market Adjustment

Individual Market Experience in 2019

Paid	$175,914,356	(Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)
Allowed	$203,531,327	(Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation)
Paid to Allowed	86.4%	

Weighted Average Pricing AV, Experience Period membership, includes CSR Plans

Average AV	74.3%
Market Adjustment	1.164

Model variation from actual experience needs to be accounted for.

Geisinger Quality Options
Individual Filing for 2023
Trend Components

Cost Components

Service Category	2019 Annual Change	2020 Annual Change	2021 Annual Change	Average
Inpatient Hospital	2.5%	8.9%	2.7%	4.7%
Outpatient Hospital	2.0%	3.5%	-2.0%	1.2%
Professional	3.8%	11.2%	0.6%	5.2%
Other Medical	9.2%	-0.2%	-9.3%	-0.1%
Prescription Drugs	5.3%	11.2%	0.7%	5.7%

Utilization Components

Service Category	2019 Annual Change	2020 Annual Change	2021 Annual Change	Average
Inpatient Hospital	4.2%	-6.1%	11.1%	3.1%
Outpatient Hospital	7.9%	1.8%	13.6%	7.8%
Professional	5.0%	-7.2%	13.4%	3.7%
Other Medical	5.8%	10.8%	6.9%	7.8%
Prescription Drugs	5.1%	11.4%	-5.0%	3.8%

Geisinger Quality Options
Individual Filing for 2023
Risk Adjustment Support

High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$783.55	<------ From Table 2B Cell M10
Projected Total Incurred Claims	$225,406,541	<------ From Continuance Table for Calculating Reinsurance Impact Cell E61
Claims over $1 Million:	$686,921	
60% of Claims over $1 Million:	$412,152	
Reinsurance Recovery:	0.18%	
High Cost Risk Pool Reinsurance Recoveries Estimate PMPM:	$1.43	

Geisinger Quality Options
Individual Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251210

1. It is noted in Table 1 of the PAAME that the projected MMs of the rating period is the same as the current members when multiplied by 12. Please explain, given the substantial rate increases requested, why GQO does not expect to lose membership.
Due to the volatility of the individual market, we cannot be certain of the impact that our rate increase will have on future membership. Also, we do not have insight into the rate increases being applied by other carriers, making it difficult to predict whether our membership is expected to increase or decrease based on market competitiveness.
2. The underlying base period allowed claim PMPM change of 15% appears to be a driver of the 27.5% calibrated index rate change. Please provide factors driving the 15% base period allowed claim PMPM change as presented in PAAM Table 8.
The numerator of the 15% change is based on claims data that has not been calibrated by plan specific or demographic factors. However, the denominator of the 15% change calculation uses a calibrated PMPM amount. For this reason, the 15% is a poor indicator for what is causing the 27.5% rate increase. The factors in sections D, E, and F provide a fairly accurate representation of the 27.5% calibrated index rate change (note the small discrepancy between components A and H).
3. The following questions pertain to the response received for Question 1:
a. Please explain what is meant by the "scope of benefits".
The scope of benefits refers to the types and categories of benefits covered by the plan. This language is used in 45 CFR 156.111(b) when explaining the requirements of EHB-benchmark plans.
b. Please explain what the cost sharing changes are relative to; that is, are the pricing AVs relative to a base plan?
The cost sharing changes listed on the 'Benefit Changes' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file are relative to the cost sharing of the 2022 filed plan designs. The pricing AVs are not relative to a base plan. They are calculated using our cost model by adding up the value of cost sharing for each benefit component. Examples of this calculation are shown on the 'Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file.
c. Are the pricing AVs developed based on 2021 experience? If they are developed based on 2021 experience, please explain how the underlying CPD tables have been adjusted to better represent 2023 projected experience.
Yes, the pricing AVs are developed using 2021 experience. No adjustments were applied to the CPD tables.
d. The paid-to-allowed ratio as determined via Table 2 for the experience period for GQO is 0.841, for GHP+GQO it is 0.864. Please explain why there is no normalization to get back to legal entity specific benefits for the rating period. That is, should the change in benefits contain an adjustment for GQO equal to 0.841 / 0.864 = 0.973?
This adjustment is not necessary since we use combined GHP + GQO Individual data as the manual data. The projected Paid to Allowed Ratio on table 5 is reflective of the variation in average pricing AV for each legal entity separately.

e. The paid-to-allowed ratio of the rating period is 0.716 (0.834 / 1.164) prior to any market adjustment. Please explain why there is such a big difference between these paid to allowed ratios.

The paid to allowed ratio for the 2021 experience period calculated from table 2b is 0.864. This combines COVID-adjusted GHP + GQO individual experience. The weighted average pricing AV based on 2021 enrollment and plan designs would have been 0.743 prior to any market adjustment. The market adjustment is calculated as 0.864/0.743 = 1.164 to adjust for the variation from our cost model to the actual experience for the individual market. The scale of the market adjustment means that there is likely some bias in our cost model or some things that are not being captured well. We intend to review this model closely prior to next year's filings to find a way to improve the model and shrink the market adjustment.

4. The following questions pertain to the response received for Question 4e:

a. Please provide a narrative that explains why GHP/GQO has seen very high turnover in its individual ACA market.

Geisinger has been a steady presence in our service area since ACA's inception, however the market has encountered several adjustments impacting increased membership turnover. The primary factor is new market entrants filing aggressive price points (particularly at the silver metallic level), which impact the pricing dynamics of the existing insurers and influences consumer shopping. Coupled with a variety of recent regulations allowing more opportunities and flexibility for consumer plan changes, such as the COVID SEP, Geisinger has experienced continual shifts in our ACA portfolio. Individuals within the ACA individual market tend to be price sensitive. As a result, each year many members tend to shop for new insurance or re-evaluate their decision to purchase insurance on the ACA exchange at all.

b. SG ACA has seen a steady decline in membership since March 2020, please explain how this is not contradictory towards Geisinger's response.

The 'Historical Membership' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file shows our historical membership for the individual and small group ACA blocks. Our SG ACA market has declined recently however if you look at the enrollment back to 2018, which is the data that was used to develop the trends, the Individual membership has gone from a maximum of about 56,000 to a minimum of nearly 21,000. This is about 38% of the enrollment in 2018. To the contrary, small group membership in 2018 was just under 16,000 with a maximum in 2020 of a little over 19,000 compared to over 13,000 in 2021. The fluctuation in our small group membership is much, much less than it was in the Individual market over the same time period.

5. The following questions pertain to the response received for Question 5:

a. Please explain what is driving the variation in the impact of updated experience adjustment. It appears that this increase can either increase or decrease the pricing AV based on the GHP filing. Please provide a detailed narrative that explains why that is the case.

The updated experience impacts each plan differently depending on their specific cost sharing structure. The Pricing AVs are calculated using our cost model by adding up the value of cost sharing for each benefit component. Samples of this calculation are shown on the 'Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file. Updating our experience leads to varying changes in the value of cost sharing for each component. As an example, if the cost sharing from ER copays is more valuable based on our updated experience (due to utilization or unit cost changes), the plans with ER copays would be impacted whereas the plans where ER is subject to deductible would not be directly impacted. Since the impact of updated experience can make each benefit component more or less valuable, it is possible to see both positive and negative impacts.

i. What is the range of the variation for all plans?
The range of variation of the impact of updated experience is from -1.2% to 4.1%.
b. Please provide a detailed narrative that explains what the market adjustment represents.
The market adjustment factor is used to adjust for the variation from our cost model to the actual experience for the individual market. The data used to calculate the pricing AVs is based on individual and small group ACA experience combined. Therefore, this is partially a normalization factor to adjust for each market (individual and small group) separately. It also accounts for any bias in our cost model. This adjustment is necessary so that the average pricing AV for the experience period is reflective of the actual paid to allowed ratio for the experience period.

This is consistent with how we have used this adjustment in prior year's filings. We have not made any significant changes to our cost model or pricing AV calculations since our 2021 rate filings when we moved to using ACA market-specific data. We would also like to note that our pricing AVs are very similar to last year's filings. The changes range from a -1.5% decrease to a 4.6% increase in AVs with the largest impacts coming from plans that had cost sharing benefit changes.
c. Please provide a detailed quantitative exhibit that supports increasing the market adjustment factor. If an exhibit cannot be provided, please remove the increase.
The calculation of the market adjustment factor is explained in response to question 3e and can be found at the bottom of the 'Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file. The market adjustment factor from last year's filing is not considered anywhere within this calculation. Therefore, it doesn't not make sense to continue using a prior year's market adjustment factor. As mentioned in response to question 3e, the scale of the market adjustment means that there is likely some bias in our cost model or some things that are not being captured. We intend to review the cost model closely prior to next year's filings to find a way to improve the model and shrink the market adjustment.
d. Please see questions below for more support around the market adjustment and its legitimacy in the rate development.
Acknowledged.
6. The following requests pertain to the response received for Question 7:
a. For the sake of transparency, please remove the COVID factor from values in Table 2B and Table 4B and apply the COVID adjustment factor in row 16 of Table 5.
As requested, the COVID factors for 2020 and 2021 have been removed from tables 2B and 4B. We applied the 2021 COVID factor in row 16 of table 5.
b. If the same adjustment was done in Tables 2 and 4, please remove the COVID factor from those tables as well and apply in row 16 of Table 5.
The COVID adjustment factors were only applied to the manual data in tables 2B and 4B.
c. Please update reference documents such as the actuarial memorandum appropriately.
All related files have been updated.
7. Regarding the response to Question 9, please explain why Geisinger cannot offer one plan in multiple different rating areas and must create several identical plans that are only distinguishable by their service area.
By offering the same plan with different HIOS ID's for each service area, we maintain the ability to remove a plan from one service area, rather than removing that plan from all service areas. If we only had only one HIOS ID across multiple service areas, our only options would be to offer that plan in our

entire market or remove it from our portfolio. Maintaining this flexibility allows us to offer or exclude plans appropriately should we have changes to our provider network or corporate strategy between our initial filing and when we sign the contract to officially offer our plans on the exchange. While we haven't had to use this flexibility in recent years, we did have to use it frequently in the initial years of the ACA market.

8. The following requests pertain to the response received for Question 13:

a. Please update the premium increase to 19% on the Reinsurance tab in the initial supplemental exhibits file.

The 'Reinsurance' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file has been updated to reflect this change. We would like to reiterate that the initial quote of 19% was not known at the time of submitting our original filing in May. Historically we haven't been allowed to update assumptions based on new information after the initial submission unless explicitly instructed in the Rate Filing Guidance, such as for Risk Adjustment.

b. It does not make sense to be applying the 0.04% to 2021 claims when the reinsurance recoveries should be based on 2023 claims. Please apply the 0.04% to the Total Adjusted Projected Allowed EHB Claims PMPM.

The 'Reinsurance' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file has been updated to reflect this change.

c. To determine the final adjustment factor, utilize the Total Adjusted Projected Allowed EHB Claims PMPM in the denominator.

The 'Reinsurance' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file has been updated to reflect this change.

d. Please adjust any reference material such as actuarial memorandum accordingly.

All related files have been updated. These changes combined had a very minimal impact of reducing the Change in Other adjustment from 1.003 to 1.002.

9. The following question pertains to the response received for Question 17:

a. Please provide a detailed narrative that describes what data is initially utilized in GQO's cost model prior to making any market adjustment. The narrative should include all relevant information including but not limited to: legal entity, time period, adjustments due to morbidity, age/gender, induced demand, etc.

Geisinger's cost model uses calendar year 2021 data for our entire ACA book of business. This includes our GHP individual, GQO individual, GHP small group, and GQO small group blocks. No adjustments were applied outside of the market adjustment.

10. The following request pertains to the response received for Question 18:

a. Based on the data provided in Table 4B, it can be deduced that drug rebates, on a PMPM basis, have grown significantly over time. With the latest 2021 (i.e., 2021 divided by 2020) representing a 5.5% increase in drug rebates, 36% in 2020, and 30% in 2019. While considering the recent switch to a new rebate vendor, a switch that was most likely pursued to increase GHP/GQO's rebate windfall, it is unreasonable to not assume any adjustment for projected favorable changes in drug rebates. As a result, the Department requests that GHP/GQO reexamines this assumption and applies the applicable adjustment in the place where GHP/GQO feels it is most reasonable (i.e., drug trend, etc.).

While you are correct that the rebate PMPMs have grown over time, we typically look at Rx rebates as a percent of total Rx spend instead of as a standalone PMPM value. This helps remove the impact of pharmacy trends. From 2018 to 2021 our annual Rx rebates as a percent of pharmacy spend have only varied by 3.3%. This is based on our entire ACA block combined. When considering that Rx rebates are a small portion of our overall allowed claims in the ACA market (2.6% for 2021) this 3.3% variation from year to year is of minimal impact.

Additionally, we understand your assumption that a switch in rebate vendors would normally mean a windfall for GHP/GQO ACA market rebates. However, that is not necessarily the case as the primary impetus for this change was disagreements with our current vendor. We also know that rebates vary significantly by line of business. Since we do not yet have any estimates from our pharmacy team of how this new vendor will impact the rebates for our ACA block, we have no way of calculating an adjustment factor. Therefore, it is appropriate for us to continue without an adjustment for Rx rebates.

11. The following questions pertain to the response received for Question 28:

a. What is the time period for the underlying data? Is the underlying data being trended to 2023?

Please see our responses to questions 9a and 3c.

b. On the "Pricing AV" tab in the "PID_Response_Exhibits_GHP_Indiv_062322.xlsx" file, which plans were used to develop the 74.3%? Was it the 2021 product portfolio or the 2023 product portfolio?

The 2021 product portfolio was used to develop the 74.3%.

i. Please provide the list of plans by HIOS ID and include the membership and the cost model's pricing AV (this should be before any market adjustment) for each plan. Within the list please split out and show your CSR variant plans and their membership.

Please see the 'Cost Model Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file. This shows member months and Pricing AVs for all experience period (2021) HIOS IDs and CSR variants. This tab also demonstrates the calculation of the 74.3% average AV.

ii. Please explain how plans that were discontinued and mapped are handled. These plans would have impacted the experience period's data, but not the rating period.

When calculating the weighted average pricing AV based on experience period membership of 74.3%, there were no adjustments for discontinued and mapped plans. This weighted average was calculated based on actual member months by plan as shown on the 'Cost Model Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file.

iii. Please provide a detailed quantitative exhibit that shows how the 2021 pricing assumption for membership by plan, split out for CSR variant plans, compared to actual 2021 experience.

Please see the '2021 Membership' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file. Please note that we did not file projected membership for the CSR variant plans in our 2021 ACA rate filings. Therefore, we are only showing actual, not projected, membership for the CSR variants.

c. Since the base experience already has the "market adjustment" baked into it, please explain how grossing up the cost model's pricing AV's directly does not double count the impact of the "market adjustment".

Please see our responses to questions 3e and 5b for more detail on what the market adjustment is. It is meant to adjust for the variation from our cost model to the actual experience for the individual market. It is not "baked in" to the base experience but is rather an adjustment meant to get the cost model output to be more reflective of the actual paid to allowed from the experience period.

d. Please explain why the projected pricing AVs should be adjusted so that the projection period's paid-to-allowed ratio is essentially set equal to the experience period's observed paid-to-allowed ratio? Does this not undo the change in benefits adjustment?

The market adjustment is not adjusting the projection period's paid-to-allowed ratio to set it equal to the experience period's observed paid-to-allowed ratio as this question suggests.

It is instead adjusting the weighted average pricing AV based on 2021 enrollment and plan designs from our cost model to equal the experience period's (2021) observed paid-to-allowed ratio. The market adjustment is then applied to the pricing AVs for the projection period. This does not make the projected paid-to-allowed ratio equal to the experience period's observed paid-to-allowed. More details on the calculation of the market adjustment are explained in our response to 3e.

e. While it is understood that the underlying experience in the cost model is combined IND and SG data, it is noted that BOTH the IND and SG market adjustments are greater than 1.0. Please provide a detailed narrative that justifies why both market adjustments should be greater than 1.0.

In our response to question 5b, we note that the market adjustment is partially a normalization factor to adjust for each market (individual and small group) separately, but it also accounts for any bias in our cost model. Therefore, it is possible for both market adjustments to be greater than 1.0 since they are also accounting for model bias.

i. Please provide a detailed narrative that explains why the base experience is specific to IND, yet the cost model's experience combines SG data.

This is similar to our response for question 4d from the first round of questions. The number of member months needed for full credibility in rate development is significantly lower than those needed for credibility in a cost model. The individual experience (GHP + GQO combined) is 100% credible for purposes of rate development, but the cost model needs significantly more data to be credible at the benefit component level.

f. Please provide a detailed quantitative exhibit and narrative that demonstrates that the market adjustment does not inject additional induced demand or morbidity into the pricing AVs. If you cannot provide an exhibit that demonstrates this, then please remove the market adjustment.

The market adjustment does not inject additional induced demand or morbidity into the pricing AVs. Our responses to above questions (including 3e and 5b) have provided a more in-depth demonstration of how the market adjustment is calculated and what it represents. It simply accounts for variation from our cost model to actual experience period data.

12. The following questions are regarding the response to Questions 17 and 28:

a. Please confirm if the data shown in the market adjustment development on the 'Pricing AV' tab of the response exhibits file reflects 2019 paid and allowed values as the labelling indicates.

This label was incorrect. It reflects "Individual Market Experience in 2021".

b. Please confirm if the paid value of $175,914,356 includes all necessary paid components. Please explain why risk adjustment receivables are not included in the paid to allowed calculation.

Yes, this paid value includes all necessary components. It is calculated as the sum of Ultimate Incurred Claims, Total Prescription Drug Rebates, and Total EHB Capitation from table 2b. This is in line with how the allowed values were calculated in order to mirror the "Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)" calculation from table 2b. Risk adjustment receivables are not included in the paid to allowed calculation since they are an adjustment to premium, not expenses.

13. Regarding the response to Question 30b, it is indicated that the total incurred claims in 2021 used in the COVID adjustment reflects Geisinger's individual and small group ACA block of business. We would have expected the $287,446,443 used in the development to match the sum of the 2021 ultimate

incurred claims as shown in PAAM exhibits Table 4b for the individual and small group filing. However, when we sum these values, we arrive at a total of $278,927,911. Please explain or reconcile this difference.

The Ultimate Incurred claim amounts in Table 4B of the PAAM exhibits include adjustments for COVID. The $287,446,443 is calculated by adding together the 2021 incurred claims from column D of Table 4 across all markets. The claim amounts in Table 4 do not include adjustments for COVID.

14. The following questions are related to the Company's trend development:

a. Regarding the response to Question 31 and the provided 'Trend Components' exhibit in the file "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" we see that 2020 annual change for inpatient hospital and professional claims cost is significantly higher than in the other years of data, while the inpatient hospital and professional utilization is significantly lower than the other years. Please provide some insight into what is driving these changes.

Both the lower utilization and higher costs exhibited in 2020 are attributable to the impacts of COVID. Due to COVID, many routine, low-cost, and non-urgent medical procedures that would have taken place in 2020 were either cancelled or postponed, thereby lowering utilization. Meanwhile, the inpatient and professional visits that were not postponed were more likely to be intensive, life-threatening, or high-cost procedures. Cost trends grew in 2020 as low-cost visits and inpatient stays were avoided, and more high-cost procedures were performed.

b. The 1/3 weighting of trend for each of 2019, 2020, and 2021 results at the high end of the range for trend relative to the Oliver Wyman Carrier Trend Survey. Please provide justification as to why the Company believes historical trends are reflective of 2023.

Please see our response to question 4a from the first round of questions for an explanation of why the 1/3 weighting on historical years was used. As noted in that response, there is still uncertainty about how COVID will impact future years. However, using a combination of historical trends from pre-COVID years (2019) and years impacted by COVID (2020 and 2021) is our best way of projecting future trends for 2023.

This question also noted that our trend is at the high end relative to a carrier trend survey. While that may be true, these trends are very comparable to what has been used in our prior filings (9.5% for 2021 and 8.7% for 2022). We have seen consistently high trends on this block for many years now and our trend selection for 2023 is reflective of that.

i. Please provide justification for the 2023 utilization picks for the inpatient, outpatient, and professional service categories.

Similar to the methodology used to determine overall trend, the utilization trend component was determined using the average of the historical utilization trends of the prior three years. Please see the 'Trend Components' tab of the "PID_Response_Exhibits_GQO_Indiv_062322.xlsx" file for this calculation.

ii. Please confirm if the unit cost trend amounts assumed for 2023 align with contractual costs for 2023.

Our unit costs align with 2023 contractual costs. In addition to contractual costs, our unit cost trends also reflect the severity of services and case mix changes.

c. Please provide an update to the 'Trend' exhibit that was provided in the response exhibits file in response to Question 4B presenting the allowed PMPMs with and without the COVID adjustment.

Please see the 'Trend' sheet of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file.

15. Regarding the response to Question 34a, please provide the 2021 risk adjustment metrics similar to what is shown in the provided exhibit on the 'Risk Adjustment Metrics' tab now that the final 2021 risk adjustment files from CMS are available.

2021 values were added to the 'Risk Adjustment Metrics' tab of the "PID_Response_Exhibits_GQO_Indiv_071422.xlsx" file.

16. The following questions relate to the applied morbidity adjustment.

a. Please explain the difference in risk profile between the experience period and the anticipated projection period risk profile. The Company is currently applying a 1.00 morbidity factor, indicating a stable population and no change in risk profile. However, answers to previous questions indicate high volatility in membership within the individual block of business.

Although we can anticipate membership volatility in the individual ACA market, we do not have insight to determine whether the members joining or leaving our plans will be more or less risky relative to the rest of the market. We serve less than 10% of the overall market, so we are unable to make such mortality predictions accurately.

b. To the extent that a portion of the Company's morbidity adjustment reflects anticipated changes in morbidity specific to the Company's internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company's risk adjustment transfer assumption as developed on the 'Risk Adjustment' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_052022.xlsx" file.

Because we applied no morbidity adjustment, we did not consider the impacts of morbidity on our estimated risk adjustment transfer payments.

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

The risk adjustment amount reflects the final CMS risk adjustment amount released on June 30th.

18. 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.

No changes were made to the projected risk adjustment transfer amount in Table 5.

19. 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.

Yes, the rates across the exhibits and rate tables are identical.

20. 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).
Confirmed.

Geisinger Quality Options
Individual Filing for 2023
2018 to 2021 Historical Membership

	Average Membership (GHP + GQO combined)	
	Individual	**Small Group**
2018	56,334	15,812
2019	36,597	18,983
2020	21,331	19,410
2021	21,646	13,527

Average membership is based on member months from table 4b for the respective markets

Geisinger Quality Options

Individual Filing for 2023

Projected Reinsurance Calculation - Revised

	PMPM
Reinsurance Premium July 2021 - June 2022	$1.92
Assumed Reinsurance Premium July 2022 - June 2023	$2.28
Assumed Reinsurance Premium July 2023 - June 2024	$2.74
Estimated Reinsurance Premium Jan 2023 - Dec 2023	$2.51
Estimated Reinsurance Recoveries	$0.37
Net Reinsurance	$2.14
Other Factor - Other	**1.002**
Total Adjusted Projected Allowed EHB Claims PMPM	$935.35

Geisinger Quality Options
Individual Filing for 2023
Experience Period Cost Model Pricing AVs

Weighted Average Pricing AV, Experience Period membership, includes CSR Plans

Average AV 74.3%

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
22444PA001003500	2,744	0.800
22444PA001003501	8,293	0.800
22444PA001003502	3	0.800
22444PA001003600	169	0.800
22444PA001003601	1,100	0.800
22444PA001003700	103	0.800
22444PA001003701	1,467	0.800
22444PA001003800	315	0.728
22444PA001003801	361	0.728
22444PA001003804	409	0.754
22444PA001003805	2,004	0.883
22444PA001003806	1,652	0.964
22444PA001003900	24	0.728
22444PA001003901	34	0.728
22444PA001003904	25	0.754
22444PA001003905	186	0.883
22444PA001003906	293	0.964
22444PA001004000	13	0.728
22444PA001004001	27	0.728
22444PA001004004	83	0.754
22444PA001004005	118	0.883
22444PA001004006	300	0.964
22444PA001004100	26	0.728
22444PA001004101	51	0.728
22444PA001004104	34	0.754
22444PA001004105	252	0.883
22444PA001004106	309	0.964
22444PA001004200	154	0.800
22444PA001004201	1,696	0.800
22444PA001004202	3	0.800
22444PA001004500	3,072	0.802
22444PA001004501	24,552	0.802
22444PA001004502	7	0.802
22444PA001004600	263	0.802
22444PA001004601	4,921	0.802
22444PA001004700	12	0.721

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
22444PA001004701	123	0.721
22444PA001004704	123	0.745
22444PA001004705	1,663	0.877
22444PA001004706	1,648	0.959
22444PA001004801	95	0.721
22444PA001004804	92	0.745
22444PA001004805	446	0.877
22444PA001004806	601	0.959
22444PA001005300	1,854	0.623
22444PA001005301	13,164	0.623
22444PA001005302	16	0.623
22444PA001005400	405	0.623
22444PA001005401	5,680	0.623
22444PA001005403	7	0.623
22444PA001005500	195	0.623
22444PA001005501	3,131	0.623
22444PA001005600	172	0.623
22444PA001005601	3,169	0.623
22444PA001005603	12	0.623
22444PA001006300	1,145	0.729
22444PA001006400	72	0.729
22444PA001006500	91	0.729
22444PA001006600	98	0.729
22444PA001006700	35	0.800
22444PA001006701	1,935	0.800
22444PA001006800	24	0.728
22444PA001006801	55	0.728
22444PA001006804	72	0.754
22444PA001006805	433	0.883
22444PA001006806	169	0.964
22444PA001006900	40	0.623
22444PA001006901	1,219	0.623
22444PA001007000	12	0.729
22444PA001007100	12	0.721
22444PA001007104	38	0.745
22444PA001007105	57	0.877
22444PA001007106	113	0.959
22444PA001007201	99	0.721
22444PA001007204	74	0.745
22444PA001007205	377	0.877
22444PA001007206	528	0.959
22444PA001007301	90	0.721
22444PA001007304	128	0.745
22444PA001007305	475	0.877

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
22444PA001007306	323	0.959
22444PA001007401	12	0.721
22444PA001007404	7	0.745
22444PA001007405	158	0.877
22444PA001007406	119	0.959
22444PA001007501	31	0.721
22444PA001007504	76	0.745
22444PA001007505	248	0.877
22444PA001007506	250	0.959
22444PA001007600	100	0.802
22444PA001007601	1,171	0.802
22444PA001007700	256	0.802
22444PA001007701	2,854	0.802
22444PA001007800	717	0.802
22444PA001007801	8,552	0.802
22444PA001007900	479	0.802
22444PA001007901	6,507	0.802
22444PA001008000	86	0.802
22444PA001008001	1,818	0.802
22444PA001008003	3	0.802
22444PA001008100	284	0.802
22444PA001008101	3,226	0.802
22444PA001008200	133	0.800
22444PA001008201	1,336	0.800
22444PA001008301	445	0.800
22444PA001008400	152	0.800
22444PA001008401	327	0.800
22444PA001008500	186	0.800
22444PA001008501	454	0.800
22444PA001008600	364	0.800
22444PA001008601	1,195	0.800
22444PA001008700	636	0.800
22444PA001008701	1,767	0.800
22444PA001008702	1	0.800
22444PA001008800	337	0.800
22444PA001008801	1,099	0.800
22444PA001008900	89	0.800
22444PA001008901	2,027	0.800
22444PA001008902	21	0.800
22444PA001009000	41	0.729
22444PA001009200	15	0.729
22444PA001009300	53	0.729
22444PA001009400	131	0.729
22444PA001009500	392	0.729

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
22444PA001009600	115	0.729
22444PA001009700	36	0.729
22444PA001009801	53	0.728
22444PA001009804	47	0.754
22444PA001009805	110	0.883
22444PA001009806	126	0.964
22444PA001009904	22	0.754
22444PA001009905	48	0.883
22444PA001009906	50	0.964
22444PA001010000	24	0.728
22444PA001010005	28	0.883
22444PA001010006	36	0.964
22444PA001010100	56	0.728
22444PA001010101	48	0.728
22444PA001010104	5	0.754
22444PA001010105	16	0.883
22444PA001010106	15	0.964
22444PA001010200	85	0.728
22444PA001010201	73	0.728
22444PA001010202	3	0.728
22444PA001010204	21	0.754
22444PA001010205	74	0.883
22444PA001010206	289	0.964
22444PA001010300	117	0.728
22444PA001010301	108	0.728
22444PA001010304	68	0.754
22444PA001010305	273	0.883
22444PA001010306	296	0.964
22444PA001010400	25	0.728
22444PA001010401	54	0.728
22444PA001010404	106	0.754
22444PA001010405	279	0.883
22444PA001010406	334	0.964
22444PA001010500	12	0.728
22444PA001010504	60	0.754
22444PA001010505	71	0.883
22444PA001010506	114	0.964
22444PA001010600	59	0.623
22444PA001010601	1,099	0.623
22444PA001010700	24	0.623
22444PA001010701	157	0.623
22444PA001010800	99	0.623
22444PA001010801	435	0.623
22444PA001010900	192	0.623

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
22444PA001010901	409	0.623
22444PA001011000	272	0.623
22444PA001011001	2,054	0.623
22444PA001011002	24	0.623
22444PA001011100	877	0.623
22444PA001011101	2,630	0.623
22444PA001011102	12	0.623
22444PA001011200	269	0.623
22444PA001011201	2,176	0.623
22444PA001011300	171	0.623
22444PA001011301	5,700	0.623
22444PA001011302	3	0.623
22444PA001011303	5	0.623
22444PA001013404	14	0.745
22444PA001013405	97	0.877
22444PA001013406	136	0.959
22444PA001013500	215	0.800
22444PA001013501	6,242	0.800
22444PA001013601	32	0.728
22444PA001013604	113	0.754
22444PA001013605	929	0.883
22444PA001013606	997	0.964
22444PA001013700	936	0.623
22444PA001013701	7,452	0.623
22444PA001013702	14	0.623
22444PA001013800	62	0.800
22444PA001013801	4,080	0.800
22444PA001013901	33	0.728
22444PA001013904	40	0.754
22444PA001013905	364	0.883
22444PA001013906	544	0.964
22444PA001014000	366	0.623
22444PA001014001	5,752	0.623
22444PA001014100	252	0.800
22444PA001014101	8,518	0.800
22444PA001014201	41	0.728
22444PA001014204	89	0.754
22444PA001014205	654	0.883
22444PA001014206	1,130	0.964
22444PA001014300	864	0.623
22444PA001014301	11,838	0.623
22444PA001014303	10	0.623
22444PA004008000	238	0.642
22444PA004008001	191	0.642

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
22444PA004008100	12	0.642
22444PA004008101	48	0.642
22444PA004008200	12	0.642
22444PA004008201	20	0.642
22444PA004008301	43	0.642
22444PA004008500	56	0.642
22444PA004008501	12	0.642
22444PA004008601	7	0.642
22444PA004008701	24	0.642
22444PA004008800	12	0.642
22444PA004008900	39	0.642
22444PA004008901	44	0.642
22444PA004009000	87	0.642
22444PA004009001	70	0.642
22444PA004009100	12	0.642
22444PA004009101	12	0.642
22444PA004009200	16	0.642
22444PA004009201	65	0.642
75729PA001263000	967	0.751
75729PA001263100	87	0.751
75729PA001263300	108	0.751
75729PA001263400	24	0.751
75729PA001263500	44	0.751
75729PA001263600	183	0.751
75729PA001263700	147	0.751
75729PA001263800	2	0.751
75729PA001263900	220	0.751
75729PA001264000	58	0.751
75729PA001264700	111	0.834
75729PA001264701	738	0.834
75729PA001264801	345	0.834
75729PA001264901	300	0.834
75729PA001265000	49	0.834
75729PA001265001	329	0.834
75729PA001265100	12	0.834
75729PA001265101	472	0.834
75729PA001265200	101	0.834
75729PA001265201	646	0.834
75729PA001265300	22	0.834
75729PA001265301	490	0.834
75729PA001265302	3	0.834
75729PA001265400	21	0.834
75729PA001265401	878	0.834
75729PA001265500	943	0.834

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
75729PA001265501	5,365	0.834
75729PA001265502	1	0.834
75729PA001265600	279	0.834
75729PA001265601	2,627	0.834
75729PA001265700	96	0.834
75729PA001265701	593	0.834
75729PA001265801	346	0.834
75729PA001266401	15	0.763
75729PA001266404	1	0.789
75729PA001266405	49	0.918
75729PA001266406	48	0.999
75729PA001266505	12	0.918
75729PA001266506	9	0.999
75729PA001266601	24	0.763
75729PA001266605	11	0.918
75729PA001266606	39	0.999
75729PA001266704	6	0.789
75729PA001266705	52	0.918
75729PA001266706	27	0.999
75729PA001266805	85	0.918
75729PA001266806	24	0.999
75729PA001266901	2	0.763
75729PA001266905	23	0.918
75729PA001266906	89	0.999
75729PA001267001	1	0.763
75729PA001267004	30	0.789
75729PA001267005	75	0.918
75729PA001267006	85	0.999
75729PA001267104	6	0.789
75729PA001267105	57	0.918
75729PA001267106	47	0.999
75729PA001267201	126	0.763
75729PA001267204	50	0.789
75729PA001267205	496	0.918
75729PA001267206	656	0.999
75729PA001267304	13	0.789
75729PA001267305	159	0.918
75729PA001267306	303	0.999
75729PA001267401	4	0.763
75729PA001267404	11	0.789
75729PA001267405	58	0.918
75729PA001267406	56	0.999
75729PA001267504	8	0.789
75729PA001267505	21	0.918

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
75729PA001267506	24	0.999
75729PA001268100	26	0.653
75729PA001268101	659	0.653
75729PA001268200	12	0.653
75729PA001268201	301	0.653
75729PA001268300	79	0.653
75729PA001268301	120	0.653
75729PA001268400	89	0.653
75729PA001268401	513	0.653
75729PA001268402	1	0.653
75729PA001268500	140	0.653
75729PA001268501	2,080	0.653
75729PA001268503	12	0.653
75729PA001268600	154	0.653
75729PA001268601	941	0.653
75729PA001268602	3	0.653
75729PA001268700	222	0.653
75729PA001268701	1,863	0.653
75729PA001268800	88	0.653
75729PA001268801	2,846	0.653
75729PA001268900	670	0.653
75729PA001268901	9,162	0.653
75729PA001268902	7	0.653
75729PA001268903	2	0.653
75729PA001269000	279	0.653
75729PA001269001	3,106	0.653
75729PA001269002	15	0.653
75729PA001269100	163	0.653
75729PA001269101	2,161	0.653
75729PA001269200	17	0.653
75729PA001269201	502	0.653
75729PA001269800	12	0.751
75729PA001269900	18	0.834
75729PA001269901	539	0.834
75729PA001270001	12	0.763
75729PA001270004	11	0.789
75729PA001270005	69	0.918
75729PA001270006	79	0.999
75729PA001270100	45	0.653
75729PA001270101	1,749	0.653
75729PA001270102	12	0.653
75729PA001270201	231	0.672
75729PA001270301	41	0.672
75729PA001270401	27	0.672

2021 HIOS ID	Member Months	Pricing AV Prior to Market Adjustment
75729PA001270500	7	0.672
75729PA001270501	139	0.672
75729PA001270601	312	0.672
75729PA001270700	60	0.672
75729PA001270701	223	0.672
75729PA001270800	12	0.672
75729PA001270801	289	0.672
75729PA001270901	769	0.672
75729PA001271001	1,755	0.672
75729PA001271100	12	0.672
75729PA001271101	500	0.672
75729PA001271201	342	0.672
75729PA001271301	158	0.672
75729PA001271401	351	0.672

Geisinger Quality Options
Individual Filing for 2023
2021 Actual vs. Projected Membership

HIOS ID	Projected Membership (2021 ACA Rate Filing)	Actual Membership
75729PA0012630	89	81
75729PA0012631	6	7
75729PA0012632	0	0
75729PA0012633	10	9
75729PA0012634	5	2
75729PA0012635	0	4
75729PA0012636	22	15
75729PA0012637	24	12
75729PA0012638	0	0
75729PA0012639	17	18
75729PA0012640	6	5
75729PA0012641	0	0
75729PA0012647	30	71
75729PA0012648	1	29
75729PA0012649	8	25
75729PA0012650	10	32
75729PA0012651	38	40
75729PA0012652	42	62
75729PA0012653	24	43
75729PA0012654	48	75
75729PA0012655	460	526
75729PA0012656	197	242
75729PA0012657	58	57
75729PA0012658	27	29
75729PA0012664	4	1
75729PA001266404	N/A	0
75729PA001266405	N/A	4
75729PA001266406	N/A	4
75729PA0012665	1	0
75729PA001266504	N/A	0
75729PA001266505	N/A	1
75729PA001266506	N/A	1
75729PA0012666	0	2
75729PA001266604	N/A	0
75729PA001266605	N/A	1
75729PA001266606	N/A	3
75729PA0012667	6	0
75729PA001266704	N/A	1
75729PA001266705	N/A	4

HIOS ID	Projected Membership (2021 ACA Rate Filing)	Actual Membership
75729PA001266706	N/A	2
75729PA0012668	12	0
75729PA001266804	N/A	0
75729PA001266805	N/A	7
75729PA001266806	N/A	2
75729PA0012669	6	0
75729PA001266904	N/A	0
75729PA001266905	N/A	2
75729PA001266906	N/A	7
75729PA0012670	12	0
75729PA001267004	N/A	3
75729PA001267005	N/A	6
75729PA001267006	N/A	7
75729PA0012671	7	0
75729PA001267104	N/A	1
75729PA001267105	N/A	5
75729PA001267106	N/A	4
75729PA0012672	153	11
75729PA001267204	N/A	4
75729PA001267205	N/A	41
75729PA001267206	N/A	55
75729PA0012673	48	0
75729PA001267304	N/A	1
75729PA001267305	N/A	13
75729PA001267306	N/A	25
75729PA0012674	14	0
75729PA001267404	N/A	1
75729PA001267405	N/A	5
75729PA001267406	N/A	5
75729PA0012675	9	0
75729PA001267504	N/A	1
75729PA001267505	N/A	2
75729PA001267506	N/A	2
75729PA0012681	19	57
75729PA0012682	9	26
75729PA0012683	7	17
75729PA0012684	53	50
75729PA0012685	140	186
75729PA0012686	61	92
75729PA0012687	190	174
75729PA0012688	289	245
75729PA0012689	600	820
75729PA0012690	242	283
75729PA0012691	202	194

HIOS ID	Projected Membership (2021 ACA Rate Filing)	Actual Membership
75729PA0012692	63	43
75729PA0012698	1	1
75729PA0012699	57	46
75729PA0012700	11	1
75729PA001270004	N/A	1
75729PA001270005	N/A	6
75729PA001270006	N/A	7
75729PA0012701	138	150
75729PA0012702	0	19
75729PA0012703	0	3
75729PA0012704	0	2
75729PA0012705	0	12
75729PA0012706	0	26
75729PA0012707	0	24
75729PA0012708	0	25
75729PA0012709	0	64
75729PA0012710	0	146
75729PA0012711	0	43
75729PA0012712	0	29
75729PA0012713	0	13
75729PA0012714	0	29

Geisinger Quality Options
Individual Filing for 2023
Trend Exhibit

COVID Adjusted

Individual and Small Group Combined

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	865,752	$563.07		
Jan 2019 - Dec 2019	666,962	$625.77	11.1%	33%
Jan 2020 - Dec 2020	488,892	$664.72	6.2%	33%
Jan 2021 - Dec 2021	422,075	$725.92	9.2%	33%

Percentage Annual Trend 8.9%

Individual Only

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	676,004	$580.48		
Jan 2019 - Dec 2019	439,161	$659.36	13.6%	33%
Jan 2020 - Dec 2020	255,971	$729.30	10.6%	33%
Jan 2021 - Dec 2021	259,755	$783.51	7.4%	33%

Percentage Annual Trend 10.5%

Without COVID Adjustment

Individual and Small Group Combined

12 month rolling Allowed Claims PMPM for Individual and Small Group combined.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	865,752	$563.07		
Jan 2019 - Dec 2019	666,962	$625.77	11.1%	33%
Jan 2020 - Dec 2020	488,892	$678.33	8.4%	33%
Jan 2021 - Dec 2021	422,075	$761.75	12.3%	33%

Percentage Annual Trend 10.6%

Individual Only

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Member Months	Allowed PMPM	Annual Change	Weight
Jan 2018 - Dec 2018	676,004	$580.48		
Jan 2019 - Dec 2019	439,161	$659.36	13.6%	33%
Jan 2020 - Dec 2020	255,971	$773.40	17.3%	33%
Jan 2021 - Dec 2021	259,755	$822.11	6.3%	33%

Percentage Annual Trend 12.4%

Geisinger Quality Options
Individual Filing for 2023
Risk Adjustment Metrics

GHP Individual

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	519,529	1.752	0.705	1.845
2018	677,053	1.677	0.728	1.836
2019	377,861	1.795	0.701	1.864
2020	220,702	1.764	0.717	1.909
2021	209,001	1.753	0.716	1.896

GQO Individual

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	3,354	1.965	0.700	1.536
2018	3,230	1.740	0.700	1.699
2019	64,579	1.413	0.633	1.934
2020	39,257	1.837	0.679	1.946
2021	54,115	1.623	0.666	1.915

GHP Small Group

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	51,117	1.475	0.859	1.532
2018	16,547	1.372	0.829	1.534
2019	15,883	1.477	0.821	1.600
2020	25,142	1.399	0.812	1.587
2021	28,074	1.497	0.808	1.557

GQO Small Group

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	92,920	1.507	0.841	1.501
2018	160,123	1.451	0.826	1.537
2019	199,400	1.518	0.829	1.547
2020	210,403	1.393	0.829	1.538
2021	135,586	1.559	0.826	1.547

Geisinger Quality Options
Individual Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251210

1. Please provide specific factors driving the 14.1% increase in normalized base period allowed claims PMPM as shown in the revised PAAM Table 8. This includes support for the 26.9% increase in normalized claims before normalization and the -12.8% change in normalization which calculates the 14.1% increase in normalized allowed claims. Additionally, please confirm the market (individual, small group) and entity (GHP, GQO) being used.
Although we cannot identify every factor that is causing the change in claims experience between the 2020 and 2021 experience periods for the GQO individual market with certainty, the 14.1% change in the base period allowed claims after normalization in the GQO individual PAAM Table 8 is driven primarily by trend and COVID-related expenses. Prior to being asked to remove the COVID adjustment factors from Table 2b and Table 4b, the value in row D1 of Table 8 was only 8.7%. The resulting increase of 5.4% (from 8.7% to 14.1%) can be attributed to the portion of COVID-related expenses that occurred in 2021, which we don't expect to continue into 2023. The impact of the COVID adjustment was moved to row D3 of Table 8 at the PID's request. The total annual trend calculated in Table 3B is close to 9% and is therefore causing the remaining 8.7% change in experience between the 2020 and 2021 experience periods.
2. Regarding your response to 3c of the second round, please explain why the Company did not adjust the CPD tables in the AV calculations to better represent 2023 experience.
We do not know exactly what actual 2023 experience will look like. Therefore, our CPDs based on historical experience are our best projection at this time. We will consider adding a trend component to the cost model as we make improvements and updates for our 2024 ACA rate filing.
3. Please confirm that the manual rate data used in the individual filing as shown in the tables on the 'I.b. Manual Data' worksheet of the PAAM exhibits reflects the combined individual experience for both Geisinger Health Plan and Geisinger Quality Options. Please confirm that this data does not include any small group experience.
This is confirmed. The 'I.b. Manual Data' sheet of the individual PAAM exhibits contains individual experience for both Geisinger Health Plan and Geisinger Quality Options and does not include any small group experience.
4. Please clarify specifically by line of business and legal entity what data is represented in the underlying cost model in which the individual rate filings were developed. Please clarify what the difference is between the experience in the underlying cost model and the experience used as the manual rate.
See our response to question 9a from the second round of questions. That response states "Geisinger's cost model uses calendar year 2021 data for our entire ACA book of business. This includes our GHP individual, GQO individual, GHP small group, and GQO small group blocks."

See our response to question 3 for an explanation of the data used as the manual rate. The difference between the manual and the cost model is that the cost model includes small group experience.
5. Regarding the provided 'Cost Model Pricing AV' exhibit in the "PID_Response_Exhibits_GQO_Indiv_071422":

a. Please clarify what experience is included (line of business and legal entity) in the 74.3% AV calculation. Based on the total membership of 259,755 member months, it appears to reflect the same experience as the manual rate member months as shown in Table 2b of the PAAM exhibits.
GHP individual and GQO individual experience is included in the 74.3% average AV calculation. You are correct that this aligns with our manual data in Table 2b.
b. In the Paid to Allowed ratio of 86.4%, is risk adjustment included in the paid amounts?
No. As stated in response to question 12b from the second round of questions, "Risk adjustment receivables are not included in the paid to allowed calculation since they are an adjustment to premium, not expenses."
c. In your response to question 3e of the second round, the Company noted that the 86.4% was derived using COVID adjustment data. Please specify how the data was adjusted for COVID. What is this ratio without COVID adjustments?
As shown on the 'Pricing AV' tab of the "PID_Response_Exhibits_GQO_Indiv_062322" file from the first round of questions, the COVID adjusted data was pulled directly from Table 2b prior to the PID's request that the COVID adjustment be removed from table 2b. Therefore, it was adjusted in the same manner that all of the manual data was adjusted within our filing.

The ratio without COVID adjustments would be the same at 86.4%.
6. Regarding your response to question 9a, please explain why no adjustments are necessary for the difference in morbidity, demographics, etc. between the population underlying the cost model and the population used as the manual rate in the rate development.
These factors are all accounted for within the market adjustment since it normalizes to the experience period's (2021) observed paid-to-allowed ratio. Therefore, no individual adjustments are necessary.
7. What business and entities are included in the single risk pool for development of the index rate?
The single risk pool used in the development of the index rate includes the individual experience from both Geisinger Quality Options and Geisinger Health Plan, as explained in the 'Index Rate' section on page 6 of the Actuarial Memorandum.
8. The following requests pertains to the response received in Q3 from round two:
a. Since the same base experience is used in the cost model and no adjustments were applied to the CPD tables, as stated in the response to part (c), the amount of variation in the PtA ratio that you are seeing between the actual experience and the theoretical is very large. Without any ideas as to why this huge variation is occurring, it is hard to accept that this full amount should be included as a legitimate adjustment to the pricing AVs. While the Department understands that Geisinger intends to review this model more closely in the future, the Department needs a legitimate explanation that supports why the cost model does not accurately reflect the actual experience.
We suspect a large portion of the market adjustment needed on the individual market is coming from the use of combined individual and small group market data. We know the utilization levels and claims PMPM are higher on the individual ACA market than on the small group ACA market. This is likely contributing to different paid to allowed patterns among the two markets. As mentioned in response to question 9c, we will consider using multiple years of individual data instead of combining individual and small group data for our 2024 rate filings.

While we hope to shrink the market adjustment in future filings, we still believe applying the market adjustment is the best way to account for the variation from our cost model to the actual experience for the individual market. Without this adjustment we would be severely underpriced unless an equivalent normalization was accounted for elsewhere in the rate development.

b. Please explain what is meant by “bias in our cost model”.

Perhaps bias was a confusing word to use. We just mean any misestimations or imperfections in the model projections. As an example, this could include a bias towards projecting the average pricing AV for the experience period more accurately for our small group market than our individual market.

9. The following questions pertains to the response received in Q11:

a. Please explain how the market adjustment is partially a normalization factor to adjust for each market (IND and SG) separately.

As explained in response to question 4, the cost model uses data for our entire ACA book of business (individual and small group). As explained in response to question 3e from the second round of questions, the market adjustment factor is calculated using only the individual ACA (GHP + GQO) market experience. Therefore, part of the market adjustment is normalizing from the individual + small group combined data to the individual paid to allowed ratio.

b. Based on the responses received in round 2 it sounds like Geisinger’s base experience is exclusively IND (GHP and GQO combined) yet the cost model’s underlying experience is IND + SG (all 4 legal entities combined). Geisinger then ran only the IND plans through the cost model with IND+SG experience and determined the theoretical PtA ratio is 74.3%. Please explain why this is reasonable. Why shouldn’t all the SG plans also be included in the theoretical PtA ratio calculation since the underlying experience in the cost model is IND+SG.

Geisinger’s manual data used in the rate development is individual ACA (GHP + GQO) market data. As explained in response to question 3e from the second round of questions, the weighted average pricing AV of 0.743 was calculated based on 2021 enrollment and plan designs from the individual ACA market (GHP + GQO). A separate market adjustment is calculated in the same manner for the small group market. These are calculated separately to be consistent with the manual data being used in the rate development.

c. If one year of IND experience is not considered credible for cost modeling purposes please consider utilizing more than one year of IND experience.

We agree that this is a good alternative to consider when updating our cost model for the 2024 ACA filings. We will explore this option.

d. Did Geisinger underestimate the amount of members in CSR variant plans for 2021?

As noted in response to question 11biii from the second round of questions, we did not project membership for the CSR variant plans in our 2021 ACA rate filings.

i. Please explain how underestimating the amount of members in CSR variant plans would impact the cost model’s theoretical PtA ratio and how this would affect the comparison to the base experience’s PtA ratio.

We don’t use the projected membership anywhere within our market adjustment calculation. We utilize actual 2021 membership by plan in the calculation of the weighted average pricing AV of 0.743. Therefore, an underestimation in the amount of members in CSR variant plans in 2021 would not have an impact on the calculation.

ii. Please provide a narrative regarding how Geisinger’s cost model handles CSR variant plans. For 2023 plans, please provide a list of CSR variant plans, the projected 2023 membership, and 2023 pricing AV for each.

The cost model handles CSR variant plans in the same manner as the rest of our plan designs. We do not project membership in the CSR plans. We also do not utilize the 2023 pricing AVs for CSR variant plans in our filings. Therefore, we do not have them readily available to share at this time.

e. Since CSR variant plans are not listed out on the plan rates tab in the PAAME please explain how the non-CSR variant plans' pricing AVs are not being grossed up as a result of CSR variant plans' experience.

The adjustment for CSR variant plans is applied in column P of Table 10. Therefore, we do not consider the 2023 CSR variant plan designs in the calculation of the Pricing AVs.

10. Considering any cost of care management programs that Geisinger has enacted or plans to enact, please explain why the base experience's PtA ratio should not be adjusted downward to account for a shift in services to less costly places of service in the rating period prior to calculating the market adjustment.

Geisinger has already enacted various cost of care management programs, and regularly creates new initiatives to lower costs of care. Such programs, however, are already captured in our experience data and trend development. By not applying adjustments to account for cost of care management programs, we avoid double counting their impact on claims experience.

11. How was the upcoming change in pharmacy rebate strategy incorporated into the trend development? What is the anticipated change in pharmacy relative to historical experience?

As explained in question 18 of the first round of questions, we do not have any 2022 rebate data available to compare to historical rebate levels. Additionally, as stated in our response to question 10 in the second round of questions "We also know that rebates vary significantly by line of business. Since we do not yet have any estimates from our pharmacy team of how this new vendor will impact the rebates for our ACA block, we have no way of calculating an adjustment factor. Therefore, it is appropriate for us to continue without an adjustment for Rx rebates. "

12. Please fill in the chart below as it pertains to the profit and risk margin, as a percentage of premium:

Pricing Actual

2019

2020

2021

2022

Please see the completed chart in the "PID_Response_Exhibits_GQO_Indiv_071922.xlsx" file.

How does this align with the 2.0% risk and profit margin and the rate action requested for the 2023 plan year? How achievable is the profit and risk margin for Individual if the projected loss ratio is approximately 92% and assumed administrative expenses of over 8%?

We continue to target a 2% profit and risk margin. The actual profits that we have achieved vary due to the volatile nature of the individual market and the recent uncertainty around COVID impacts. The 91.5% projected loss ratio shown in the actuarial memorandum already includes the cost of Quality Initiatives in its numerator, which is also included in the administrative expense of 8%. Please refer to attachment 1 to see our projected distribution of premium, which shows that a 2% profit margin is achievable alongside the 8% allowance for administrative expenses.

13. 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.

We have not implemented any incentives for providers and enrollees specific to the individual ACA members as a result of the reinsurance program.

14. 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).

As explained in question 21 of the first round of questions, we did not see a significant change in experience resulting from the expanded ARPA subsidies. As such, we do not believe any additional adjustments are necessary. However, being a smaller carrier, we lack the market share to predict membership and morbidity changes with great accuracy. In the past we have relied on the PID for guidance on such adjustments.

15. Please provide an updated public PDF with limited redactions as directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission).

An updated PDF has been provided.

16. If the average requested rate change has changed from this round of questions, please provide an updated Rate Change Summary (Attachment 1) with the new average rate change listed in the Revised average rate change section and update the rate change range.

The requested rate change did not change with this round of questions.

Geisinger Quality Options
Individual Filing for 2023
Profit and Risk Margin

	Pricing	Actual
2019	2.0%	27.3%
2020	2.0%	-21.6%
2021	2.0%	-26.8%
2022	2.0%	

Please note that this exhibit does not include capitation, pharmacy rebates, Transitional Reinsurance, Risk Corridor and Risk Adjustment transfer payments which would need to be considered when evaluating profit.

Geisinger Quality Options
Individual Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251210

General note to the reviewer:
Many of the questions listed below propose potential alternatives to the methodology used in our rate filings. Some suggest that we may change our methodology if we would like to. However, in the past the PID has never allowed us to make any changes to our initial filings unless they specifically tell us what value(s) they are requiring us to change. In prior years, when we have agreed with alternatives the department provided such as these, we were not permitted to make changes to any documents until the PID specified which tables and factors we were allowed to revise. When we initiated the changes prior to the PID's explicit request we were told to revert our files to the original versions and reminded that we are never allowed to change files unless the PID specifies in detail what change is required. This is supported by the paragraph below from the PID's 2023 ACA Rate Filing Guidance:

> *The Department will only permit revisions to a rate filing to correct clearly inadvertent errors that impact the rates, for unforeseen circumstances that impact the industry, for risk adjustment after the CMS Risk Adjustment Report,* ***or at the Department's request****.*

Therefore, we have not made any changes to our filed documents based on the potential alternatives posed in the questions below. Please let us know exactly what the PID is requesting we change in our filed documents if that was the intent of this round of questions. If it's determined that the rate development tables need to be revised, that will require updating rates and almost all documents that were previously filed. It would take us approximately 1 week to make all changes and resubmit documents if all four of our filings require changes. We could work with the department to prioritize which documents or filings they would like to be completed first. It is our understanding that the reinsurance parameters may be changing for the individual market. We would respectfully request that any changes required by the PID be implemented at the same time as the reinsurance parameter change to avoid unnecessary rework.

1. There appears to be a discrepancy in the paid and allowed amounts that were provided between the "Pricing AV" tab in the excel file "PID_Response_Exhibits_GQO_Indiv_062322" (175.9M and 203.5M respectively) and the "Costs by HIOS ID" tab in the excel file "PID_Response_Exhibit_Indiv_080122" (184.6M and 213.5M). Please confirm that the difference is due to the COVID adjustment factor.
Confirmed.

2. On the "Cost Model Pricing AV" tab in the excel file "PID_Response_Exhibits_GQO_Indiv_071422", please complete the weighted average utilizing allowed claims, that is, allowed claims + rx rebates + EHB capitation. Utilizing allowed claims is an appropriate weighting methodology for the pricing AVs since the pricing AVs are driven by claims and the paid to allowed ratio is determined by the frequency and severity of claims incurred by plan design. Member months is not an appropriate weighting methodology for development of the market adjustment factor. Please use the excel file entitled "Geisinger Objection Exhibits 081822" that has been attached to this objection letter.

We populated the PID's "Geisinger Objection Exhibits 081822" file to show the alternate market adjustment calculated by weighting the pricing AVs using allowed claims instead of member months. This would lower the market adjustment factors from 1.164 to 1.121 for individual and from 1.023 to 1.015 for small group.

We are willing to make this change if the PID requires it in order to approve our filings. However, we would like to note that we believe this approach distorts the average because it gives too much weight to the platinum and gold plan designs. We added the 'Allowed PMPMs by Metallic' tab to the "Geisinger Objection Exhibits 081822" file to show how the Allowed PMPMs increase significantly as benefit richness increases. This is primarily caused by induced demand and the tendency of higher risk individuals to elect richer plans. Weighting the pricing AVs by Allowed Claims gives much more weight to the richer pricing AVs of Gold and Platinum plans.

Additionally, our approach of using member months is in line with the department's calculation in cell K15 of table 10. This weights together the pricing AVs by projected membership in order to get to the Projected Paid to Allowed Ratio used on table 5. We chose to use member months as the weight for the market adjustment calculation to align with the department's approach and avoid the concern of more heavily weighting certain metallics. Therefore, we do not believe that weighting by allowed claims is a more appropriate methodology and will only do so if the PID requires us to make that change.

3. After further review of the market adjustment and induced demand, the Department is concerned that induced demand is not cancelled out by dividing the actual experience with the cost model's experience because the numerator (i.e., the actual experience) is IND-only data whereas the denominator (i.e., the cost model's experience) is based off IND+SG data. As a result, additional induced demand is being introduced via the market adjustment. Furthermore, the Unadjusted Plan Share (the pricing AV prior to applying the market adjustment) also contains induced demand since the cost model is not being normalized for induced demand. This additional induced demand does not conform to the formula that the Department has set forth in its guidance. Please correct the induced demand issue as it pertains to both the market adjustment and the unadjusted plan share calculations.
If the PID is requiring a change in order to approve our filings, please let us know specifically what change is being requested. We are willing to make the necessary changes to get the filing approved. We do not understand what this question is asking for when it states, "correct the induced demand issue as it pertains to both the market adjustment and the unadjusted plan share calculations". We do not believe there is an induced demand issue with either the market adjustment or the unadjusted plan share calculations and therefore don't know what you are looking for us to correct. If the PID disagrees with our explanation, we will need explicit instructions on what values to change because we believe this calculation is done correctly as filed.

As discussed on our call with the department on August 15th, there are no induced demand factors applied to any plan designs within our cost model. Therefore, the pricing AVs prior to the Market Adjustment do not contain any induced demand impacts at a plan level.

As you mentioned, our cost model is not being normalized for induced demand at a market level and it includes both small group and individual data. Therefore, an adjustment is needed to ensure the average pricing AV for each market (individual and small group) is only reflective of that market's average induced demand. This is incorporated as part of the market adjustment. The market adjustment factor is different for individual and small group, and it adjusts the average pricing AV from our cost model to reflect the market-specific (individual vs. small group) experience period paid to allowed ratio. After applying the market adjustment factor for individual, the average pricing AV (or paid to allowed ratio) is reflective of only the individual market's induced demand.

Simply using the market adjustment factor to normalize the cost model results to the experience period actual paid to allowed does not introduce additional induced demand as the question suggests, but instead adjusts the induced demand to reflect only the individual market. The market adjusted pricing AVs are then entered into Table 10. The fact that the market adjustment is normalizing the pricing AVs to the experience period actual paid to allowed ensures that the total projected paid to allowed ratio calculated in cell K15 of Table 10 is only reflective of the individual market induced demand.

Up to this point, there are no induced demand adjustments or factors applied at the plan level. The induced demand factors are then applied in column L of table 10 such that they are normalized to 1.0 in total. Therefore, at no point in the calculation are the induced demand factors double counted at a plan level or in total at a market level. Specifically, they are only accounted for at a market level by the pricing AVs entered in column K of Table 10 and are only accounted for at a plan level by the Benefit Richness (induced demand) in column L of Table 10.

If the PID feels that an adjustment is needed before the filing can be approved, we are willing to make that change. We don't understand exactly what we are being asked to change. We ask that the PID specify what they are asking us to change (which cells in which table of the rate development).

4. The Department has reviewed prior objections and responses as it pertains to the trend development. While COVID has impacted 2020 claims substantially, the Department has not been provided with any documentation to show that Geisinger has not adequately adjusted the claims in the trend development to remove the impact of COVID. Uncertainty and volatility will inevitably be a part of IND ACA rate filings. The Department has not been provided with any information that would demonstrate that simply weighting equally 3 years of data, which consists of going back to 2018, reasonably projects trends that will occur in 2022 and 2023. The Department suggests that the more recent years are assigned a greater weighting in the trend calculation. A more supportable weighting might consist of 40% for CY21, 35% for CY20, and 25% for CY19. If you have research supporting and justifying your approach, please provide that research to the Department.
The choice of what weights to use by year is a subjective selection and there are many different combinations that could be deemed reasonable or supportable. As mentioned in our prior responses, our decision to apply equal weights was impacted by the uncertainty around COVID and the general volatility of this market. Our 2022 rate filings also used equal weights on 3 years of historical experience for similar reasons. The PID did not question this assumption and approved our filings using the equal weighting. We took their approval of this approach in the 2022 filings as support that these weights are reasonable.

We will change to using 40%, 35%, and 25% weights if the PID requires it in order to approve our filings. This would change the trends input in Tables 3 and 3b. This would then impact the Unadjusted Projected Allowed EHB Claims PMPM on Table 5 and flow through the rest of the filing tables and rates.

5. Considering the size of the requested increase for PY23 and the size of the increase that was deemed appropriate last year (essentially a rate hold), the Department is concerned that the difference in rate increases will only add to the volatility and uncertainty as it pertains to Geisinger's membership base. A more supportable approach would be to phase such an increase in over more than one year. At the current requested rate increase level, the assumption that membership will stay flat as of February 2022 has not been adequately supported. With much lower membership, Geisinger's admin cost as a percentage will not be around 8% as indicated. As it has been presented, the Department does not see where a 2% profit margin fits in to the total rate development where claim costs plus admin plus margin add up to 100% of the policyholder's premium paid.
In order to respond to parts a and b of this question, we felt it was necessary to provide some insight into a few of the things that were mentioned in this section. Please let us know if we are misunderstanding any of the comments or if you disagree with our responses.

Given the size of our filed rate increase the department suggests "a more supportable approach would be to phase such an increase in over more than one year." We do not believe there is any mechanism that would allow for phasing in such an increase based on the PID's Rate Filing Guidance or the Unified Rate Review Instructions issued by CMS. Specifically, the URR Instructions state that the actuarial certification must include:

> *2) A certification that the projected Index Rate is:*
>
> > *a. In compliance with all applicable state and federal statutes and regulations (45 CFR 156.80 and 147.102)*
> >
> > *b. Developed in compliance with the applicable Actuarial Standards of Practice*
> >
> > *c. Reasonable in relation to the benefits provided and the population anticipated to be covered*
> >
> > ***d. Neither excessive nor deficient***

We could not actuarially certify that the rates are neither excessive nor deficient if we attempted to only request part of the necessary rate increase. Therefore, we need to file for the full rate increase as calculated in the PID's rate development exhibits.

This question also suggests that if our membership is lower than current, our "admin cost as a percentage will not be around 8% as indicated" in the filing. As explained in the memorandum, our administration expenses are based on activity-based allocation by product. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium as required by the PID's template. Given the small size of the individual ACA market relative to Geisinger's total book of business, it would take a very significant change in individual ACA membership to have a measurable impact on the PMPM administration expenses that are allocated to this line of business. Therefore, we feel there is little risk that our administrative expenses as a percentage of premium will change significantly as a result of enrollment changes in this market.

Finally, this question explains that "the Department does not see where a 2% profit margin fits in to the total rate development where claim costs plus admin plus margin add up to 100% of the policyholder's premium paid." The breakdown of what percent of premiums will go to each category is shown in the blue "How it plans to spend your premium" box on the Attachment 1 - Rate Change Summary file. I've copied that breakdown below for reference:

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

Claims:	87%
Administrative:	8%
Taxes & fees:	3%
Profit:	2%

This adds up to 100% and is aligned with the breakdown on Table 6 of the PID's Rate Development.

a. Please provide a detailed quantitative exhibit that supports membership will stay flat given the requested rate increases.
The assumption that membership will stay flat in light of the requested rate increases was a subjective assumption provided by our sales and product development teams. Therefore, there is no way to create a quantitative exhibit that supports this projection.

b. If an exhibit cannot be supported, and absent any other demonstration by the company, the Department suggests that Geisinger removes the 2% profit margin.
It is our understanding that we are not allowed to change our original filings unless the PID requests it. If the PID is explicitly requiring that we use 0% margin on Table 6, we will make that change.

Individual Filing for 2023
Costs By HIOS ID

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
$ 172,276,987.36	$ 185,593,489.99	$ 189,964,088.39	259,755	$ 28,942,530.83	$ 218,906,619.21	$ -	$ (5,360,437.36)	$ 11,012.12	$ -	$ 12,144,624.00	$ 10,320,771.01

Total Across All HIOS ID's

Ultimate Incurred Claims	Allowed Claims	Drug Rebates	EHB Capitation Amounts
$189,964,088.39	$218,906,619.21	-$5,360,437.36	$11,012.12

Summary By HIOS ID

Market	HIOS ID	Ultimate Incurred Claims	Allowed Claims	Drug Rebates	EHB Capitation Amounts	CSR Variant?
GHP	22444PA001003500	$2,570,751	$2,886,493	-$130,112	$118	Non-CSR
GHP	22444PA001003501	$7,020,782	$7,894,092	-$342,518	$358	Non-CSR
GHP	22444PA001003502	$1,534	$1,534	$0	$0	CSR Var
GHP	22444PA001003600	$120,446	$128,717	-$7,830	$7	Non-CSR
GHP	22444PA001003601	$1,595,556	$1,711,286	-$48,475	$48	Non-CSR
GHP	22444PA001003700	$181,545	$209,468	-$17,170	$4	Non-CSR
GHP	22444PA001003701	$1,388,781	$1,557,355	-$94,765	$63	Non-CSR
GHP	22444PA001003800	$242,198	$293,628	-$6,903	$14	Non-CSR
GHP	22444PA001003801	$145,742	$197,728	-$14,068	$17	Non-CSR
GHP	22444PA001003804	$484,865	$559,066	-$10,040	$18	CSR Var
GHP	22444PA001003805	$2,480,865	$2,629,988	-$45,560	$87	CSR Var
GHP	22444PA001003806	$1,742,467	$1,789,799	-$23,982	$73	CSR Var
GHP	22444PA001003900	$108	$108	$0	$1	Non-CSR
GHP	22444PA001003901	$13,024	$19,555	-$60	$2	Non-CSR
GHP	22444PA001003904	$541	$1,228	$0	$1	CSR Var
GHP	22444PA001003905	$290,526	$305,874	-$3,006	$8	CSR Var
GHP	22444PA001003906	$145,322	$155,007	-$14,865	$13	CSR Var
GHP	22444PA001004000	$2,263	$3,931	-$160	$1	Non-CSR
GHP	22444PA001004001	$1,409	$3,380	$0	$1	Non-CSR
GHP	22444PA001004004	$49,910	$61,782	-$6,019	$4	CSR Var
GHP	22444PA001004005	$87,775	$98,779	-$5,182	$5	CSR Var
GHP	22444PA001004006	$451,464	$458,334	-$7,704	$13	CSR Var
GHP	22444PA001004100	$20,523	$28,334	$0	$1	Non-CSR
GHP	22444PA001004101	$5,376	$13,645	-$7	$2	Non-CSR
GHP	22444PA001004104	$12,042	$15,958	-$105	$1	CSR Var
GHP	22444PA001004105	$447,401	$470,367	-$12,094	$11	CSR Var
GHP	22444PA001004106	$734,023	$742,061	-$4,948	$13	CSR Var
GHP	22444PA001004200	$213,094	$233,715	-$2,309	$7	Non-CSR
GHP	22444PA001004201	$1,956,560	$2,143,000	-$74,686	$73	Non-CSR
GHP	22444PA001004202	$319	$319	$0	$0	CSR Var
GHP	22444PA001004500	$3,226,568	$3,503,792	-$67,157	$132	Non-CSR
GHP	22444PA001004501	$19,828,648	$22,028,895	-$629,345	$1,051	Non-CSR
GHP	22444PA001004502	$16	$16	$0	$0	CSR Var
GHP	22444PA001004600	$175,187	$205,539	-$2,558	$11	Non-CSR
GHP	22444PA001004601	$5,048,848	$5,522,145	-$117,192	$209	Non-CSR
GHP	22444PA001004700	$99	$184	$0	$0	Non-CSR
GHP	22444PA001004701	$230,249	$255,427	-$1,089	$6	Non-CSR
GHP	22444PA001004704	$26,543	$35,646	-$2	$6	CSR Var
GHP	22444PA001004705	$1,167,422	$1,319,816	-$40,346	$73	CSR Var
GHP	22444PA001004706	$1,778,074	$1,841,291	-$50,608	$72	CSR Var
GHP	22444PA001004801	$86,467	$102,925	-$13,293	$4	Non-CSR
GHP	22444PA001004804	$22,079	$50,801	$0	$4	CSR Var
GHP	22444PA001004805	$273,668	$302,797	-$5,850	$19	CSR Var
GHP	22444PA001004806	$305,369	$322,964	-$7,129	$26	CSR Var
GHP	22444PA001005300	$446,276	$675,991	-$2,846	$79	Non-CSR
GHP	22444PA001005301	$4,558,712	$6,212,261	-$81,585	$555	Non-CSR
GHP	22444PA001005302	$307	$307	$0	$1	CSR Var
GHP	22444PA001005400	$142,377	$199,612	-$6,648	$17	Non-CSR
GHP	22444PA001005401	$2,118,049	$2,634,971	-$48,749	$237	Non-CSR
GHP	22444PA001005403	$507	$942	-$2	$0	CSR Var
GHP	22444PA001005500	$444,102	$476,133	-$27,641	$8	Non-CSR
GHP	22444PA001005501	$1,108,986	$1,581,065	-$23,582	$133	Non-CSR
GHP	22444PA001005600	$56,879	$69,800	-$9,011	$7	Non-CSR
GHP	22444PA001005601	$1,137,494	$1,582,998	-$65,229	$132	Non-CSR
GHP	22444PA001005603	$147	$385	$0	$1	CSR Var
GHP	22444PA001006300	$412,257	$524,707	-$12,702	$50	Non-CSR
GHP	22444PA001006400	$13,080	$29,236	-$1,336	$3	Non-CSR
GHP	22444PA001006500	$23,498	$30,541	-$2,397	$4	Non-CSR
GHP	22444PA001006600	$52,803	$67,727	-$1,653	$4	Non-CSR
GHP	22444PA001006700	$10,346	$11,970	-$859	$1	Non-CSR
GHP	22444PA001006701	$2,175,025	$2,423,982	-$98,606	$85	Non-CSR
GHP	22444PA001006800	$9,032	$16,175	-$2	$1	Non-CSR
GHP	22444PA001006801	$54,824	$68,841	-$1,208	$3	Non-CSR
GHP	22444PA001006804	$29,703	$36,874	-$2	$3	CSR Var
GHP	22444PA001006805	$241,954	$271,337	-$14,473	$19	CSR Var
GHP	22444PA001006806	$218,905	$223,814	-$1,651	$7	CSR Var
GHP	22444PA001006900	$1,861	$5,362	-$3	$2	Non-CSR
GHP	22444PA001006901	$548,519	$680,920	-$1,469	$52	Non-CSR
GHP	22444PA001007000	$54	$54	$0	$1	Non-CSR
GHP	22444PA001007100	$6,617	$7,708	$0	$1	Non-CSR
GHP	22444PA001007104	$2,375	$3,564	$0	$2	CSR Var
GHP	22444PA001007105	$19,934	$22,785	-$416	$2	CSR Var
GHP	22444PA001007106	$107,048	$111,084	-$1,017	$5	CSR Var
GHP	22444PA001007201	$358,617	$384,511	-$1,345	$4	Non-CSR
GHP	22444PA001007204	$8,734	$14,153	$0	$3	CSR Var
GHP	22444PA001007205	$539,254	$576,832	-$26,426	$16	CSR Var
GHP	22444PA001007206	$494,825	$512,427	-$13,966	$23	CSR Var
GHP	22444PA001007301	$9,152	$15,896	-$430	$4	Non-CSR
GHP	22444PA001007304	$359,202	$394,870	-$4,682	$6	CSR Var
GHP	22444PA001007305	$701,067	$739,094	-$12,462	$21	CSR Var
GHP	22444PA001007306	$200,038	$217,306	-$9,245	$14	CSR Var
GHP	22444PA001007401	$54	$123	$0	$1	Non-CSR
GHP	22444PA001007404	$1,487	$2,025	-$63	$0	CSR Var
GHP	22444PA001007405	$77,283	$91,494	-$3,117	$7	CSR Var
GHP	22444PA001007406	$45,243	$49,327	-$2,092	$5	CSR Var
GHP	22444PA001007501	$26,567	$36,739	-$1,337	$2	Non-CSR
GHP	22444PA001007504	$17,890	$31,778	-$2	$3	CSR Var
GHP	22444PA001007505	$268,042	$296,592	-$8,981	$11	CSR Var
GHP	22444PA001007506	$595,051	$606,229	-$1,722	$11	CSR Var
GHP	22444PA001007600	$12,147	$14,558	-$177	$4	Non-CSR
GHP	22444PA001007601	$588,439	$670,540	-$10,562	$49	Non-CSR
GHP	22444PA001007700	$148,198	$165,422	-$234	$11	Non-CSR
GHP	22444PA001007701	$1,954,471	$2,218,813	-$39,900	$118	Non-CSR
GHP	22444PA001007800	$453,592	$518,283	-$6,174	$31	Non-CSR
GHP	22444PA001007801	$7,193,132	$7,975,384	-$123,852	$361	Non-CSR
GHP	22444PA001007900	$520,009	$565,977	-$14,755	$21	Non-CSR
GHP	22444PA001007901	$6,538,743	$7,134,768	-$163,473	$277	Non-CSR
GHP	22444PA001008000	$209,493	$222,220	-$1,142	$4	Non-CSR
GHP	22444PA001008001	$2,529,523	$2,743,412	-$42,657	$78	Non-CSR
GHP	22444PA001008003	$33	$33	$0	$0	CSR Var
GHP	22444PA001008100	$446,029	$478,773	-$12,116	$12	Non-CSR
GHP	22444PA001008101	$3,135,292	$3,422,319	-$95,484	$135	Non-CSR

GHP	22444PA001008200	$23,273	$30,698	-$1,685	$6	Non-CSR
GHP	22444PA001008201	$1,150,488	$1,308,054	-$63,683	$56	Non-CSR
GHP	22444PA001008301	$489,536	$537,038	-$17,559	$18	Non-CSR
GHP	22444PA001008400	$91,499	$105,351	-$4,908	$7	Non-CSR
GHP	22444PA001008401	$382,998	$422,280	-$4,036	$14	Non-CSR
GHP	22444PA001008500	$54,647	$64,659	-$2,394	$8	Non-CSR
GHP	22444PA001008501	$577,796	$649,859	-$55,338	$20	Non-CSR
GHP	22444PA001008600	$852,773	$911,090	-$23,376	$16	Non-CSR
GHP	22444PA001008601	$1,925,196	$2,096,737	-$89,732	$51	Non-CSR
GHP	22444PA001008700	$698,773	$800,067	-$16,628	$28	Non-CSR
GHP	22444PA001008701	$1,424,261	$1,652,685	-$38,697	$75	Non-CSR
GHP	22444PA001008702	$172	$172	$0	$0	CSR Var
GHP	22444PA001008800	$169,501	$205,151	-$3,683	$14	Non-CSR
GHP	22444PA001008801	$940,592	$1,063,040	-$55,526	$47	Non-CSR
GHP	22444PA001008900	$684,552	$703,235	-$6,402	$4	Non-CSR
GHP	22444PA001008901	$2,263,152	$2,524,144	-$74,826	$87	Non-CSR
GHP	22444PA001008902	$6,761	$6,776	-$211	$1	CSR Var
GHP	22444PA001009000	$23,095	$31,654	-$2,441	$2	Non-CSR
GHP	22444PA001009200	$2,348	$3,373	$0	$1	Non-CSR
GHP	22444PA001009300	$62,944	$79,111	-$6,082	$2	Non-CSR
GHP	22444PA001009400	$346,244	$371,640	-$12,187	$6	Non-CSR
GHP	22444PA001009500	$140,926	$200,612	-$11,414	$17	Non-CSR
GHP	22444PA001009600	$39,712	$55,041	-$4,130	$5	Non-CSR
GHP	22444PA001009700	$8,534	$9,963	-$5	$2	Non-CSR
GHP	22444PA001009801	$24,547	$38,826	$0	$2	Non-CSR
GHP	22444PA001009804	$13,346	$15,975	-$932	$2	CSR Var
GHP	22444PA001009805	$102,693	$111,236	-$969	$5	CSR Var
GHP	22444PA001009806	$201,267	$206,304	-$7,865	$5	CSR Var
GHP	22444PA001009904	$1,323	$1,476	$0	$1	CSR Var
GHP	22444PA001009905	$5,586	$6,182	$0	$2	CSR Var
GHP	22444PA001009906	$10,013	$10,865	-$529	$2	CSR Var
GHP	22444PA001010000	$1,864	$3,028	$0	$1	Non-CSR
GHP	22444PA001010005	$25,651	$28,374	-$718	$1	CSR Var
GHP	22444PA001010006	$38,523	$40,962	-$3,163	$2	CSR Var
GHP	22444PA001010100	$391,088	$406,150	-$4,595	$2	Non-CSR
GHP	22444PA001010101	$19,421	$27,149	-$2,228	$2	Non-CSR
GHP	22444PA001010104	$38	$44	$0	$0	CSR Var
GHP	22444PA001010105	$7,582	$8,795	-$567	$1	CSR Var
GHP	22444PA001010106	$125	$330	$0	$1	CSR Var
GHP	22444PA001010200	$149,761	$170,889	-$81	$4	Non-CSR
GHP	22444PA001010201	$90,414	$112,659	-$132	$3	Non-CSR
GHP	22444PA001010202	$21	$21	$0	$0	CSR Var
GHP	22444PA001010204	$2,253	$3,160	-$512	$1	CSR Var
GHP	22444PA001010205	$58,084	$61,247	-$9,709	$3	CSR Var
GHP	22444PA001010206	$317,055	$325,638	-$9,639	$13	CSR Var
GHP	22444PA001010300	$210,276	$239,638	-$10,433	$5	Non-CSR
GHP	22444PA001010301	$94,478	$123,409	-$5,711	$5	Non-CSR
GHP	22444PA001010304	$20,895	$29,238	-$2	$3	CSR Var
GHP	22444PA001010305	$286,844	$310,032	-$5,879	$12	CSR Var
GHP	22444PA001010306	$272,418	$278,571	-$6,387	$13	CSR Var
GHP	22444PA001010400	$171	$948	$0	$1	Non-CSR
GHP	22444PA001010401	$20,131	$26,417	-$130	$3	Non-CSR
GHP	22444PA001010404	$51,876	$75,812	-$872	$5	CSR Var
GHP	22444PA001010405	$292,783	$320,926	-$4,437	$12	CSR Var
GHP	22444PA001010406	$315,960	$327,871	-$14,949	$14	CSR Var
GHP	22444PA001010500	$13,883	$21,159	-$2,602	$1	Non-CSR
GHP	22444PA001010504	$3,822	$6,393	-$2	$3	CSR Var
GHP	22444PA001010505	$20,531	$22,477	$0	$3	CSR Var
GHP	22444PA001010506	$81,874	$87,996	-$5,085	$5	CSR Var
GHP	22444PA001010600	$24,312	$34,257	-$40	$3	Non-CSR
GHP	22444PA001010601	$621,929	$754,275	-$8,469	$46	Non-CSR
GHP	22444PA001010700	$147,869	$156,281	$0	$1	Non-CSR
GHP	22444PA001010701	$72,993	$83,526	-$11,305	$6	Non-CSR
GHP	22444PA001010800	$18,104	$36,615	-$2	$4	Non-CSR
GHP	22444PA001010801	$349,210	$418,274	-$26	$19	Non-CSR
GHP	22444PA001010900	$18,676	$40,453	-$18	$8	Non-CSR
GHP	22444PA001010901	$224,535	$281,173	-$2,040	$17	Non-CSR
GHP	22444PA001011000	$70,428	$139,494	-$152	$12	Non-CSR
GHP	22444PA001011001	$622,076	$902,817	-$4,378	$86	Non-CSR
GHP	22444PA001011002	$2,259	$2,259	-$7	$1	CSR Var
GHP	22444PA001011100	$932,992	$1,032,117	-$10,414	$38	Non-CSR
GHP	22444PA001011101	$1,399,175	$1,790,804	-$19,441	$113	Non-CSR
GHP	22444PA001011102	$9,196	$9,196	-$5	$1	CSR Var
GHP	22444PA001011200	$26,756	$59,713	-$29	$12	Non-CSR
GHP	22444PA001011201	$456,571	$736,577	-$5,661	$92	Non-CSR
GHP	22444PA001011300	$17,765	$40,656	-$9	$7	Non-CSR
GHP	22444PA001011301	$5,058,581	$5,870,605	-$56,298	$240	Non-CSR
GHP	22444PA001011302	$50	$50	$0	$0	CSR Var
GHP	22444PA001011303	$57	$226	$0	$0	CSR Var
GHP	22444PA001013404	$3,869	$4,041	-$1	$1	CSR Var
GHP	22444PA001013405	$172,329	$185,439	-$2,135	$4	CSR Var
GHP	22444PA001013406	$243,925	$249,995	-$18,000	$6	CSR Var
GHP	22444PA001013500	$209,107	$241,509	-$8,073	$9	Non-CSR
GHP	22444PA001013501	$5,345,191	$5,987,521	-$184,120	$265	Non-CSR
GHP	22444PA001013601	$42,581	$48,906	-$3,304	$2	Non-CSR
GHP	22444PA001013604	$23,976	$39,069	-$426	$5	CSR Var
GHP	22444PA001013605	$691,737	$758,635	-$19,677	$40	CSR Var
GHP	22444PA001013606	$1,242,615	$1,270,598	-$27,735	$42	CSR Var
GHP	22444PA001013700	$349,305	$439,785	-$4,347	$39	Non-CSR
GHP	22444PA001013701	$2,416,200	$3,332,782	-$21,312	$314	Non-CSR
GHP	22444PA001013702	$69	$69	$0	$1	CSR Var
GHP	22444PA001013800	$43,933	$58,829	-$51	$3	Non-CSR
GHP	22444PA001013801	$3,879,741	$4,281,742	-$116,066	$174	Non-CSR
GHP	22444PA001013901	$29,889	$40,453	-$254	$2	Non-CSR
GHP	22444PA001013904	$8,422	$20,626	-$547	$2	CSR Var
GHP	22444PA001013905	$440,474	$479,479	-$18,611	$16	CSR Var
GHP	22444PA001013906	$639,421	$658,823	-$26,560	$23	CSR Var
GHP	22444PA001014000	$204,399	$261,825	-$11,144	$15	Non-CSR
GHP	22444PA001014001	$2,422,669	$3,118,902	-$40,995	$241	Non-CSR
GHP	22444PA001014100	$222,854	$265,992	-$6,985	$11	Non-CSR
GHP	22444PA001014101	$5,659,354	$6,490,881	-$218,330	$365	Non-CSR
GHP	22444PA001014201	$12,030	$15,367	-$527	$2	Non-CSR
GHP	22444PA001014204	$36,976	$51,930	$0	$4	CSR Var
GHP	22444PA001014205	$353,101	$395,437	-$11,336	$29	CSR Var
GHP	22444PA001014206	$1,000,756	$1,036,345	-$27,111	$49	CSR Var
GHP	22444PA001014300	$73,630	$133,917	-$573	$36	Non-CSR
GHP	22444PA001014301	$3,218,369	$4,407,693	-$51,840	$488	Non-CSR
GHP	22444PA001014303	$152	$165	$0	$0	CSR Var
GHP	22444PA004008000	$7,592	$17,297	-$46	$10	Non-CSR
GHP	22444PA004008001	$25,826	$47,524	-$449	$8	Non-CSR
GHP	22444PA004008100	$669	$669	-$124	$1	Non-CSR
GHP	22444PA004008101	$1,192	$1,819	-$2	$2	Non-CSR
GHP	22444PA004008200	$11,450	$14,011	$0	$1	Non-CSR
GHP	22444PA004008201	$90,019	$100,173	$0	$1	Non-CSR
GHP	22444PA004008301	$14,251	$28,528	$0	$2	Non-CSR
GHP	22444PA004008500	$11,017	$20,165	$0	$2	Non-CSR
GHP	22444PA004008501	$660	$959	-$2	$1	Non-CSR
GHP	22444PA004008601	$3,851	$13,711	$0	$0	Non-CSR
GHP	22444PA004008701	$673	$1,003	$0	$1	Non-CSR
GHP	22444PA004008800	$415	$415	$0	$1	Non-CSR
GHP	22444PA004008900	$2,208	$2,295	-$341	$2	Non-CSR

GHP	22444PA004008901	$1,340	$4,675	$0	$2	Non-CSR
GHP	22444PA004009000	$11,218	$16,207	-$5	$4	Non-CSR
GHP	22444PA004009001	$53,477	$63,479	-$22	$3	Non-CSR
GHP	22444PA004009100	$8,649	$11,204	-$3	$1	Non-CSR
GHP	22444PA004009101	$195	$391	-$2	$1	Non-CSR
GHP	22444PA004009200	$99	$362	$0	$1	Non-CSR
GHP	22444PA004009201	$13,227	$32,143	$0	$3	Non-CSR
GQO	75729PA001263000	$335,187	$471,485	-$8,882	$42	Non-CSR
GQO	75729PA001263100	$175,957	$199,406	-$575	$4	Non-CSR
GQO	75729PA001263300	$15,699	$28,794	-$4	$5	Non-CSR
GQO	75729PA001263400	$514	$840	$0	$1	Non-CSR
GQO	75729PA001263500	$24,142	$37,324	-$150	$2	Non-CSR
GQO	75729PA001263600	$445,490	$486,210	-$10,090	$8	Non-CSR
GQO	75729PA001263700	$30,938	$60,392	-$507	$6	Non-CSR
GQO	75729PA001263800	$8,992	$16,348	$0	$0	Non-CSR
GQO	75729PA001263900	$167,207	$194,424	-$15,060	$9	Non-CSR
GQO	75729PA001264000	$57,967	$64,017	-$5,219	$3	Non-CSR
GQO	75729PA001264700	$22,992	$29,078	-$2,146	$5	Non-CSR
GQO	75729PA001264701	$515,214	$631,225	-$22,249	$30	Non-CSR
GQO	75729PA001264801	$269,331	$316,679	-$4,579	$14	Non-CSR
GQO	75729PA001264901	$316,073	$354,263	-$4,192	$12	Non-CSR
GQO	75729PA001265000	$40,695	$50,406	-$2	$2	Non-CSR
GQO	75729PA001265001	$208,208	$244,362	-$4,066	$13	Non-CSR
GQO	75729PA001265100	$4,580	$4,883	-$376	$1	Non-CSR
GQO	75729PA001265101	$775,218	$847,741	-$25,332	$20	Non-CSR
GQO	75729PA001265200	$87,928	$99,008	-$3,034	$4	Non-CSR
GQO	75729PA001265201	$847,889	$932,760	-$19,105	$27	Non-CSR
GQO	75729PA001265300	$167,975	$175,819	-$653	$1	Non-CSR
GQO	75729PA001265301	$408,859	$478,465	-$22,842	$21	Non-CSR
GQO	75729PA001265302	$0	$0	$0	$0	CSR Var
GQO	75729PA001265400	$3,361	$8,310	$0	$1	Non-CSR
GQO	75729PA001265401	$1,211,536	$1,336,106	-$16,076	$37	Non-CSR
GQO	75729PA001265500	$725,337	$822,034	-$43,106	$41	Non-CSR
GQO	75729PA001265501	$4,908,626	$5,595,348	-$148,079	$226	Non-CSR
GQO	75729PA001265502	$0	$0	$0	$0	CSR Var
GQO	75729PA001265600	$180,813	$207,740	-$2,286	$12	Non-CSR
GQO	75729PA001265601	$3,538,010	$3,882,883	-$112,261	$111	Non-CSR
GQO	75729PA001265700	$114,086	$134,622	-$1,792	$4	Non-CSR
GQO	75729PA001265701	$1,300,433	$1,431,309	-$39,539	$25	Non-CSR
GQO	75729PA001265801	$202,905	$237,578	-$13,720	$15	Non-CSR
GQO	75729PA001266401	$269	$495	$0	$1	Non-CSR
GQO	75729PA001266404	$0	$0	$0	$0	CSR Var
GQO	75729PA001266405	$45,166	$51,520	-$5,207	$2	CSR Var
GQO	75729PA001266406	$41,605	$42,953	-$72	$2	CSR Var
GQO	75729PA001266505	$49	$49	$0	$0	CSR Var
GQO	75729PA001266506	$1,809	$2,122	-$3	$0	CSR Var
GQO	75729PA001266601	$7,165	$14,385	$0	$1	Non-CSR
GQO	75729PA001266605	$385	$397	$0	$0	CSR Var
GQO	75729PA001266606	$41,384	$43,126	-$3,015	$2	CSR Var
GQO	75729PA001266704	$1,074	$2,606	-$167	$0	CSR Var
GQO	75729PA001266705	$67,073	$71,771	-$142	$2	CSR Var
GQO	75729PA001266706	$43,683	$44,893	-$249	$1	CSR Var
GQO	75729PA001266805	$170,756	$182,266	-$13,979	$4	CSR Var
GQO	75729PA001266806	$1,771	$1,991	$0	$1	CSR Var
GQO	75729PA001266901	$1,131	$2,566	-$267	$0	Non-CSR
GQO	75729PA001266905	$166,028	$172,871	-$265	$1	CSR Var
GQO	75729PA001266906	$261,847	$268,299	-$12,093	$4	CSR Var
GQO	75729PA001267001	$1	$64	$0	$0	Non-CSR
GQO	75729PA001267004	$140,115	$147,559	$0	$1	CSR Var
GQO	75729PA001267005	$32,066	$37,119	-$913	$3	CSR Var
GQO	75729PA001267006	$56,607	$58,748	-$2,345	$4	CSR Var
GQO	75729PA001267104	$3,877	$8,444	$0	$0	CSR Var
GQO	75729PA001267105	$91,012	$97,937	-$3,569	$3	CSR Var
GQO	75729PA001267106	$71,158	$72,712	-$1,677	$2	CSR Var
GQO	75729PA001267201	$36,152	$61,591	-$374	$6	Non-CSR
GQO	75729PA001267204	$8,050	$15,392	$0	$2	CSR Var
GQO	75729PA001267205	$557,295	$605,877	-$17,530	$21	CSR Var
GQO	75729PA001267206	$606,874	$651,987	-$18,485	$28	CSR Var
GQO	75729PA001267304	$1,508	$4,817	-$150	$1	CSR Var
GQO	75729PA001267305	$50,736	$62,283	-$750	$7	CSR Var
GQO	75729PA001267306	$615,284	$645,648	-$24,906	$13	CSR Var
GQO	75729PA001267401	$5,419	$5,710	-$735	$0	Non-CSR
GQO	75729PA001267404	$2,007	$2,606	-$3	$0	CSR Var
GQO	75729PA001267405	$216,420	$223,981	-$8,637	$3	CSR Var
GQO	75729PA001267406	$378,725	$381,429	-$9,299	$2	CSR Var
GQO	75729PA001267504	$55	$115	$0	$0	CSR Var
GQO	75729PA001267505	$37,121	$40,112	-$3,077	$1	CSR Var
GQO	75729PA001267506	$1,317	$2,469	$0	$1	CSR Var
GQO	75729PA001268100	$3,157	$12,580	-$31	$1	Non-CSR
GQO	75729PA001268101	$70,269	$129,818	-$705	$27	Non-CSR
GQO	75729PA001268200	$1,751	$10,279	$0	$0	Non-CSR
GQO	75729PA001268201	$17,321	$42,654	-$281	$12	Non-CSR
GQO	75729PA001268300	$11,528	$24,678	-$1	$3	Non-CSR
GQO	75729PA001268301	$46,529	$59,187	-$1,812	$5	Non-CSR
GQO	75729PA001268400	$6,370	$11,088	$0	$4	Non-CSR
GQO	75729PA001268401	$136,804	$188,445	-$6,104	$21	Non-CSR
GQO	75729PA001268402	$482	$482	$0	$0	CSR Var
GQO	75729PA001268500	$160,834	$200,499	-$1,439	$6	Non-CSR
GQO	75729PA001268501	$1,394,889	$1,687,118	-$6,679	$86	Non-CSR
GQO	75729PA001268503	$4,647	$5,992	$0	$0	CSR Var
GQO	75729PA001268600	$13,175	$20,642	$0	$6	Non-CSR
GQO	75729PA001268601	$239,436	$387,840	-$7,379	$39	Non-CSR
GQO	75729PA001268602	$1,977	$1,977	$0	$0	CSR Var
GQO	75729PA001268700	$76,103	$93,960	-$334	$9	Non-CSR
GQO	75729PA001268701	$1,059,816	$1,300,318	-$27,392	$78	Non-CSR
GQO	75729PA001268800	$18,599	$28,122	-$3	$4	Non-CSR
GQO	75729PA001268801	$2,054,776	$2,470,213	-$17,062	$119	Non-CSR
GQO	75729PA001268900	$212,479	$291,153	-$1,256	$28	Non-CSR
GQO	75729PA001268901	$2,557,876	$3,622,185	-$70,598	$380	Non-CSR
GQO	75729PA001268902	$5,777	$5,777	$0	$0	CSR Var
GQO	75729PA001268903	$0	$0	$0	$0	CSR Var
GQO	75729PA001269000	$155,135	$239,746	-$2,812	$12	Non-CSR
GQO	75729PA001269001	$1,898,297	$2,296,900	-$43,161	$130	Non-CSR
GQO	75729PA001269002	$9,277	$9,277	$0	$1	CSR Var
GQO	75729PA001269100	$15,566	$35,110	-$169	$7	Non-CSR
GQO	75729PA001269101	$1,210,134	$1,585,893	-$53,711	$89	Non-CSR
GQO	75729PA001269200	$32,724	$35,715	$0	$1	Non-CSR
GQO	75729PA001269201	$537,316	$595,561	-$25,492	$21	Non-CSR
GQO	75729PA001269800	$30,499	$37,868	-$866	$0	Non-CSR
GQO	75729PA001269900	$16,865	$19,411	-$2,461	$1	Non-CSR
GQO	75729PA001269901	$800,452	$910,699	-$45,119	$23	Non-CSR
GQO	75729PA001270001	$21,439	$27,974	-$2	$1	Non-CSR
GQO	75729PA001270004	$3,078	$3,118	-$540	$0	CSR Var
GQO	75729PA001270005	$153,857	$163,164	-$2,042	$3	CSR Var
GQO	75729PA001270006	$526,949	$532,123	-$1,794	$3	CSR Var
GQO	75729PA001270100	$100,885	$116,354	$0	$2	Non-CSR
GQO	75729PA001270101	$1,127,015	$1,392,853	-$17,812	$72	Non-CSR
GQO	75729PA001270102	$5	$5	$0	$0	CSR Var
GQO	75729PA001270201	$149,471	$182,884	-$232	$9	Non-CSR
GQO	75729PA001270301	$866	$6,465	$0	$2	Non-CSR
GQO	75729PA001270401	$4,485	$12,584	-$2	$1	Non-CSR

GQO	75729PA001270500	$265	$383	$0	$0	Non-CSR
GQO	75729PA001270501	$160,532	$224,233	-$8	$6	Non-CSR
GQO	75729PA001270601	$77,635	$126,404	-$14	$13	Non-CSR
GQO	75729PA001270700	$468,020	$478,792	-$473	$2	Non-CSR
GQO	75729PA001270701	$168,397	$206,274	-$1,916	$9	Non-CSR
GQO	75729PA001270800	$434	$3,393	$0	$0	Non-CSR
GQO	75729PA001270801	$415,748	$483,655	-$671	$12	Non-CSR
GQO	75729PA001270901	$481,333	$580,483	-$2,204	$31	Non-CSR
GQO	75729PA001271001	$804,618	$1,049,878	-$19,852	$71	Non-CSR
GQO	75729PA001271100	$382	$382	$0	$0	Non-CSR
GQO	75729PA001271101	$263,052	$342,882	-$1,471	$20	Non-CSR
GQO	75729PA001271201	$318,157	$367,100	-$3,158	$14	Non-CSR
GQO	75729PA001271301	$5,099	$12,898	-$3	$6	Non-CSR
GQO	75729PA001271401	$261,610	$318,793	-$501	$14	Non-CSR

Small Group Filing for 2023
Costs By HIOS ID

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
$ 106,272,413.74	$ 101,852,953.27	$ 102,351,816.53	162,320	$ 8,992,675.11	$ 111,344,491.63	$ -	$ (3,373,549.29)	$ 6,872.96	$ -	$ 10,549,410.00	$ -

Total Across All HIOS ID's			
Ultimate Incurred Claims	Allowed Claims	Drug Rebates	EHB Capitation Amounts
$102,351,816.53	$111,344,491.63	-$3,373,549.29	$6,872.96

Summary By HIOS ID					
Market	HIOS ID	Ultimate Incurred Claims	Allowed Claims	Drug Rebates	EHB Capitation Amounts
GHP	22444PA006006200	$1,299,109	$1,453,413	-$41,372	$80
GHP	22444PA006006300	$655,900	$894,812	-$16,840	$97
GHP	22444PA006011400	$916,630	$942,963	-$65,182	$53
GHP	22444PA006011500	$165,505	$177,422	-$3,803	$13
GHP	22444PA006011600	$2,459,864	$2,654,347	-$81,123	$173
GHP	22444PA006011700	$2,773,500	$3,070,177	-$95,915	$205
GHP	22444PA006011800	$1,193,801	$1,365,305	-$68,355	$108
GHP	22444PA006011900	$367,504	$406,050	-$17,793	$22
GHP	22444PA006012000	$3,172,298	$3,339,780	-$154,099	$206
GHP	22444PA006012100	$252,982	$255,445	-$21,978	$5
GHP	22444PA006012200	$645,452	$722,019	-$10,625	$67
GHP	22444PA006012300	$282,480	$299,307	-$1,661	$13
GHP	22444PA006012400	$148,471	$171,092	-$4,517	$13
GHP	22444PA006012500	$1,031,698	$1,140,003	-$52,325	$60
GHP	22444PA006012700	$73,464	$79,621	-$1,564	$7
GHP	22444PA006012800	$5,721	$7,811	-$127	$3
GHP	22444PA006013000	$10,749	$14,377	$0	$1
GHP	22444PA006013100	$1,482	$1,565	-$1	$1
GHP	22444PA006013200	$101,627	$119,943	-$2,988	$13
GHP	22444PA006013300	$48,452	$58,296	-$37	$6
GHP	22444PA006013500	$185,293	$223,798	-$8,897	$21
GHP	22444PA008006600	$108,924	$156,930	-$756	$19
GQO	75729PA005006200	$371,738	$479,281	-$9,456	$32
GQO	75729PA005006800	$15,172,155	$16,460,155	-$473,465	$1,032
GQO	75729PA005007000	$3,846,439	$4,285,380	-$157,063	$299
GQO	75729PA005007100	$1,034,993	$1,168,888	-$37,321	$84
GQO	75729PA005007300	$480,349	$572,396	-$8,737	$39
GQO	75729PA005007500	$53,913	$90,659	-$1,932	$6
GQO	75729PA005007800	$1,621,514	$1,826,195	-$42,173	$95
GQO	75729PA005007900	$423,446	$527,980	-$12,073	$38
GQO	75729PA005008000	$5,243,026	$5,514,497	-$168,615	$288
GQO	75729PA005008200	$6,060,206	$6,350,556	-$170,294	$335
GQO	75729PA005009600	$169,595	$216,740	-$6,190	$25
GQO	75729PA005009700	$1,391,469	$1,617,676	-$58,267	$107
GQO	75729PA005010200	$7,119,292	$7,655,284	-$214,200	$449
GQO	75729PA005010300	$2,031,367	$2,250,454	-$78,920	$115
GQO	75729PA005010400	$1,700,773	$1,847,331	-$33,129	$69
GQO	75729PA005010500	$574,025	$707,922	-$26,370	$49
GQO	75729PA005010600	$59,985	$79,083	-$837	$7
GQO	75729PA005010700	$146,564	$234,209	-$15,303	$47
GQO	75729PA005010800	$941,951	$1,168,079	-$25,785	$93
GQO	75729PA005012700	$1,600,431	$1,836,980	-$61,013	$148
GQO	75729PA005012800	$15,232,666	$15,668,032	-$453,940	$851
GQO	75729PA005012900	$1,774,786	$1,847,926	-$72,320	$118
GQO	75729PA005013000	$1,225,015	$1,358,166	-$40,996	$87
GQO	75729PA005013100	$6,234,245	$6,427,767	-$202,673	$325
GQO	75729PA005013200	$4,350,419	$4,884,264	-$140,203	$382
GQO	75729PA005013300	$5,361,729	$6,086,653	-$153,328	$361
GQO	75729PA005013400	$127,035	$175,753	-$1,241	$16
GQO	75729PA005013500	$404	$448	$0	$0
GQO	75729PA005013600	$144,311	$165,167	-$9,141	$14
GQO	75729PA005013700	$248,558	$294,017	-$1,051	$17
GQO	75729PA005014000	$99,040	$102,681	-$5,143	$8
GQO	75729PA005014100	$203,765	$222,725	-$5,038	$18
GQO	75729PA005014200	$96,332	$125,452	-$1,016	$20
GQO	75729PA005014300	$287,700	$322,586	-$1,605	$22
GQO	75729PA005014400	$63,368	$67,052	-$3,651	$2
GQO	75729PA005014500	$240,448	$271,690	-$8,565	$15
GQO	75729PA005014600	$210,047	$247,588	-$5,190	$16
GQO	75729PA005014700	$126,977	$176,386	-$1,405	$11
GQO	75729PA005014800	$29,558	$32,457	-$202	$6
GQO	75729PA005014900	$272,724	$330,141	-$13,665	$29
GQO	75729PA005015000	$8,591	$13,080	-$703	$5
GQO	75729PA005015100	$69,965	$80,238	-$1,371	$6

Geisinger Health Plan
Individual Filing for 2023
Experience Period Cost Model Pricing AVs

Weighted Average Pricing AV, Experience Period **Allowed Claims**, includes CSR Plans

Average AV	77.1%	75.0%	<-- Without CSR Plans

2021 HIOS ID	Allowed Claims	Pricing AV Prior to Market Adjustment	CSR Variant	2021 HIOS ID
22444PA001003500	2,756,499	0.800	Non-CSR	22444PA0010035
22444PA001003501	7,551,932	0.800	Non-CSR	22444PA0010035
22444PA001003502	1,534	0.800	CSR	22444PA0010035
22444PA001003600	120,895	0.800	Non-CSR	22444PA0010036
22444PA001003601	1,662,859	0.800	Non-CSR	22444PA0010036
22444PA001003700	192,302	0.800	Non-CSR	22444PA0010037
22444PA001003701	1,462,653	0.800	Non-CSR	22444PA0010037
22444PA001003800	286,739	0.728	Non-CSR	22444PA0010038
22444PA001003801	183,677	0.728	Non-CSR	22444PA0010038
22444PA001003804	549,044	0.754	CSR	22444PA0010038
22444PA001003805	2,584,515	0.883	CSR	22444PA0010038
22444PA001003806	1,765,889	0.964	CSR	22444PA0010038
22444PA001003900	109	0.728	Non-CSR	22444PA0010039
22444PA001003901	19,496	0.728	Non-CSR	22444PA0010039
22444PA001003904	1,229	0.754	CSR	22444PA0010039
22444PA001003905	302,875	0.883	CSR	22444PA0010039
22444PA001003906	140,154	0.964	CSR	22444PA0010039
22444PA001004000	3,771	0.728	Non-CSR	22444PA0010040
22444PA001004001	3,381	0.728	Non-CSR	22444PA0010040
22444PA001004004	55,766	0.754	CSR	22444PA0010040
22444PA001004005	93,603	0.883	CSR	22444PA0010040
22444PA001004006	450,644	0.964	CSR	22444PA0010040
22444PA001004100	28,335	0.728	Non-CSR	22444PA0010041
22444PA001004101	13,640	0.728	Non-CSR	22444PA0010041
22444PA001004104	15,854	0.754	CSR	22444PA0010041
22444PA001004105	458,284	0.883	CSR	22444PA0010041
22444PA001004106	737,126	0.964	CSR	22444PA0010041
22444PA001004200	231,412	0.800	Non-CSR	22444PA0010042
22444PA001004201	2,068,387	0.800	Non-CSR	22444PA0010042
22444PA001004202	319	0.800	CSR	22444PA0010042
22444PA001004500	3,436,768	0.802	Non-CSR	22444PA0010045
22444PA001004501	21,400,601	0.802	Non-CSR	22444PA0010045
22444PA001004502	17	0.802	CSR	22444PA0010045
22444PA001004600	202,992	0.802	Non-CSR	22444PA0010046
22444PA001004601	5,405,162	0.802	Non-CSR	22444PA0010046
22444PA001004700	185	0.721	Non-CSR	22444PA0010047
22444PA001004701	254,344	0.721	Non-CSR	22444PA0010047
22444PA001004704	35,650	0.745	CSR	22444PA0010047
22444PA001004705	1,279,543	0.877	CSR	22444PA0010047

22444PA001004706	1,790,755	0.959	CSR	22444PA0010047
22444PA001004801	89,636	0.721	Non-CSR	22444PA0010048
22444PA001004804	50,805	0.745	CSR	22444PA0010048
22444PA001004805	296,966	0.877	CSR	22444PA0010048
22444PA001004806	315,862	0.959	CSR	22444PA0010048
22444PA001005300	673,224	0.623	Non-CSR	22444PA0010053
22444PA001005301	6,131,231	0.623	Non-CSR	22444PA0010053
22444PA001005302	308	0.623	CSR	22444PA0010053
22444PA001005400	192,981	0.623	Non-CSR	22444PA0010054
22444PA001005401	2,586,459	0.623	Non-CSR	22444PA0010054
22444PA001005403	940	0.623	CSR	22444PA0010054
22444PA001005500	448,501	0.623	Non-CSR	22444PA0010055
22444PA001005501	1,557,616	0.623	Non-CSR	22444PA0010055
22444PA001005600	60,797	0.623	Non-CSR	22444PA0010056
22444PA001005601	1,517,902	0.623	Non-CSR	22444PA0010056
22444PA001005603	385	0.623	CSR	22444PA0010056
22444PA001006300	512,054	0.729	Non-CSR	22444PA0010063
22444PA001006400	27,903	0.729	Non-CSR	22444PA0010064
22444PA001006500	28,148	0.729	Non-CSR	22444PA0010065
22444PA001006600	66,079	0.729	Non-CSR	22444PA0010066
22444PA001006700	11,113	0.800	Non-CSR	22444PA0010067
22444PA001006701	2,325,460	0.800	Non-CSR	22444PA0010067
22444PA001006800	16,174	0.728	Non-CSR	22444PA0010068
22444PA001006801	67,635	0.728	Non-CSR	22444PA0010068
22444PA001006804	36,875	0.754	CSR	22444PA0010068
22444PA001006805	256,883	0.883	CSR	22444PA0010068
22444PA001006806	222,170	0.964	CSR	22444PA0010068
22444PA001006900	5,361	0.623	Non-CSR	22444PA0010069
22444PA001006901	679,503	0.623	Non-CSR	22444PA0010069
22444PA001007000	55	0.729	Non-CSR	22444PA0010070
22444PA001007100	7,708	0.721	Non-CSR	22444PA0010071
22444PA001007104	3,566	0.745	CSR	22444PA0010071
22444PA001007105	22,371	0.877	CSR	22444PA0010071
22444PA001007106	110,072	0.959	CSR	22444PA0010071
22444PA001007201	383,170	0.721	Non-CSR	22444PA0010072
22444PA001007204	14,156	0.745	CSR	22444PA0010072
22444PA001007205	550,422	0.877	CSR	22444PA0010072
22444PA001007206	498,484	0.959	CSR	22444PA0010072
22444PA001007301	15,470	0.721	Non-CSR	22444PA0010073
22444PA001007304	390,194	0.745	CSR	22444PA0010073
22444PA001007305	726,653	0.877	CSR	22444PA0010073
22444PA001007306	208,074	0.959	CSR	22444PA0010073
22444PA001007401	123	0.721	Non-CSR	22444PA0010074
22444PA001007404	1,962	0.745	CSR	22444PA0010074
22444PA001007405	88,384	0.877	CSR	22444PA0010074
22444PA001007406	47,240	0.959	CSR	22444PA0010074
22444PA001007501	35,404	0.721	Non-CSR	22444PA0010075
22444PA001007504	31,779	0.745	CSR	22444PA0010075
22444PA001007505	287,622	0.877	CSR	22444PA0010075
22444PA001007506	604,518	0.959	CSR	22444PA0010075

22444PA001007600	14,384	0.802	Non-CSR	22444PA0010076
22444PA001007601	660,028	0.802	Non-CSR	22444PA0010076
22444PA001007700	165,199	0.802	Non-CSR	22444PA0010077
22444PA001007701	2,179,031	0.802	Non-CSR	22444PA0010077
22444PA001007800	512,140	0.802	Non-CSR	22444PA0010078
22444PA001007801	7,851,893	0.802	Non-CSR	22444PA0010078
22444PA001007900	551,243	0.802	Non-CSR	22444PA0010079
22444PA001007901	6,971,572	0.802	Non-CSR	22444PA0010079
22444PA001008000	221,081	0.802	Non-CSR	22444PA0010080
22444PA001008001	2,700,833	0.802	Non-CSR	22444PA0010080
22444PA001008003	33	0.802	CSR	22444PA0010080
22444PA001008100	466,670	0.802	Non-CSR	22444PA0010081
22444PA001008101	3,326,970	0.802	Non-CSR	22444PA0010081
22444PA001008200	29,018	0.800	Non-CSR	22444PA0010082
22444PA001008201	1,244,427	0.800	Non-CSR	22444PA0010082
22444PA001008301	519,497	0.800	Non-CSR	22444PA0010083
22444PA001008400	100,449	0.800	Non-CSR	22444PA0010084
22444PA001008401	418,258	0.800	Non-CSR	22444PA0010084
22444PA001008500	62,273	0.800	Non-CSR	22444PA0010085
22444PA001008501	594,540	0.800	Non-CSR	22444PA0010085
22444PA001008600	887,730	0.800	Non-CSR	22444PA0010086
22444PA001008601	2,007,056	0.800	Non-CSR	22444PA0010086
22444PA001008700	783,467	0.800	Non-CSR	22444PA0010087
22444PA001008701	1,614,063	0.800	Non-CSR	22444PA0010087
22444PA001008702	172	0.800	CSR	22444PA0010087
22444PA001008800	201,483	0.800	Non-CSR	22444PA0010088
22444PA001008801	1,007,561	0.800	Non-CSR	22444PA0010088
22444PA001008900	696,837	0.800	Non-CSR	22444PA0010089
22444PA001008901	2,449,405	0.800	Non-CSR	22444PA0010089
22444PA001008902	6,566	0.800	CSR	22444PA0010089
22444PA001009000	29,214	0.729	Non-CSR	22444PA0010090
22444PA001009200	3,373	0.729	Non-CSR	22444PA0010092
22444PA001009300	73,032	0.729	Non-CSR	22444PA0010093
22444PA001009400	359,459	0.729	Non-CSR	22444PA0010094
22444PA001009500	189,216	0.729	Non-CSR	22444PA0010095
22444PA001009600	50,916	0.729	Non-CSR	22444PA0010096
22444PA001009700	9,960	0.729	Non-CSR	22444PA0010097
22444PA001009801	38,828	0.728	Non-CSR	22444PA0010098
22444PA001009804	15,045	0.754	CSR	22444PA0010098
22444PA001009805	110,272	0.883	CSR	22444PA0010098
22444PA001009806	198,445	0.964	CSR	22444PA0010098
22444PA001009904	1,477	0.754	CSR	22444PA0010099
22444PA001009905	6,184	0.883	CSR	22444PA0010099
22444PA001009906	10,339	0.964	CSR	22444PA0010099
22444PA001010000	3,029	0.728	Non-CSR	22444PA0010100
22444PA001010005	27,657	0.883	CSR	22444PA0010100
22444PA001010006	37,800	0.964	CSR	22444PA0010100
22444PA001010100	401,557	0.728	Non-CSR	22444PA0010101
22444PA001010101	24,923	0.728	Non-CSR	22444PA0010101
22444PA001010104	44	0.754	CSR	22444PA0010101

22444PA001010105	8,228	0.883	CSR	22444PA0010101
22444PA001010106	330	0.964	CSR	22444PA0010101
22444PA001010200	170,812	0.728	Non-CSR	22444PA0010102
22444PA001010201	112,530	0.728	Non-CSR	22444PA0010102
22444PA001010202	21	0.728	CSR	22444PA0010102
22444PA001010204	2,649	0.754	CSR	22444PA0010102
22444PA001010205	51,541	0.883	CSR	22444PA0010102
22444PA001010206	316,012	0.964	CSR	22444PA0010102
22444PA001010300	229,210	0.728	Non-CSR	22444PA0010103
22444PA001010301	117,702	0.728	Non-CSR	22444PA0010103
22444PA001010304	29,238	0.754	CSR	22444PA0010103
22444PA001010305	304,164	0.883	CSR	22444PA0010103
22444PA001010306	272,197	0.964	CSR	22444PA0010103
22444PA001010400	949	0.728	Non-CSR	22444PA0010104
22444PA001010401	26,289	0.728	Non-CSR	22444PA0010104
22444PA001010404	74,945	0.754	CSR	22444PA0010104
22444PA001010405	316,501	0.883	CSR	22444PA0010104
22444PA001010406	312,937	0.964	CSR	22444PA0010104
22444PA001010500	18,558	0.728	Non-CSR	22444PA0010105
22444PA001010504	6,393	0.754	CSR	22444PA0010105
22444PA001010505	22,481	0.883	CSR	22444PA0010105
22444PA001010506	82,915	0.964	CSR	22444PA0010105
22444PA001010600	34,220	0.623	Non-CSR	22444PA0010106
22444PA001010601	745,851	0.623	Non-CSR	22444PA0010106
22444PA001010700	156,282	0.623	Non-CSR	22444PA0010107
22444PA001010701	72,227	0.623	Non-CSR	22444PA0010107
22444PA001010800	36,617	0.623	Non-CSR	22444PA0010108
22444PA001010801	418,266	0.623	Non-CSR	22444PA0010108
22444PA001010900	40,443	0.623	Non-CSR	22444PA0010109
22444PA001010901	279,151	0.623	Non-CSR	22444PA0010109
22444PA001011000	139,354	0.623	Non-CSR	22444PA0010110
22444PA001011001	898,524	0.623	Non-CSR	22444PA0010110
22444PA001011002	2,252	0.623	CSR	22444PA0010110
22444PA001011100	1,021,740	0.623	Non-CSR	22444PA0010111
22444PA001011101	1,771,475	0.623	Non-CSR	22444PA0010111
22444PA001011102	9,191	0.623	CSR	22444PA0010111
22444PA001011200	59,696	0.623	Non-CSR	22444PA0010112
22444PA001011201	731,008	0.623	Non-CSR	22444PA0010112
22444PA001011300	40,654	0.623	Non-CSR	22444PA0010113
22444PA001011301	5,814,547	0.623	Non-CSR	22444PA0010113
22444PA001011302	50	0.623	CSR	22444PA0010113
22444PA001011303	226	0.623	CSR	22444PA0010113
22444PA001013404	4,040	0.745	CSR	22444PA0010134
22444PA001013405	183,308	0.877	CSR	22444PA0010134
22444PA001013406	232,001	0.959	CSR	22444PA0010134
22444PA001013500	233,445	0.800	Non-CSR	22444PA0010135
22444PA001013501	5,803,666	0.800	Non-CSR	22444PA0010135
22444PA001013601	45,603	0.728	Non-CSR	22444PA0010136
22444PA001013604	38,647	0.754	CSR	22444PA0010136
22444PA001013605	738,997	0.883	CSR	22444PA0010136

22444PA001013606	1,242,905	0.964	CSR	22444PA0010136
22444PA001013700	435,476	0.623	Non-CSR	22444PA0010137
22444PA001013701	3,311,784	0.623	Non-CSR	22444PA0010137
22444PA001013702	70	0.623	CSR	22444PA0010137
22444PA001013800	58,781	0.800	Non-CSR	22444PA0010138
22444PA001013801	4,165,850	0.800	Non-CSR	22444PA0010138
22444PA001013901	40,200	0.728	Non-CSR	22444PA0010139
22444PA001013904	20,081	0.754	CSR	22444PA0010139
22444PA001013905	460,885	0.883	CSR	22444PA0010139
22444PA001013906	632,286	0.964	CSR	22444PA0010139
22444PA001014000	250,697	0.623	Non-CSR	22444PA0010140
22444PA001014001	3,078,148	0.623	Non-CSR	22444PA0010140
22444PA001014100	259,018	0.800	Non-CSR	22444PA0010141
22444PA001014101	6,272,917	0.800	Non-CSR	22444PA0010141
22444PA001014201	14,842	0.728	Non-CSR	22444PA0010142
22444PA001014204	51,934	0.754	CSR	22444PA0010142
22444PA001014205	384,130	0.883	CSR	22444PA0010142
22444PA001014206	1,009,282	0.964	CSR	22444PA0010142
22444PA001014300	133,380	0.623	Non-CSR	22444PA0010143
22444PA001014301	4,356,341	0.623	Non-CSR	22444PA0010143
22444PA001014303	166	0.623	CSR	22444PA0010143
22444PA004008000	17,261	0.642	Non-CSR	22444PA0040080
22444PA004008001	47,083	0.642	Non-CSR	22444PA0040080
22444PA004008100	546	0.642	Non-CSR	22444PA0040081
22444PA004008101	1,819	0.642	Non-CSR	22444PA0040081
22444PA004008200	14,011	0.642	Non-CSR	22444PA0040082
22444PA004008201	100,174	0.642	Non-CSR	22444PA0040082
22444PA004008301	28,529	0.642	Non-CSR	22444PA0040083
22444PA004008500	20,167	0.642	Non-CSR	22444PA0040085
22444PA004008501	957	0.642	Non-CSR	22444PA0040085
22444PA004008601	13,711	0.642	Non-CSR	22444PA0040086
22444PA004008701	1,004	0.642	Non-CSR	22444PA0040087
22444PA004008800	415	0.642	Non-CSR	22444PA0040088
22444PA004008900	1,956	0.642	Non-CSR	22444PA0040089
22444PA004008901	4,677	0.642	Non-CSR	22444PA0040089
22444PA004009000	16,206	0.642	Non-CSR	22444PA0040090
22444PA004009001	63,460	0.642	Non-CSR	22444PA0040090
22444PA004009100	11,202	0.642	Non-CSR	22444PA0040091
22444PA004009101	389	0.642	Non-CSR	22444PA0040091
22444PA004009200	363	0.642	Non-CSR	22444PA0040092
22444PA004009201	32,146	0.642	Non-CSR	22444PA0040092
75729PA001263000	462,644	0.751	Non-CSR	75729PA0012630
75729PA001263100	198,834	0.751	Non-CSR	75729PA0012631
75729PA001263300	28,794	0.751	Non-CSR	75729PA0012633
75729PA001263400	841	0.751	Non-CSR	75729PA0012634
75729PA001263500	37,176	0.751	Non-CSR	75729PA0012635
75729PA001263600	476,128	0.751	Non-CSR	75729PA0012636
75729PA001263700	59,891	0.751	Non-CSR	75729PA0012637
75729PA001263800	16,349	0.751	Non-CSR	75729PA0012638
75729PA001263900	179,373	0.751	Non-CSR	75729PA0012639

75729PA001264000	58,801	0.751	Non-CSR	75729PA0012640
75729PA001264700	26,937	0.834	Non-CSR	75729PA0012647
75729PA001264701	609,006	0.834	Non-CSR	75729PA0012647
75729PA001264801	312,113	0.834	Non-CSR	75729PA0012648
75729PA001264901	350,083	0.834	Non-CSR	75729PA0012649
75729PA001265000	50,406	0.834	Non-CSR	75729PA0012650
75729PA001265001	240,310	0.834	Non-CSR	75729PA0012650
75729PA001265100	4,507	0.834	Non-CSR	75729PA0012651
75729PA001265101	822,430	0.834	Non-CSR	75729PA0012651
75729PA001265200	95,978	0.834	Non-CSR	75729PA0012652
75729PA001265201	913,682	0.834	Non-CSR	75729PA0012652
75729PA001265300	175,166	0.834	Non-CSR	75729PA0012653
75729PA001265301	455,644	0.834	Non-CSR	75729PA0012653
75729PA001265302	0	0.834	CSR	75729PA0012653
75729PA001265400	8,311	0.834	Non-CSR	75729PA0012654
75729PA001265401	1,320,067	0.834	Non-CSR	75729PA0012654
75729PA001265500	778,969	0.834	Non-CSR	75729PA0012655
75729PA001265501	5,447,495	0.834	Non-CSR	75729PA0012655
75729PA001265502	0	0.834	CSR	75729PA0012655
75729PA001265600	205,467	0.834	Non-CSR	75729PA0012656
75729PA001265601	3,770,733	0.834	Non-CSR	75729PA0012656
75729PA001265700	132,834	0.834	Non-CSR	75729PA0012657
75729PA001265701	1,391,795	0.834	Non-CSR	75729PA0012657
75729PA001265801	223,873	0.834	Non-CSR	75729PA0012658
75729PA001266401	496	0.763	Non-CSR	75729PA0012664
75729PA001266404	0	0.789	CSR	75729PA0012664
75729PA001266405	46,316	0.918	CSR	75729PA0012664
75729PA001266406	42,883	0.999	CSR	75729PA0012664
75729PA001266505	50	0.918	CSR	75729PA0012665
75729PA001266506	2,120	0.999	CSR	75729PA0012665
75729PA001266601	14,386	0.763	Non-CSR	75729PA0012666
75729PA001266605	397	0.918	CSR	75729PA0012666
75729PA001266606	40,113	0.999	CSR	75729PA0012666
75729PA001266704	2,440	0.789	CSR	75729PA0012667
75729PA001266705	71,632	0.918	CSR	75729PA0012667
75729PA001266706	44,645	0.999	CSR	75729PA0012667
75729PA001266805	168,291	0.918	CSR	75729PA0012668
75729PA001266806	1,992	0.999	CSR	75729PA0012668
75729PA001266901	2,300	0.763	Non-CSR	75729PA0012669
75729PA001266905	172,606	0.918	CSR	75729PA0012669
75729PA001266906	256,210	0.999	CSR	75729PA0012669
75729PA001267001	64	0.763	Non-CSR	75729PA0012670
75729PA001267004	147,561	0.789	CSR	75729PA0012670
75729PA001267005	36,210	0.918	CSR	75729PA0012670
75729PA001267006	56,407	0.999	CSR	75729PA0012670
75729PA001267104	8,444	0.789	CSR	75729PA0012671
75729PA001267105	94,371	0.918	CSR	75729PA0012671
75729PA001267106	71,037	0.999	CSR	75729PA0012671
75729PA001267201	61,223	0.763	Non-CSR	75729PA0012672
75729PA001267204	15,395	0.789	CSR	75729PA0012672

75729PA001267205	588,368	0.918	CSR	75729PA0012672
75729PA001267206	633,530	0.999	CSR	75729PA0012672
75729PA001267304	4,668	0.789	CSR	75729PA0012673
75729PA001267305	61,539	0.918	CSR	75729PA0012673
75729PA001267306	620,754	0.999	CSR	75729PA0012673
75729PA001267401	4,975	0.763	Non-CSR	75729PA0012674
75729PA001267404	2,604	0.789	CSR	75729PA0012674
75729PA001267405	215,347	0.918	CSR	75729PA0012674
75729PA001267406	372,133	0.999	CSR	75729PA0012674
75729PA001267504	116	0.789	CSR	75729PA0012675
75729PA001267505	37,036	0.918	CSR	75729PA0012675
75729PA001267506	2,470	0.999	CSR	75729PA0012675
75729PA001268100	12,550	0.653	Non-CSR	75729PA0012681
75729PA001268101	129,140	0.653	Non-CSR	75729PA0012681
75729PA001268200	10,279	0.653	Non-CSR	75729PA0012682
75729PA001268201	42,386	0.653	Non-CSR	75729PA0012682
75729PA001268300	24,680	0.653	Non-CSR	75729PA0012683
75729PA001268301	57,380	0.653	Non-CSR	75729PA0012683
75729PA001268400	11,091	0.653	Non-CSR	75729PA0012684
75729PA001268401	182,362	0.653	Non-CSR	75729PA0012684
75729PA001268402	482	0.653	CSR	75729PA0012684
75729PA001268500	199,066	0.653	Non-CSR	75729PA0012685
75729PA001268501	1,680,525	0.653	Non-CSR	75729PA0012685
75729PA001268503	5,993	0.653	CSR	75729PA0012685
75729PA001268600	20,649	0.653	Non-CSR	75729PA0012686
75729PA001268601	380,500	0.653	Non-CSR	75729PA0012686
75729PA001268602	1,977	0.653	CSR	75729PA0012686
75729PA001268700	93,635	0.653	Non-CSR	75729PA0012687
75729PA001268701	1,273,003	0.653	Non-CSR	75729PA0012687
75729PA001268800	28,123	0.653	Non-CSR	75729PA0012688
75729PA001268801	2,453,270	0.653	Non-CSR	75729PA0012688
75729PA001268900	289,925	0.653	Non-CSR	75729PA0012689
75729PA001268901	3,551,967	0.653	Non-CSR	75729PA0012689
75729PA001268902	5,777	0.653	CSR	75729PA0012689
75729PA001268903	0	0.653	CSR	75729PA0012689
75729PA001269000	236,945	0.653	Non-CSR	75729PA0012690
75729PA001269001	2,253,869	0.653	Non-CSR	75729PA0012690
75729PA001269002	9,277	0.653	CSR	75729PA0012690
75729PA001269100	34,948	0.653	Non-CSR	75729PA0012691
75729PA001269101	1,532,271	0.653	Non-CSR	75729PA0012691
75729PA001269200	35,716	0.653	Non-CSR	75729PA0012692
75729PA001269201	570,090	0.653	Non-CSR	75729PA0012692
75729PA001269800	37,003	0.751	Non-CSR	75729PA0012698
75729PA001269900	16,950	0.834	Non-CSR	75729PA0012699
75729PA001269901	865,603	0.834	Non-CSR	75729PA0012699
75729PA001270001	27,972	0.763	Non-CSR	75729PA0012700
75729PA001270004	2,578	0.789	CSR	75729PA0012700
75729PA001270005	161,124	0.918	CSR	75729PA0012700
75729PA001270006	530,332	0.999	CSR	75729PA0012700
75729PA001270100	116,356	0.653	Non-CSR	75729PA0012701

75729PA001270101	1,375,113	0.653	Non-CSR	75729PA0012701
75729PA001270102	5	0.653	CSR	75729PA0012701
75729PA001270201	182,661	0.672	Non-CSR	75729PA0012702
75729PA001270301	6,467	0.672	Non-CSR	75729PA0012703
75729PA001270401	12,583	0.672	Non-CSR	75729PA0012704
75729PA001270500	383	0.672	Non-CSR	75729PA0012705
75729PA001270501	224,231	0.672	Non-CSR	75729PA0012705
75729PA001270601	126,403	0.672	Non-CSR	75729PA0012706
75729PA001270700	478,322	0.672	Non-CSR	75729PA0012707
75729PA001270701	204,367	0.672	Non-CSR	75729PA0012707
75729PA001270800	3,394	0.672	Non-CSR	75729PA0012708
75729PA001270801	482,996	0.672	Non-CSR	75729PA0012708
75729PA001270901	578,310	0.672	Non-CSR	75729PA0012709
75729PA001271001	1,030,096	0.672	Non-CSR	75729PA0012710
75729PA001271100	382	0.672	Non-CSR	75729PA0012711
75729PA001271101	341,431	0.672	Non-CSR	75729PA0012711
75729PA001271201	363,955	0.672	Non-CSR	75729PA0012712
75729PA001271301	12,901	0.672	Non-CSR	75729PA0012713
75729PA001271401	318,306	0.672	Non-CSR	75729PA0012714

Geisinger Health Plan
Small Group Filing for 2023
Experience Period Cost Model Pricing AVs

Weighted Average Pricing AV, Experience Period **Allowed Claims**

Average AV 90.3%

2021 HIOS ID	Allowed Claims	Pricing AV Prior to Market Adjustment	2021 HIOS ID
22444PA006006200	1,412,121	0.811	22444PA0060062
22444PA006006300	878,069	0.727	22444PA0060063
22444PA006011400	877,834	0.947	22444PA0060114
22444PA006011500	173,632	0.912	22444PA0060115
22444PA006011600	2,573,397	0.880	22444PA0060116
22444PA006011700	2,974,467	0.852	22444PA0060117
22444PA006011800	1,297,058	0.833	22444PA0060118
22444PA006011900	388,279	0.751	22444PA0060119
22444PA006012000	3,185,887	0.920	22444PA0060120
22444PA006012100	233,472	0.947	22444PA0060121
22444PA006012200	711,462	0.852	22444PA0060122
22444PA006012300	297,659	0.754	22444PA0060123
22444PA006012400	166,588	0.801	22444PA0060124
22444PA006012500	1,087,738	0.815	22444PA0060125
22444PA006012700	78,063	0.852	22444PA0060127
22444PA006012800	7,687	0.754	22444PA0060128
22444PA006013000	14,377	0.815	22444PA0060130
22444PA006013100	1,564	0.947	22444PA0060131
22444PA006013200	116,968	0.852	22444PA0060132
22444PA006013300	58,264	0.754	22444PA0060133
22444PA006013500	214,922	0.815	22444PA0060135
22444PA008006600	156,194	0.672	22444PA0080066
75729PA005006200	469,857	0.672	75729PA0050062
75729PA005006800	15,987,722	0.903	75729PA0050068
75729PA005007000	4,128,616	0.889	75729PA0050070
75729PA005007100	1,131,651	0.838	75729PA0050071
75729PA005007300	563,698	0.761	75729PA0050073
75729PA005007500	88,733	0.744	75729PA0050075
75729PA005007800	1,784,116	0.866	75729PA0050078
75729PA005007900	515,945	0.834	75729PA0050079
75729PA005008000	5,346,170	0.958	75729PA0050080
75729PA005008200	6,180,598	0.953	75729PA0050082
75729PA005009600	210,575	0.827	75729PA0050096
75729PA005009700	1,559,517	0.822	75729PA0050097
75729PA005010200	7,441,533	0.918	75729PA0050102
75729PA005010300	2,171,648	0.870	75729PA0050103

75729PA005010400	1,814,270	0.849	75729PA0050104
75729PA005010500	681,600	0.789	75729PA0050105
75729PA005010600	78,253	0.772	75729PA0050106
75729PA005010700	218,953	0.652	75729PA0050107
75729PA005010800	1,142,387	0.788	75729PA0050108
75729PA005012700	1,776,114	0.863	75729PA0050127
75729PA005012800	15,214,942	0.988	75729PA0050128
75729PA005012900	1,775,724	0.979	75729PA0050129
75729PA005013000	1,317,257	0.843	75729PA0050130
75729PA005013100	6,225,420	0.977	75729PA0050131
75729PA005013200	4,744,443	0.881	75729PA0050132
75729PA005013300	5,933,686	0.842	75729PA0050133
75729PA005013400	174,528	0.751	75729PA0050134
75729PA005013500	448	0.912	75729PA0050135
75729PA005013600	156,040	0.897	75729PA0050136
75729PA005013700	292,983	0.819	75729PA0050137
75729PA005014000	97,547	0.981	75729PA0050140
75729PA005014100	217,705	0.880	75729PA0050141
75729PA005014200	124,457	0.841	75729PA0050142
75729PA005014300	321,004	0.788	75729PA0050143
75729PA005014400	63,403	0.981	75729PA0050144
75729PA005014500	263,141	0.880	75729PA0050145
75729PA005014600	242,414	0.841	75729PA0050146
75729PA005014700	174,992	0.788	75729PA0050147
75729PA005014800	32,261	0.981	75729PA0050148
75729PA005014900	316,504	0.880	75729PA0050149
75729PA005015000	12,382	0.841	75729PA0050150
75729PA005015100	78,874	0.788	75729PA0050151

Geisinger Health Plan
Individual Filing for 2023
ALTERNATE Market Adjustment Calculation

Alternate Market Adjustment

Individual Market Experience in 2021

Paid	$175,914,356	(Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)
Allowed	$203,531,327	(Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation)
Paid to Allowed	86.4%	

Weighted Average Pricing AV, Experience Period **Allowed Claims**, includes CSR Plans

Average AV	77.1%	
Market Adjustment	1.121	

Model variation from actual experience needs to be accounted for.

Geisinger Health Plan
Small Group Filing for 2023
ALTERNATE Market Adjustment Calculation

Alternate Market Adjustment

Small Group Market Experience in 2021		
Paid	$94,297,453	(Table 2b: Ultimate Incurred Claims + Total Prescription Drug Rebates + Total EHB Capitation)
Allowed	$102,878,266	(Table 2b: Allowed Claims (Non-Capitated) + Total Prescription Drug Rebates + Total EHB Capitation)
Paid to Allowed	91.7%	
Weighted Average Pricing AV, Experience Period **Allowed Claims**		
Average AV	90.3%	
Market Adjustment	1.015	

Model variation from actual experience needs to be accounted for.

Allowed Claims PMPMs by Metallic
Filing for 2023

	Individual			Small Group		
Metallic	**Allowed Claims**	**Member Months**	**Allowed PMPM**	**Allowed Claims**	**Member Months**	**Allowed PMPM**
Catastrophic	$376,075	1,020	$368.57			
Bronze	$58,679,585	106,232	$552.37	$845,004	2,292	$368.68
Silver (including CSR .73)	$7,285,894	8,288	$879.12	$5,449,972	10,116	$538.75
Gold (including CSR .87)	$133,302,576	132,358	$1,007.14	$62,117,897	97,628	$636.27
Platinum (including CSR .94)	$13,913,064	11,857	$1,173.37	$39,564,942	52,284	$756.73

Geisinger Quality Options
Individual Filing for 2023
Response to Questions
SERFF Tracking Number: GSHP-133251210

1. Regarding the response to objection 2, the Department requests that Geisinger weights the pricing AVs using allowed claims instead of member months when calculating the market adjustment. Utilizing allowed claims is an appropriate methodology for the pricing AVs since the pricing AVs are driven by claims and the paid to allowed ratio is determined by the frequency and severity of claims incurred by plan design.
While our opinion is that our originally filed methodology is more appropriate, recognizing your authority we defer to your judgement on this matter. We have made the changes required in this objection.

2. Regarding the response to objection 3, the Department requests that Geisinger combines individual and small group data when calculating the market adjustment. Since Geisinger's cost model combines individual and small group data, calculating a single market adjustment that combines both individual and small group markets is the most appropriate method. In the Excel file, "Geisinger Objection Exhibits 081822", please sum the paid amounts from the "IND Market Adjustment" and "SG Market Adjustment" tabs. Please do the same for the allowed amounts in order to calculate a new Paid to Allowed ratio of 88.2%. The Department also requests that Geisinger calculates a new Average AV of 81.5% by combining individual and small group data from the "IND Cost Model" and "SG Cost Model" tabs. These new calculations will ultimately result in a combined market adjustment of 1.081.
While our opinion is that our originally filed methodology is more appropriate, recognizing your authority we defer to your judgement on this matter. We have made the changes required in this objection.