1901 Market Street
Philadelphia, PA 19103-1480

Independence

May 23, 2022

Ms. Lindsi Swartz, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: **QCC Insurance Company, Inc.**
Small Group PPO Rate Filing effective 1/1/2023
INAC-133254516

Dear Ms. Swartz:

QCC Insurance Company, Inc. (QCC) is proposing a reduction in Small Group Health Insurance rates effective January 1, 2023 and later.

Attached is the 2023 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2023 through December 31, 2023.

The proposed 2023 rates represent a 0.4% increase over the previously approved 2022 rates.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	QCC Insurance Company, Inc. 93688
2.	Market	Small Group
3.	On or Off Exchange	Off
4.	Effective Date of Coverage	January 1, 2023
5.	Average Rate Change Requested	0.4%
6.	Range of Rate Changes Requested	-2.4% to 1.3%
7.	Total Annual Revenue Generated from the Proposed Rate Change	$2,068,977

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield. Independent Licensees of the Blue Cross and Blue Shield Association.

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Independence

8.	Products	PPO
9.	Rating Areas and Change from 2023	Rating Area 8; No Change
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2022	74,292 lives
12.	Number of plans offered in 2023 and change from 2022	18 plans in 2023; 18 plans in 2022
13.	Corresponding contract form number, SERFF, and binder numbers	SERFF # INLG-133256421, INLG-133256404 See appendix for form numbers.
14.	HIOS Issuer ID # and submission tracking Number	HIOS Issuer ID # 31609; Tracking # N/A

Please contact [redacted] with any questions regarding this filing.

Sincerely,

[redacted]

cc: [redacted]

APPENDIX

Form Numbers

16884.WR-III Rev. 1.23
16884-BC.SG.OFF Rev. 1.23
16884-BC.SG.OFF.HSAHRA Rev. 1.23
17014.WR Rev. 1.23
17014-BC.SG.OFF.HSA Rev. 1.23
16905.WR.KDPOS Rev. 1.23
16905-BC.SG.KDPOS.OFF Rev. 1.23
16906.WR.ADPOS Rev. 1.23
16906-BC.SG.ADPOS.OFF Rev. 1.23
PREV/SCH-II Rev. 1.23

Attachment I

Rate Change Summary

QCC Insurance Company, Inc. – Small Group Plans

Rate request filing ID # INAC-133254516 - 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:	0.4%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	-2.4% to 1.3%
Effective date:	January 1, 2023
Mapped Members:	74,292
Available in:	Area 8

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	$571,172,077
Claims	$404,745,056
Administrative expenses	$54,310,189
Taxes & fees	$33,841,880
Company made (after taxes)	**$78,274,952**

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

Claims:	**84%**
Administrative:	**9%**
Taxes & fees:	5%
Profit:	**2%**

The company expects its annual medical costs to increase **8.1%**.

Explanation of requested rate change

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2023.

About 74,000 members will be affected.

Changes in Taxes and Fees:

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2021.

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

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80% using the state's estimates for individual mandate and CSRs not being funded.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

In addition, the Affordable Care Act (ACA) imposes taxes and other levies.

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name:	Keystone Health Plan East ("KHPE")
State:	Pennsylvania
NAIC #:	95056
Market:	Small Group
Marketplace:	Off Exchange
Effective Date(s):	1/1/2023 – 3/31/2023, 4/1/2023 – 6/30/2023, 7/1/2023 – 9/30/2023, 10/1/2023 – 12/31/2023
Average Rate Change:	0.2%
Range of Rate Changes:	-2.6% to 3.2%
Products:	HMO
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze
Current Members:	97,932
Number of 2023 Plans:	19
HIOS Issuer ID (5-digit):	33871

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 33871.

COMPANY CONTACT INFORMATION

Primary Contact Name:	[redacted]
Primary Contact Telephone Number:	[redacted]
Primary Contact Email Address:	[redacted]

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2015	8.40%	INAC- 129626509
October 1, 2015	-0.30%	INAC- 130111004
January 1, 2016	6.88%	INAC- 129955625
January 1, 2017	27.97%	INAC- 130539718
July 1, 2017	2.00%	INAC- 130959307
January 1, 2018	10.19%	INAC- 131005809
July 1, 2018	1.59%	INAC- 131405465
January 1, 2019	4.26%	INAC- 131478481
April 1, 2019	-1.12%	INAC- 131750260
July 1, 2019	-3.10%	INAC- 131860437
January 1, 2020	9.70%	INAC- 131927130
April 1, 2020	6.70%	INAC- 132132176
January 1, 2021	0.90%	INAC- 132358832
July 1, 2021	3.63%	INAC- 132762206
January 1, 2022	3.40%	INAC- 132818409

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 0.2%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2021 to calendar year 2023 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 0.1%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2022, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value

Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are reasonable in relation to QCC rates.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2021 and paid through February 2022. Earned premiums and member months are for January through December 2021. The data are for all direct-written small group business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2021 risk transfer results.

In the URRT v5.4, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell G52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2018 through 2021 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Rebates

Rebate payments will be made as appropriate for 2021 for KHPE in Small Group. Rebate payments will be made if applicable for the 2022 policy period. We do not anticipate 2023 rebates for KHPE Small Group.

d. MLR Exhibit

The table below summarizes the most recent three years of MLR information.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	75.2%	83.3%	1,333,423	1,434,900
2019	75.1%	81.6%	1,310,060	1,507,680
2020	77.9%	82.3%	1,285,783	1,316,820

J. TERMINATED PLANS

The following plans are being terminated during 2023:

33871PA0110020 Keystone DPOS Bronze Essential $7,500/$70/$140/$700
Membership is mapped to 33871PA0100026 Keystone HMO Bronze Essential $7,500/$70/$140/$700

33871PA0110048 Keystone HMO Silver Classic $4,500/$50/$100/100%
Membership is mapped to 33871PA0100049 Keystone HMO Silver Secure $5,000/$50/$100/$600

33871PA0110051 Keystone HMO Gold Secure $1,000/$40/$80/$650
Membership is mapped to 33871PA0100044 Keystone HMO Gold Proactive

2. RATE DEVELOPMENT AND CHANGE

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

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

COVID-19 Impact

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

We incorporated the quarterly trend methodology from Table 5A into the URRT Part 1 Worksheet 1 Section II so that the calculated MAIR in the URRT was consistent with the MAIR calculated in the Actuarial Memo Rate Exhibits. The factor is also applied in the URRT Worksheet 2 Section 3, Plan Adjustment Factors, to correctly calculate the first quarter 2023 rates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		15.34%
General and Claims	9.57%	
Agent/Broker Fees and Commissions	4.97%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.62%
Risk Adjustment User Fee	0.05%	
PCORI Fee	0.04%	

PA Premium Tax	0.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		17.95%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2022 filing. The changes in the factors reflect small differences from the projected populations in 2022 and 2023.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2022 and 2023 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2023 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor “AV and Cost Sharing Design of Plan” in Worksheet 2 of the URRT is the product of the Pricing AV, the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first quarter factor from cell J34 of Table 5A of the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2022 filing.

6. ACTUARIAL CERTIFICATION

I, [redacted], am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

- The projected index rate is:
  - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
  - Developed in compliance with applicable Actuarial Standards of Practice;
  - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
  - Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

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

[redacted]

May 23, 2022

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	QCC Insurance Company, Inc.		
Product(s):	PPO		
Market Segment:	Small Group		
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 Experience Period	Members Current Period (as of 02-01-2022)	Member-months Projected Rating Period
Average Age	35.8	35.6	35.6
Total	879,733	74,292	891,504
<18	179,318	15,149	181,788
18-24	94,473	7,838	94,056
25-29	65,954	5,764	69,168
30-34	73,859	6,448	77,376
35-39	70,448	6,174	74,088
40-44	65,414	5,745	68,940
45-49	63,519	5,263	63,156
50-54	79,613	6,537	78,444
55-59	88,269	7,048	84,816
60-63	68,469	5,647	67,764
64+	32,397	2,659	31,908

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
$ 550,291,532.85	$ 424,602,589.93	$ 428,616,056.62	879,733	$ 93,220,855.50	$ 521,836,912.12	$ -	$ (36,554,678.35)	$ 7,605,732.29	$ 5,077,945.61	$ 21,315,200.75	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 560.27
Loss Ratio											**70.81%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.45%	4.29%	0.00%	7.88%	18.38%
Outpatient Hospital	3.66%	4.29%	0.00%	8.10%	20.30%
Professional	2.16%	4.29%	0.00%	6.54%	28.49%
Other Medical	2.16%	4.29%	0.00%	6.54%	0.00%
Capitation				2.05%	11.19%
Prescription Drugs	-0.54%	4.29%	0.00%	3.73%	21.65%
Total Annual Trend				6.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.124	

** 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		$ 30,756,040.35	1.0000	$ 30,756,040.35	71,477	$ 430.29		$ (857,900.37)	$ 37,884,302.51	$ 530.02
Feb-18		$ 28,852,334.96	1.0000	$ 28,852,334.96	71,374	$ 404.24		$ (782,001.30)	$ 34,769,818.00	$ 487.15
Mar-18		$ 29,224,588.60	1.0000	$ 29,224,588.60	70,765	$ 412.98		$ (831,387.28)	$ 35,514,598.77	$ 501.87
Apr-18		$ 29,281,945.95	1.0000	$ 29,281,945.95	69,701	$ 420.11		$ (804,181.08)	$ 35,490,254.07	$ 509.18
May-18		$ 31,248,832.42	1.0000	$ 31,248,832.42	69,118	$ 452.11		$ (845,526.29)	$ 37,496,444.81	$ 542.50
Jun-18		$ 28,131,076.02	1.0000	$ 28,131,076.02	68,810	$ 408.82		$ (788,327.64)	$ 34,034,928.33	$ 494.62
Jul-18		$ 28,328,199.78	1.0000	$ 28,328,199.78	68,778	$ 411.88		$ (825,004.61)	$ 33,775,755.44	$ 491.08
Aug-18		$ 33,790,863.27	1.0000	$ 33,790,863.27	69,089	$ 489.09		$ (882,294.44)	$ 39,506,624.85	$ 571.82
Sep-18		$ 28,023,152.63	1.0000	$ 28,023,152.63	69,431	$ 403.61		$ (797,766.52)	$ 33,168,848.77	$ 477.72
Oct-18		$ 33,332,004.60	1.0000	$ 33,332,004.60	69,668	$ 478.44		$ (881,026.56)	$ 39,284,381.99	$ 563.88
Nov-18		$ 32,047,070.34	1.0000	$ 32,047,070.34	69,725	$ 459.62		$ (851,109.77)	$ 37,507,556.20	$ 537.94
Dec-18	$ 506,462,338.90	$ 29,406,172.89	1.0000	$ 29,406,172.89	70,727	$ 415.77	$ 81,033,824.65	$ (892,212.27)	$ 35,013,854.64	$ 495.06
Jan-19		$ 32,421,075.62	1.0000	$ 32,421,075.62	71,502	$ 453.43		$ (901,927.38)	$ 40,230,979.24	$ 562.66
Feb-19		$ 29,862,427.12	1.0000	$ 29,862,427.12	71,494	$ 417.69		$ (814,824.72)	$ 36,548,089.44	$ 511.20
Mar-19		$ 33,093,204.66	1.0000	$ 33,093,204.66	71,746	$ 461.26		$ (887,142.47)	$ 39,936,349.03	$ 556.64
Apr-19		$ 32,013,239.36	1.0000	$ 32,013,239.36	72,080	$ 444.13		$ (925,076.08)	$ 38,876,683.20	$ 539.35
May-19		$ 32,702,303.85	1.0000	$ 32,702,303.85	72,194	$ 452.98		$ (938,459.83)	$ 39,276,469.53	$ 544.04
Jun-19		$ 30,031,639.64	1.0000	$ 30,031,639.64	72,829	$ 412.36		$ (881,221.96)	$ 36,355,873.16	$ 499.20
Jul-19		$ 33,488,165.67	1.0000	$ 33,488,165.67	73,062	$ 458.35		$ (965,755.44)	$ 39,749,282.98	$ 544.05
Aug-19		$ 33,105,971.96	1.0000	$ 33,105,971.96	73,492	$ 450.47		$ (960,114.53)	$ 39,224,202.83	$ 533.72
Sep-19		$ 31,554,514.38	1.0000	$ 31,554,514.38	73,845	$ 427.31		$ (934,061.46)	$ 37,455,984.05	$ 507.22
Oct-19		$ 37,235,999.34	1.0000	$ 37,235,999.34	74,366	$ 500.71		$ (1,024,856.74)	$ 43,815,444.16	$ 589.19
Nov-19		$ 33,488,586.85	1.0000	$ 33,488,586.85	74,865	$ 447.32		$ (967,505.88)	$ 39,456,131.67	$ 527.03
Dec-19	$ 518,934,029.11	$ 35,831,866.67	1.0000	$ 35,831,866.67	75,998	$ 471.48	$ 89,725,198.54	$ (1,045,772.99)	$ 42,381,984.89	$ 557.67
Jan-20		$ 36,188,673.75	1.0000	$ 36,188,673.75	75,879	$ 476.93		$ (2,592,606.26)	$ 42,993,618.62	$ 566.61
Feb-20		$ 35,002,378.60	1.0000	$ 35,002,378.60	75,588	$ 463.07		$ (2,582,807.59)	$ 40,668,349.41	$ 538.03
Mar-20		$ 30,984,513.39	1.0000	$ 30,984,513.39	75,488	$ 410.46		$ (2,579,493.09)	$ 35,424,484.03	$ 469.27
Apr-20		$ 23,045,719.82	1.0000	$ 23,045,719.82	74,956	$ 307.46		$ (2,662,855.99)	$ 24,966,328.30	$ 333.08
May-20		$ 26,450,005.63	1.0000	$ 26,450,005.63	74,410	$ 355.46		$ (2,643,000.41)	$ 29,261,866.25	$ 393.25
Jun-20		$ 34,067,169.04	1.0000	$ 34,067,169.04	73,861	$ 461.23		$ (2,648,224.31)	$ 38,250,058.39	$ 517.87
Jul-20		$ 33,791,878.32	1.0000	$ 33,791,878.32	74,266	$ 455.01		$ (2,759,138.10)	$ 37,935,099.04	$ 510.80
Aug-20		$ 34,286,073.94	1.0000	$ 34,286,073.94	73,966	$ 463.54		$ (2,748,028.51)	$ 38,547,417.32	$ 521.15
Sep-20		$ 33,664,968.62	1.0000	$ 33,664,968.62	73,588	$ 457.48		$ (2,733,978.86)	$ 37,857,033.73	$ 514.45
Oct-20		$ 35,286,529.88	1.0000	$ 35,286,529.88	73,808	$ 478.09		$ (2,833,134.96)	$ 39,929,557.18	$ 540.99
Nov-20		$ 33,796,473.03	1.0000	$ 33,796,473.03	73,229	$ 461.52		$ (2,811,024.91)	$ 37,940,145.16	$ 518.10
Dec-20	$ 535,642,538.45	$ 35,403,167.39	1.0000	$ 35,403,167.39	72,851	$ 485.97	$ 83,707,435.63	$ (2,786,226.53)	$ 39,910,440.09	$ 542.35
Jan-21		$ 35,897,676.57	1.0000	$ 35,897,676.57	73,015	$ 491.65		$ (3,000,242.64)	$ 41,395,805.62	$ 566.95
Feb-21		$ 31,623,098.03	0.9993	$ 31,646,388.42	72,995	$ 433.54		$ (2,999,398.62)	$ 35,994,631.60	$ 493.11
Mar-21		$ 39,490,332.31	0.9992	$ 39,521,179.91	73,215	$ 539.80		$ (3,008,484.03)	$ 45,474,660.21	$ 621.11
Apr-21		$ 37,337,636.25	0.9988	$ 37,380,882.55	73,275	$ 510.15		$ (3,051,375.40)	$ 42,532,055.76	$ 580.44
May-21		$ 35,300,258.09	0.9980	$ 35,371,001.48	73,467	$ 481.45		$ (3,059,195.44)	$ 39,755,985.93	$ 541.14
Jun-21		$ 38,047,590.49	0.9969	$ 38,164,180.53	73,254	$ 520.98		$ (3,050,296.33)	$ 43,397,877.75	$ 592.43
Jul-21		$ 33,264,917.82	0.9957	$ 33,407,873.60	72,866	$ 458.48		$ (3,041,789.68)	$ 37,810,474.47	$ 518.90
Aug-21		$ 37,579,518.90	0.9921	$ 37,877,128.21	73,062	$ 518.42		$ (3,049,904.15)	$ 42,141,227.03	$ 579.52
Sep-21		$ 36,934,140.55	0.9881	$ 37,380,065.86	73,423	$ 509.11		$ (3,064,510.33)	$ 41,289,981.70	$ 562.36
Oct-21		$ 39,119,848.25	0.9838	$ 39,764,288.05	73,362	$ 542.03		$ (3,068,874.26)	$ 43,364,517.44	$ 591.10
Nov-21		$ 38,098,166.55	0.9769	$ 38,997,318.92	73,377	$ 531.47		$ (3,069,632.67)	$ 41,929,193.53	$ 571.42
Dec-21	$ 550,291,532.85	$ 38,606,550.71	0.9653	$ 39,993,339.01	74,422	$ 537.39	$ 93,220,855.50	$ (3,090,974.81)	$ 42,679,500.61	$ 573.48

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

Carrier Name:	**QCC Insurance Company, Inc.**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2023**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 1,207,866,070.03	$ 874,092,672.04	$ 881,404,577.54	2,091,526	$ 171,929,905.65	$ 1,053,334,483.18	$ -	$ (74,792,657.25)	$ 122,190,630.57	$ 11,274,597.25	$ 3,351,714.78	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 526.28**
Loss Ratio											**77.61%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.45%	4.29%	0.00%	7.88%	18.38%
Outpatient Hospital	3.66%	4.29%	0.00%	8.10%	20.30%
Professional	2.16%	4.29%	0.00%	6.54%	28.49%
Other Medical	2.16%	4.29%	0.00%	6.54%	8.00%
Capitation				2.05%	11.19%
Prescription Drugs	-0.54%	4.29%	0.00%	3.73%	21.65%
Total Annual Trend				6.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.124	

** 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		$ 68,147,578.94	1.0000	$ 68,147,578.94	186,751	$ 364.91		$ (857,900.37)	$ 37,884,302.51	$ 202.86
Feb-18		$ 63,703,564.43	1.0000	$ 63,703,564.43	186,172	$ 342.18		$ (782,001.30)	$ 34,769,818.00	$ 186.76
Mar-18		$ 64,817,574.25	1.0000	$ 64,817,574.25	184,203	$ 351.88		$ (831,387.28)	$ 35,514,598.72	$ 192.80
Apr-18		$ 66,310,227.42	1.0000	$ 66,310,227.42	181,974	$ 364.39		$ (804,181.08)	$ 35,490,254.07	$ 195.03
May-18		$ 69,187,643.41	1.0000	$ 69,187,643.41	180,882	$ 382.50		$ (845,526.29)	$ 37,496,444.81	$ 207.30
Jun-18		$ 64,026,485.04	1.0000	$ 64,026,485.04	179,721	$ 356.25		$ (788,327.64)	$ 34,034,928.33	$ 189.38
Jul-18		$ 64,112,869.94	1.0000	$ 64,112,869.94	178,646	$ 358.88		$ (825,004.61)	$ 33,775,755.44	$ 189.07
Aug-18		$ 69,282,657.20	1.0000	$ 69,282,657.20	178,480	$ 388.18		$ (882,294.44)	$ 39,506,624.85	$ 221.35
Sep-18		$ 62,715,247.41	1.0000	$ 62,715,247.41	178,504	$ 351.16		$ (797,766.52)	$ 33,168,848.77	$ 185.72
Oct-18		$ 70,268,277.78	1.0000	$ 70,268,277.78	178,331	$ 394.03		$ (881,026.56)	$ 39,284,381.99	$ 220.29
Nov-18		$ 65,876,833.84	1.0000	$ 65,876,833.84	178,328	$ 369.41		$ (851,109.72)	$ 37,507,556.20	$ 210.33
Dec-18	$ 506,462,338.90	$ 63,740,002.00	1.0000	$ 63,740,002.00	180,004	$ 354.10	$ (348,732,855.20)	$ (862,212.27)	$ 35,013,854.64	$ 194.52
Jan-19		$ 68,613,791.32	1.0000	$ 68,613,791.32	181,474	$ 378.09		$ (901,927.38)	$ 40,230,979.24	$ 221.69
Feb-19		$ 62,087,022.06	1.0000	$ 62,087,022.06	181,175	$ 342.69		$ (814,824.72)	$ 36,548,089.44	$ 201.73
Mar-19		$ 69,020,591.13	1.0000	$ 69,020,591.13	181,194	$ 380.92		$ (887,142.47)	$ 39,936,349.03	$ 220.41
Apr-19		$ 69,091,637.36	1.0000	$ 69,091,637.36	181,371	$ 380.94		$ (925,076.08)	$ 38,876,683.20	$ 214.35
May-19		$ 70,144,477.61	1.0000	$ 70,144,477.61	181,413	$ 386.66		$ (938,459.83)	$ 39,276,469.53	$ 216.50
Jun-19		$ 63,436,556.55	1.0000	$ 63,436,556.55	181,789	$ 348.94		$ (881,221.96)	$ 36,355,873.16	$ 199.98
Jul-19		$ 69,381,250.75	1.0000	$ 69,381,250.75	181,904	$ 381.42		$ (965,755.44)	$ 39,749,282.98	$ 218.52
Aug-19		$ 69,598,983.77	1.0000	$ 69,598,983.77	182,245	$ 381.90		$ (960,114.53)	$ 39,224,202.83	$ 215.23
Sep-19		$ 66,831,892.43	1.0000	$ 66,831,892.43	182,491	$ 366.22		$ (934,061.46)	$ 37,455,984.05	$ 205.25
Oct-19		$ 74,863,280.98	1.0000	$ 74,863,280.98	183,074	$ 408.92		$ (1,024,856.74)	$ 43,815,444.16	$ 239.33
Nov-19		$ 68,484,300.63	1.0000	$ 68,484,300.63	183,584	$ 373.04		$ (967,505.88)	$ 39,456,131.67	$ 214.92
Dec-19	$ 518,934,029.11	$ 71,275,234.65	1.0000	$ 71,275,234.65	185,809	$ 383.59	$ (338,274,825.58)	$ (1,045,772.99)	$ 42,381,984.89	$ 228.09
Jan-20		$ 73,912,533.65	1.0000	$ 73,912,533.65	186,378	$ 396.57		$ (5,392,814.50)	$ 85,621,610.15	$ 459.40
Feb-20		$ 71,179,245.66	1.0000	$ 71,179,245.66	185,887	$ 382.92		$ (5,378,003.79)	$ 80,977,774.98	$ 435.63
Mar-20		$ 63,881,909.02	1.0000	$ 63,881,909.02	185,679	$ 344.04		$ (5,372,133.63)	$ 71,964,544.23	$ 387.58
Apr-20		$ 49,269,183.25	1.0000	$ 49,269,183.25	183,805	$ 268.05		$ (5,513,564.13)	$ 53,117,797.33	$ 288.99
May-20		$ 57,005,920.10	1.0000	$ 57,005,920.10	182,608	$ 312.18		$ (5,476,707.03)	$ 62,292,154.76	$ 341.13
Jun-20		$ 68,103,161.46	1.0000	$ 68,103,161.46	181,011	$ 376.24		$ (5,471,887.56)	$ 75,587,249.36	$ 417.58
Jul-20		$ 69,407,880.82	1.0000	$ 69,407,880.82	180,866	$ 383.75		$ (5,700,639.04)	$ 77,100,597.95	$ 426.29
Aug-20		$ 69,071,381.52	1.0000	$ 69,071,381.52	180,102	$ 383.51		$ (5,676,489.54)	$ 76,758,322.93	$ 426.19
Sep-20		$ 69,441,806.21	1.0000	$ 69,441,806.21	178,670	$ 388.66		$ (5,633,165.44)	$ 77,115,859.84	$ 431.61
Oct-20		$ 74,349,525.78	1.0000	$ 74,349,525.78	178,624	$ 416.23		$ (5,803,661.39)	$ 82,755,510.09	$ 463.29
Nov-20		$ 70,324,264.24	1.0000	$ 70,324,264.24	177,466	$ 396.27		$ (5,765,435.76)	$ 77,834,038.74	$ 438.59
Dec-20	$ 535,642,538.45	$ 73,155,950.18	1.0000	$ 73,155,950.18	176,577	$ 414.30	$ 159,629,190.99	$ (5,736,748.34)	$ 80,685,242.37	$ 456.94
Jan-21		$ 84,300,764.71	1.0000	$ 84,300,764.71	176,488	$ 477.66		$ (6,200,830.58)	$ 93,557,872.98	$ 530.11
Feb-21		$ 75,478,595.47	0.9996	$ 75,512,203.99	176,307	$ 428.30		$ (6,195,142.46)	$ 83,061,003.00	$ 471.12
Mar-21		$ 93,406,439.34	0.9995	$ 93,455,715.81	176,294	$ 530.11		$ (6,197,068.43)	$ 103,707,845.38	$ 588.27
Apr-21		$ 88,539,158.70	0.9992	$ 88,608,796.27	175,737	$ 504.21		$ (6,279,177.83)	$ 97,674,804.50	$ 555.80
May-21		$ 84,490,458.06	0.9987	$ 84,603,285.76	175,277	$ 482.68		$ (6,266,427.38)	$ 92,290,163.50	$ 526.54
Jun-21		$ 86,544,140.12	0.9979	$ 86,725,834.56	174,519	$ 496.94		$ (6,240,233.60)	$ 95,635,411.46	$ 547.99
Jul-21		$ 77,991,160.66	0.9970	$ 78,226,889.04	173,412	$ 451.10		$ (6,258,844.05)	$ 85,940,569.67	$ 495.59
Aug-21		$ 85,214,129.48	0.9946	$ 85,676,977.67	173,094	$ 494.97		$ (6,250,809.86)	$ 93,259,906.58	$ 538.78
Sep-21		$ 83,472,528.28	0.9917	$ 84,174,303.22	172,956	$ 486.68		$ (6,249,432.60)	$ 90,672,952.89	$ 524.25
Oct-21		$ 85,583,183.53	0.9875	$ 86,665,735.62	172,396	$ 502.71		$ (6,219,428.12)	$ 92,916,814.56	$ 538.92
Nov-21		$ 84,738,857.95	0.9805	$ 86,425,518.55	172,177	$ 501.96		$ (6,212,867.33)	$ 91,298,711.64	$ 530.26
Dec-21	$ 1,207,866,070.03	$ 85,110,389.05	0.9677	$ 87,953,731.49	172,869	$ 508.79	$ 171,929,905.65	$ (6,222,397.02)	$ 91,990,907.60	$ 532.14

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

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**QCC Insurance Company, Inc.**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2023**

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 560.27	$ 526.28	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.124	1.124	
Unadjusted Projected Allowed EHB Claims PMPM	$ 629.69	$ 591.49	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other		1.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.000	1.253	
Change in Demographics		1.005	<- See URRT Instructions
Change in Network		1.247	
Change in Benefits		1.000	<- See URRT Instructions
Change in Other		1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 740.98	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 740.98	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 740.98	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.730		
Projected Incurred EHB Claims PMPM	$ 541.12		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$22.90		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 518.22		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 709.62	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 5.67		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 522.37		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 715.29		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 526.28	<- Index Rate of Experience Period on URRT
Blended Earned Premium	$ 1,207,866,070.03	
Blended Loss Ratio	77.61%	

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	343,841	175,767	152,946	207,179	879,733
Adjusted Projected Allowed EHB Claims PMPM	$ 740.98	$ 740.98	$ 740.98	$ 740.98	$ 740.98
Months of Trend	-	1	6	9	
Annual Trend	6.14%	6.14%	6.14%	6.14%	
Single Risk Pool Projected Allowed Claims	$ 740.98	$ 752.09	$ 763.37	$ 774.82	$ 755.06
Quarterly Trend Factor	1.000	1.015	1.030	1.046	1.019

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	14.22%	$91.47
General and Claims	8.45%	$54.37
Agent/Broker Fees and Commissions	4.97%	$31.96
Quality Improvement Initiatives	0.80%	$5.15
Taxes and Fees	2.60%	$16.73
Risk Adjustment User Fee	0.03%	$0.23
PCORI Fee	0.04%	$0.23
PA Premium & Other Taxes (if applicable)	2.00%	$12.87
Federal Income Tax	0.53%	$3.42
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$12.86
Total Retention	18.82%	$121.07
Projected Required Revenue PMPM	$ 643.43	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Age Factor	1.514	1.500
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.007	1.007
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 708.41	$ 715.29
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 464.34	$ 473.10

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 429.75	$ 431.28	$ 1.54	0.4%
B. Base period allowed claims before normalization	$ 471.36	$ 526.28	$ 54.92	12.8%
C. Normalization factor component of change	$ (142.39)	$ (178.05)	$ (35.65)	-3.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 308.96	$ 348.24	$ 39.27	9.1%
D2. URRT Trend	$ 54.09	$ 43.15	$ (10.94)	-2.5%
D3. URRT Morbidity	$ 18.88	$ -	$ (18.88)	-4.4%
D4. URRT Other	$ 90.12	$ 98.91	$ 8.79	2.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (11.40)	$ (20.75)	$ (9.35)	-2.2%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 460.65	$ 469.55	$ 8.90	2.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (116.23)	$ (126.65)	$ (10.41)	-2.4%
E3. Benefit Richness	$ (0.00)	$ (0.00)	$ (0.00)	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (116.23)	$ (126.65)	$ (10.41)	-2.4%
F. Change in Retention Components				
F1. Administrative Expenses	$ 61.10	$ 61.31	$ 0.22	0.1%
F2. Taxes and Fees	$ 11.10	$ 11.21	$ 0.12	0.0%
F3. Profit and/or Contingency	$ 8.22	$ 8.62	$ 0.40	0.1%
F4. Subtotal - Sum(F1:F3)	$ 80.41	$ 81.15	$ 0.74	0.2%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 424.83	$ 424.05	$ (0.77)	-0.2%

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

	2022	2023	
Paid-to-Allowed	0.768	0.730	
URRT Trend (Total Applied Trend Factor)	1.175	1.124	<- URRT W1, S2
URRT Morbidity	1.052	1.000	<- URRT W1, S2
URRT "Other"	1.236	1.253	<- URRT W1, S2
Risk Adjustment	$ (13.00)	$ (22.90)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.748	0.730	<- 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	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	14.22%	14.22%	
Taxes and Fees	2.58%	2.60%	
Profit and/or Contingency	1.91%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	QCC Insurance Company, Inc.
NAIC Code:	10011
Market Segment:	Small Group
Rate Effective Date:	1/1/2025
Base Period Start Date	1/1/2021
Date of Most Recent Membership:	1/1/2022
Market Adjusted Index Rate:	$ 709.62

Calibration	
Age Calibration Factor	1.500
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.000
Composite Calibration Factor	1.500

Total Covered Lives @ 02-01-2022
74,292

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing (Modified, New, Discontinued & Mapped (E,M,N,D,M) (2020 for 2023	1/1/2023 HIOS Plan ID (8 L/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange Qualified (Y/N)	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company data-informed AV)	Benefit Richness (Induced Demand)	Benefits in addition to EHB	Provider Pressure	Catastrophic Mortality	Non-Funding w/156	Base Premium	Admin Cost	Taxes & Fees (not including Exchange Fee)	Profit or Contribution	Total Covered Lives Mapped into 2023 Plan @ 01-01-2022	Total Projected Lives	2022 Calibrated Plan Adjusted Index Rate (PAIR)	2023 Calibrated Plan Adjusted Index Rate (CPAIR)	Proposed Rate Change Compared to Prior (1) Months	Trail Total Covered Lives	01-01-2022 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
Totals - Current Membership							0.771			0.750	1.000	1.000	1.000	1.000	1.000	$ 529.15	14.2%	2.6%	2.0%	74,292		$ 629.75	$ 651.24	0.4%										74,292	74,292	
Total - Projected Membership							0.771			0.750	1.000	1.000	1.000	1.000	1.000	$ 529.15	14.2%	2.6%	2.0%																	
Plan Name	Plan ID	Type	Marketing Name	Status	Metallic Name	Metallic	Actuarial Value	Approach	Qualified	Pricing AV	Benefit Richness	Benefits in addition to EHB	Provider Pressure	Catastrophic Mortality	Non-Funding	Base Premium	Admin Cost	Taxes & Fees	Profit or Contribution			Rate	Rate													
Plan 1	14609PA0140125	PPO	Personal Choice PPO Platinum Preferred $10/$25/$250	A		Platinum	0.8970	Approach 1	Off	0.770	1.000	1.000	1.000	1.000	1.000	$ 724.61	14.2%	2.6%	2.0%	8,017	8,017	$ 595.95	$ 647.08	1.2%	8.1%									8,017	8,017	1
Plan 2	14609PA0140126	PPO	Personal Choice PPO Minimum Medical and Rx $10/$25/$250	A		Minimum	0.5843	Approach 1	Off	0.804	1.000	1.000	1.000	1.000	1.000	$ 463.13	14.2%	2.6%	2.0%	12,322	12,322	$ 379.14	$ 437.82	1.1%	15.2%									12,322	12,322	1
Plan 3	14609PA0140127	PPO	Personal Choice PPO Gold Preferred $10/$50/$500	A		Gold	0.7917	Approach 1	Off	0.778	1.000	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	15,822	15,822	$ 505.81	$ 582.07	0.8%	21.3%									15,822	15,822	1
Plan 4	14609PA0140128	PPO	Personal Choice PPO Gold Choice $5 $40/$0 $0/$40 $0/$40	A		Gold	0.8007	Approach 1	Off	0.765	0.969	1.000	1.000	1.000	1.000	$ 610.16	14.2%	2.6%	2.0%	1,136	1,136	$ 477.39	$ 549.55	0.7%	2.0%									1,136	1,136	1
Plan 5	14609PA0140129	PPO	Personal Choice PPO Gold Minimum Medical and Rx $10/$50/$500	A		Gold	0.7917	Approach 1	Off	0.778	1.000	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	1,136	1,136	$ 505.81	$ 582.07	0.8%	1.5%									1,136	1,136	1
Plan 6	14609PA0140130	PPO	Personal Choice PPO Platinum $5 $15/$0 $0/$15 $0/$15	A		Platinum	0.8970	Approach 1	Off	0.843	1.000	1.000	1.000	1.000	1.000	$ 667.21	14.2%	2.6%	2.0%	494	494	$ 548.46	$ 631.31	0.7%	1.2%									494	494	1
Plan 7	14609PA0140131	PPO	Personal Choice PPO Minimum Medical and Rx $10/$25/$250 Alpine	A		Gold	0.5843	Approach 1	Off	0.765	0.969	1.000	1.000	1.000	1.000	$ 473.13	14.2%	2.6%	2.0%	494	494	$ 387.14	$ 446.94	0.5%	1.2%									494	494	1
Plan 8	14609PA0140132	PPO	Personal Choice PPO Gold Alpine $10/$50/$500	A		Gold	0.8007	Approach 1	Off	0.815	1.000	1.000	1.000	1.000	1.000	$ 650.24	14.2%	2.6%	2.0%	1,646	1,646	$ 509.14	$ 586.75	0.7%	2.2%									1,646	1,646	1
Plan 9	14609PA0140134	PPO	Personal Choice PPO Silver $10/$50/$500	A		Silver	0.7917	Approach 1	Off	0.815	1.000	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	1,136	1,136	$ 505.81	$ 582.07	-2.2%	1.8%									1,136	1,136	1
Plan 10	14609PA0140135	PPO	Personal Choice PPO Silver $10/$50/$500	A		Silver	0.7917	Approach 1	Off	0.815	1.000	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	1,136	1,136	$ 505.81	$ 582.07	-1.1%	1.8%									1,136	1,136	1
Plan 11	14609PA0140136	PPO	Personal Choice PPO Bronze $10/$50/$500	A		Bronze	0.6337	Approach 1	Off	0.537	0.932	1.000	1.000	1.000	1.000	$ 410.13	14.2%	2.6%	2.0%	3,030	3,030	$ 337.00	$ 387.87	-1.1%	12.7%									3,030	3,030	1
Plan 12	14609PA0140137	PPO	Personal Choice PPO Bronze $50/$0 $0/$50 $0/$50	A		Bronze	0.6337	Approach 1	Off	0.537	0.932	1.000	1.000	1.000	1.000	$ 410.13	14.2%	2.6%	2.0%	3,030	3,030	$ 337.00	$ 387.87	-1.1%	8.1%									3,030	3,030	1
Plan 13	14609PA0140138	PPO	Personal Choice PPO Gold Choice $5 $40/$0 $0/$40 $0/$40	A		Gold	0.7917	Approach 1	Off	0.778	0.969	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	1,136	1,136	$ 505.81	$ 582.07	0.0%	0.7%									1,136	1,136	1
Plan 14	14609PA0140139	PPO	Personal Choice PPO Gold Choice $5 $40/$0 $0/$40 $0/$40 Alpine	A		Gold	0.7917	Approach 1	Off	0.778	0.969	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	1,136	1,136	$ 505.81	$ 582.07	0.0%	0.7%									1,136	1,136	1
Plan 15	14609PA0140140	PPO	Personal Choice PPO Silver Choice $5 $40/$0 $0/$40 $0/$40 Alpine	A		Silver	0.7917	Approach 1	Off	0.815	0.969	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	2,338	2,338	$ 505.81	$ 582.07	0.1%	4.0%									2,338	2,338	1
Plan 16	14609PA0140141	PPO	Personal Choice PPO Silver Choice $5 $40/$0 $0/$40 $0/$40 Alpine	A		Silver	0.7917	Approach 1	Off	0.815	0.969	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	2,338	2,338	$ 505.81	$ 582.07	0.5%	6.0%									2,338	2,338	1
Plan 17	14609PA0140142	PPO	Personal Choice PPO Silver $50/$0 $0/$50	A		Silver	0.7917	Approach 1	Off	0.815	0.969	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	5,242	5,242	$ 505.81	$ 582.07	-0.4%	7.1%									5,242	5,242	1
Plan 18	14609PA0140143	EPO	Personal Choice EPO Silver $0/$0 $0/$0 Alpine	A		Silver	0.7917	Approach 1	Off	0.815	0.969	1.000	1.000	1.000	1.000	$ 615.24	14.2%	2.6%	2.0%	494	494	$ 505.81	$ 582.07	0.0%	0.7%									494	494	1
Plan 19																$0.00				-			-	0.0%	0.0%										-	0
Plan 20																$0.00				-			-	0.0%	0.0%										-	0
Plan 21																$0.00				-			-	0.0%	0.0%										-	0
Plan 22																$0.00				-			-	0.0%	0.0%										-	0
Plan 23																$0.00				-			-	0.0%	0.0%										-	0

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: SEIU Insurance Company, Inc.
Product: Gold
Market Segment: Small Group
Rate Effective Date: 1/1/2023

| | | |

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**QCC Insurance Company, Inc.**
Product(s):	**PPO**
Market Segment:	**Small Group**
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	1.225
15	0.833			41	1.302	1.225
16	0.859			42	1.325	1.225
17	0.885			43	1.357	1.225
18	0.913			44	1.397	1.225
19	0.941			45	1.444	1.225
20	0.970			46	1.500	1.225
21	1.000	1.125		47	1.563	1.225
22	1.000	1.125		48	1.635	1.225
23	1.000	1.125		49	1.706	1.225
24	1.000	1.125		50	1.786	1.375
25	1.004	1.125		51	1.865	1.375
26	1.024	1.125		52	1.952	1.375
27	1.048	1.125		53	2.040	1.375
28	1.087	1.125		54	2.135	1.375
29	1.119	1.125		55	2.230	1.375
30	1.135	1.175		56	2.333	1.375
31	1.159	1.175		57	2.437	1.375
32	1.183	1.175		58	2.548	1.375
33	1.198	1.175		59	2.603	1.375
34	1.214	1.175		60	2.714	1.375
35	1.222	1.175		61	2.810	1.375
36	1.230	1.175		62	2.873	1.375
37	1.238	1.175		63	2.952	1.375
38	1.246	1.175		64+	3.000	1.375
39	1.262	1.175				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
PPO	Rating Area 8	1.000	1.000	5/6/1997
EPO	Rating Area 8	0.950	0.950	5/6/1997

Company Name: QCC Insurance Company
Market: Small Group
Product: PPO
Effective Date of Rates: January 1, 2023
Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	31609PA050025		31609PA050026		31609PA050027		31609PA050028		31609PA050029		31609PA050030		31609PA050031		31609PA050032		31609PA050034		31609PA050035		31609PA050036		31609PA050037		31609PA050039		31609PA050047		31609PA050048		31609PA050049		31609PA050050		31609PA070001	
Plan Marketing Name =>	ice PPO Platinum Preferred $		ice PPO Platinum Preferred $2		choice PPO Gold Preferred $40		ice PPO Gold Classic $1,500/$		ice PPO Silver Classic $3,800/		choice PPO Platinum HSA-50 $1		ice PPO Gold HSA-25 $2,400/$		Choice PPO Gold HSA-0 $2,10		Choice PPO Silver HSA-0 $2,3		Choice PPO Silver HSA-0 $3,4		Choice PPO Bronze HSA-0 $5,		Choice PPO Bronze HSA-0 $7,4		Choice PPO Gold HRA-20 $3,7		ice PPO Gold Classic $2,500/$		ice PPO Silver Classic $5,000/$		ice PPO Silver Secure $4,750/$		Choice PPO Silver HSA-0 $4,10		Choice EPO Silver HSA-0 $3,0	
Form # =>	16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		184-BC.SG.OFF.HSA.HRA Rev. 1		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		184-BC.SG.OFF.HSA.HRA Rev. 1		17014-BC.SG.OFF.HSA Rev. 1.2	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Platinum		Platinum		Gold		Gold		Silver		Platinum		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$0		$0		$0		$1,500		$3,800		$1,800		$2,400		$2,100		$2,300		$3,400		$5,600		$7,450		$3,700		$2,500		$5,000		$4,750		$4,100		$3,000	
Coinsurance =>	0%		0%		0%		20%		30%		0%		10%		0%		30%		10%		50%		0%		0%		0%		10%		0%		0%		20%	
Copays =>	$10/$20		$20/$40		$40/$80		$20 no ded/$40 no ded		$40 no ded/$80 no ded		0% after ded		$25/$50		0% after ded		30% after ded		10% after ded		50% after ded		0% after ded		0% after ded		$40 no ded/$80 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	$3,500		$4,000		$9,100		$8,000		$9,100		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,000		$9,100		$9,100		$7,450		$7,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	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	$464.40	$464.40	$442.15	$442.15	$348.91	$348.91	$340.83	$340.83	$272.51	$272.51	$395.03	$395.03	$325.08	$325.08	$380.02	$380.02	$269.98	$269.98	$299.51	$299.51	$204.31	$204.31	$223.93	$223.93	$339.43	$339.43	$337.30	$337.30	$237.54	$237.54	$245.91	$245.91	$299.10	$299.10	$256.05	$256.05
15	$505.68	$505.68	$481.45	$481.45	$379.92	$379.92	$371.13	$371.13	$296.73	$296.73	$430.14	$430.14	$353.98	$353.98	$413.80	$413.80	$293.98	$293.98	$326.14	$326.14	$222.47	$222.47	$243.84	$243.84	$369.60	$369.60	$367.28	$367.28	$258.65	$258.65	$267.77	$267.77	$325.69	$325.69	$278.81	$278.81
16	$521.46	$521.46	$496.48	$496.48	$391.78	$391.78	$382.71	$382.71	$305.99	$305.99	$443.57	$443.57	$365.02	$365.02	$426.72	$426.72	$303.16	$303.16	$336.32	$336.32	$229.41	$229.41	$251.45	$251.45	$381.14	$381.14	$378.74	$378.74	$266.73	$266.73	$276.13	$276.13	$335.85	$335.85	$287.52	$287.52
17	$537.25	$537.25	$511.50	$511.50	$403.64	$403.64	$394.29	$394.29	$315.25	$315.25	$457.00	$457.00	$376.07	$376.07	$439.63	$439.63	$312.33	$312.33	$346.50	$346.50	$236.36	$236.36	$259.06	$259.06	$392.67	$392.67	$390.21	$390.21	$274.80	$274.80	$284.48	$284.48	$346.02	$346.02	$296.22	$296.22
18	$554.25	$554.25	$527.69	$527.69	$416.41	$416.41	$406.77	$406.77	$325.23	$325.23	$471.45	$471.45	$387.97	$387.97	$453.54	$453.54	$322.22	$322.22	$357.46	$357.46	$243.83	$243.83	$267.25	$267.25	$405.10	$405.10	$402.55	$402.55	$283.50	$283.50	$293.48	$293.48	$356.96	$356.96	$305.59	$305.59
19	$571.24	$571.24	$543.87	$543.87	$429.18	$429.18	$419.24	$419.24	$335.20	$335.20	$485.91	$485.91	$399.87	$399.87	$467.45	$467.45	$332.10	$332.10	$368.42	$368.42	$251.31	$251.31	$275.45	$275.45	$417.52	$417.52	$414.90	$414.90	$292.19	$292.19	$302.48	$302.48	$367.91	$367.91	$314.96	$314.96
20	$588.85	$588.85	$560.63	$560.63	$442.41	$442.41	$432.16	$432.16	$345.53	$345.53	$500.89	$500.89	$412.19	$412.19	$481.86	$481.86	$342.33	$342.33	$379.77	$379.77	$259.06	$259.06	$283.94	$283.94	$430.39	$430.39	$427.68	$427.68	$301.19	$301.19	$311.81	$311.81	$379.25	$379.25	$324.67	$324.67
21	$607.06	$682.94	$577.97	$650.22	$456.09	$513.10	$445.53	$501.22	$356.22	$400.75	$516.38	$580.93	$424.94	$478.06	$496.76	$558.86	$352.92	$397.04	$391.52	$440.46	$267.07	$300.45	$292.72	$329.31	$443.70	$499.16	$440.91	$496.02	$310.51	$349.32	$321.45	$361.63	$390.98	$439.85	$334.71	$376.55
22	$607.06	$682.94	$577.97	$650.22	$456.09	$513.10	$445.53	$501.22	$356.22	$400.75	$516.38	$580.93	$424.94	$478.06	$496.76	$558.86	$352.92	$397.04	$391.52	$440.46	$267.07	$300.45	$292.72	$329.31	$443.70	$499.16	$440.91	$496.02	$310.51	$349.32	$321.45	$361.63	$390.98	$439.85	$334.71	$376.55
23	$607.06	$682.94	$577.97	$650.22	$456.09	$513.10	$445.53	$501.22	$356.22	$400.75	$516.38	$580.93	$424.94	$478.06	$496.76	$558.86	$352.92	$397.04	$391.52	$440.46	$267.07	$300.45	$292.72	$329.31	$443.70	$499.16	$440.91	$496.02	$310.51	$349.32	$321.45	$361.63	$390.98	$439.85	$334.71	$376.55
24	$607.06	$682.94	$577.97	$650.22	$456.09	$513.10	$445.53	$501.22	$356.22	$400.75	$516.38	$580.93	$424.94	$478.06	$496.76	$558.86	$352.92	$397.04	$391.52	$440.46	$267.07	$300.45	$292.72	$329.31	$443.70	$499.16	$440.91	$496.02	$310.51	$349.32	$321.45	$361.63	$390.98	$439.85	$334.71	$376.55
25	$609.49	$685.67	$580.28	$652.82	$457.91	$515.15	$447.31	$503.23	$357.64	$402.35	$518.45	$583.25	$426.64	$479.97	$498.75	$561.09	$354.33	$398.62	$393.09	$442.22	$268.14	$301.66	$293.89	$330.63	$445.47	$501.16	$442.67	$498.01	$311.75	$350.72	$322.74	$363.08	$392.54	$441.61	$336.05	$378.05
26	$621.63	$699.33	$591.84	$665.82	$467.04	$525.42	$456.22	$513.25	$364.77	$410.37	$528.77	$594.87	$435.14	$489.53	$508.68	$572.27	$361.39	$406.56	$400.92	$451.03	$273.48	$307.66	$299.75	$337.21	$454.35	$511.14	$451.49	$507.93	$317.96	$357.71	$329.16	$370.31	$400.36	$450.41	$342.74	$385.59
27	$636.20	$715.72	$605.71	$681.43	$477.98	$537.73	$466.92	$525.28	$373.32	$419.98	$541.17	$608.81	$445.34	$501.00	$520.60	$585.68	$369.86	$416.09	$410.31	$461.60	$279.89	$314.88	$306.77	$345.12	$465.00	$523.12	$462.07	$519.83	$325.41	$366.09	$336.88	$378.99	$409.75	$460.97	$350.78	$394.62
28	$659.87	$742.36	$628.25	$706.79	$495.77	$557.74	$484.29	$544.83	$387.21	$435.61	$561.31	$631.47	$461.91	$519.65	$539.98	$607.48	$383.62	$431.58	$425.58	$478.78	$290.31	$326.59	$318.19	$357.96	$482.30	$542.59	$479.27	$539.18	$337.52	$379.71	$349.42	$393.09	$425.00	$478.12	$363.83	$409.31
29	$679.30	$764.21	$646.75	$727.59	$510.36	$574.16	$498.55	$560.87	$398.61	$448.44	$577.83	$650.06	$475.51	$534.95	$555.87	$625.36	$394.92	$444.28	$438.11	$492.87	$298.85	$336.21	$327.55	$368.50	$496.50	$558.56	$493.38	$555.05	$347.46	$390.89	$359.70	$404.67	$437.51	$492.19	$374.54	$421.36
30	$689.01	$809.59	$656.00	$770.80	$517.66	$608.25	$505.68	$594.17	$404.31	$475.06	$586.09	$688.66	$482.31	$566.71	$563.82	$662.49	$400.56	$470.66	$444.38	$522.14	$303.12	$356.17	$332.24	$390.38	$503.60	$591.73	$500.43	$588.01	$352.43	$414.10	$364.85	$428.69	$443.76	$521.42	$379.90	$446.38
31	$703.58	$826.71	$669.87	$787.09	$528.61	$621.11	$516.37	$606.73	$412.86	$485.11	$598.48	$703.22	$492.51	$578.69	$575.74	$676.50	$409.03	$480.62	$453.77	$533.18	$309.53	$363.70	$339.26	$398.63	$514.25	$604.24	$511.01	$600.44	$359.88	$422.86	$372.56	$437.76	$453.15	$532.45	$387.93	$455.82
32	$718.15	$843.83	$683.74	$803.39	$539.55	$633.98	$527.06	$619.30	$421.41	$495.15	$610.88	$717.78	$502.70	$590.68	$587.67	$690.51	$417.50	$490.57	$463.17	$544.22	$315.94	$371.23	$346.29	$406.89	$524.90	$616.75	$521.60	$612.88	$367.33	$431.62	$380.28	$446.82	$462.53	$543.47	$395.96	$465.26
33	$727.26	$854.53	$692.41	$813.58	$546.40	$642.02	$533.74	$627.15	$426.75	$501.43	$618.62	$726.88	$509.08	$598.17	$595.12	$699.26	$422.80	$496.79	$469.04	$551.12	$319.95	$375.94	$350.68	$412.05	$531.55	$624.57	$528.21	$620.65	$371.99	$437.09	$385.10	$452.49	$468.39	$550.36	$400.98	$471.15
34	$736.97	$865.94	$701.66	$824.45	$553.69	$650.59	$540.87	$635.53	$432.45	$508.13	$626.89	$736.59	$515.88	$606.16	$603.07	$708.60	$428.44	$503.42	$475.31	$558.48	$324.22	$380.96	$355.36	$417.55	$538.65	$632.92	$535.26	$628.94	$376.96	$442.93	$390.24	$458.53	$474.65	$557.71	$406.34	$477.45
35	$741.83	$871.65	$706.28	$829.88	$557.34	$654.88	$544.44	$639.71	$435.30	$511.48	$631.02	$741.44	$519.28	$610.15	$607.04	$713.27	$431.27	$506.74	$478.44	$562.16	$326.36	$383.47	$357.70	$420.30	$542.20	$637.09	$538.79	$633.08	$379.44	$445.85	$392.81	$461.55	$477.78	$561.39	$409.02	$480.59
36	$746.68	$877.35	$710.90	$835.31	$560.99	$659.16	$548.00	$643.90	$438.15	$514.83	$635.15	$746.30	$522.68	$614.14	$611.01	$717.94	$434.09	$510.06	$481.57	$565.84	$328.50	$385.98	$360.05	$423.05	$545.75	$641.26	$542.32	$637.23	$381.93	$448.76	$395.38	$464.58	$480.91	$565.06	$411.69	$483.74
37	$751.54	$883.06	$715.53	$840.74	$564.64	$663.45	$551.57	$648.09	$441.00	$518.18	$639.28	$751.15	$526.08	$618.14	$614.99	$722.61	$436.91	$513.38	$484.70	$569.52	$330.63	$388.49	$362.39	$425.81	$549.30	$645.43	$545.85	$641.37	$384.41	$451.68	$397.96	$467.60	$484.03	$568.74	$414.37	$486.89
38	$756.40	$888.77	$720.15	$846.18	$568.29	$667.74	$555.13	$652.28	$443.85	$521.52	$643.41	$756.01	$529.48	$622.13	$618.96	$727.28	$439.74	$516.69	$487.83	$573.20	$332.77	$391.00	$364.73	$428.56	$552.85	$649.60	$549.37	$645.51	$386.90	$454.60	$400.53	$470.62	$487.16	$572.41	$417.05	$490.03
39	$766.11	$900.18	$729.40	$857.04	$575.59	$676.31	$562.26	$660.65	$449.55	$528.22	$651.67	$765.71	$536.27	$630.12	$626.91	$736.62	$445.39	$523.33	$494.10	$580.57	$337.04	$396.02	$369.41	$434.06	$559.95	$657.94	$556.43	$653.80	$391.86	$460.44	$405.67	$476.66	$493.42	$579.76	$422.40	$496.32
40	$775.82	$950.38	$738.65	$904.84	$582.88	$714.03	$569.39	$697.50	$455.25	$557.68	$659.93	$808.42	$543.07	$665.26	$634.86	$777.70	$451.03	$552.51	$500.36	$612.94	$341.32	$418.11	$374.10	$458.27	$567.05	$694.63	$563.48	$690.27	$396.83	$486.12	$410.81	$503.25	$499.67	$612.10	$427.76	$524.01
41	$790.39	$968.23	$752.52	$921.83	$593.83	$727.44	$580.08	$710.60	$463.80	$568.15	$672.33	$823.60	$553.27	$677.76	$646.78	$792.31	$459.50	$562.89	$509.76	$624.45	$347.73	$425.96	$381.12	$466.87	$577.70	$707.68	$574.06	$703.23	$404.28	$495.25	$418.53	$512.70	$509.06	$623.59	$435.79	$533.85
42	$804.35	$985.33	$765.81	$938.12	$604.32	$740.29	$590.33	$723.15	$471.99	$578.19	$684.20	$838.15	$563.05	$689.73	$658.21	$806.30	$467.62	$572.83	$518.76	$635.49	$353.87	$433.49	$387.85	$475.12	$587.90	$720.18	$584.21	$715.65	$411.43	$504.00	$425.92	$521.75	$518.05	$634.61	$443.49	$543.28
43	$823.78	$1,009.13	$784.31	$960.77	$618.91	$758.17	$604.58	$740.62	$483.39	$592.15	$700.73	$858.39	$576.64	$706.39	$674.10	$825.78	$478.91	$586.67	$531.29	$650.83	$362.41	$443.96	$397.22	$486.60	$602.10	$737.57	$598.31	$732.94	$421.36	$516.17	$436.21	$534.35	$530.56	$649.94	$454.20	$556.40
44	$848.06	$1,038.88	$807.42	$989.09	$637.16	$780.52	$622.41	$762.45	$497.64	$609.61	$721.38	$883.69	$593.64	$727.21	$693.97	$850.12	$493.03	$603.96	$546.95	$670.02	$373.10	$457.04	$408.93	$500.94	$619.85	$759.31	$615.95	$754.54	$433.78	$531.38	$449.07	$550.11	$546.20	$669.09	$467.59	$572.80
45	$876.59	$1,073.83	$834.59	$1,022.37	$658.59	$806.78	$643.35	$788.10	$514.38	$630.12	$745.65	$913.42	$613.61	$751.68	$717.32	$878.72	$509.62	$624.28	$565.35	$692.56	$385.65	$472.42	$422.69	$517.79	$640.70	$784.86	$636.67	$779.93	$448.38	$549.26	$464.17	$568.61	$564.58	$691.60	$483.32	$592.07
46	$910.59	$1,115.47	$866.96	$1,062.02	$684.14	$838.07	$668.30	$818.66	$534.33	$654.55	$774.57	$948.85	$637.41	$780.83	$745.14	$912.80	$529.38	$648.49	$587.28	$719.42	$400.61	$490.74	$439.08	$537.87	$665.55	$815.30	$661.37	$810.17	$465.77	$570.56	$482.18	$590.66	$586.47	$718.43	$502.07	$615.03
47	$948.83	$1,162.32	$903.37	$1,106.62	$712.87	$873.26	$696.36	$853.05	$556.77	$682.05	$807.10	$988.70	$664.18	$813.62	$776.44	$951.13	$551.61	$675.73	$611.95	$749.63	$417.43	$511.35	$457.52	$560.46	$693.50	$849.54	$689.14	$844.20	$485.33	$594.53	$502.43	$615.47	$611.10	$748.60	$523.15	$640.86
48	$992.54	$1,215.87	$944.98	$1,157.60	$745.71	$913.49	$728.44	$892.34	$582.42	$713.46	$844.28	$1,034.24	$694.78	$851.10	$812.20	$994.95	$577.02	$706.85	$640.14	$784.17	$436.66	$534.91	$478.60	$586.28	$725.45	$888.68	$720.89	$883.09	$507.68	$621.91	$525.57	$643.82	$639.25	$783.08	$547.25	$670.38
49	$1,035.64	$1,268.66	$986.02	$1,207.87	$778.09	$953.16	$760.07	$931.09	$607.71	$744.45	$880.94	$1,079.16	$724.95	$888.06	$847.47	$1,038.15	$602.08	$737.55	$667.93	$818.22	$455.62	$558.14	$499.38	$611.74	$756.95	$927.27	$752.19	$921.44	$529.73	$648.92	$548.39	$671.78	$667.01	$817.09	$571.02	$699.49
50	$1,084.21	$1,490.79	$1,032.25	$1,419.35	$814.58	$1,120.04	$795.72	$1,094.11	$636.21	$874.79	$922.25	$1,268.10	$758.94	$1,043.55	$887.21	$1,219.92	$630.32	$866.68	$699.25	$961.48	$476.99	$655.86	$522.80	$718.85	$792.45	$1,089.62	$787.47	$1,082.76	$554.57	$762.53	$574.11	$789.40	$698.29	$960.15	$597.79	$821.96
51	$1,132.17	$1,556.73	$1,077.91	$1,482.13	$850.61	$1,169.59	$830.91	$1,142.51	$664.35	$913.48	$963.05	$1,324.19	$792.51	$1,089.71	$926.46	$1,273.88	$658.20	$905.02	$730.18	$1,004.00	$498.09	$684.87	$545.92	$750.64	$827.50	$1,137.81	$822.30	$1,130.66	$579.10	$796.26	$599.50	$824.32	$729.18	$1,002.62	$624.23	$858.32
52	$1,184.98	$1,629.35	$1,128.20	$1,551.27	$890.29	$1,224.15	$869.67	$1,195.80	$695.34	$956.09	$1,007.97	$1,385.96	$829.48	$1,140.54	$969.68	$1,333.30	$688.90	$947.24	$764.25	$1,050.84	$521.32	$716.82	$571.39	$785.66	$866.10	$1,190.89	$860.66	$1,183.40	$606.12	$833.41	$627.47	$862.77	$763.19	$1,049.39	$653.35	$898.36
53	$1,238.40	$1,702.80	$1,179.06	$1,621.21	$930.42	$1,279.33	$908.88	$1,249.71	$726.69	$999.20	$1,053.42	$1,448.45	$866.88	$1,191.96	$1,013.39	$1,393.41	$719.96	$989.94	$798.70	$1,098.21	$544.82	$749.13	$597.15	$821.08	$905.15	$1,244.58	$899.46	$1,236.75	$633.44	$870.98	$655.76	$901.67	$797.60	$1,096.70	$682.81	$938.86
54	$1,296.07	$1,782.10	$1,233.97	$1,696.70	$973.75	$1,338.91	$951.21	$1,307.91	$760.53	$1,045.73	$1,102.47	$1,515.90	$907.25	$1,247.46	$1,060.58	$1,458.30	$753.48	$1,036.04	$835.90	$1,149.36	$570.19	$784.02	$624.96	$859.32	$947.30	$1,302.54	$941.34	$1,294.35	$662.94	$911.54	$686.30	$943.66	$834.74	$1,147.77	$714.61	$982.58
55	$1,353.74	$1,861.40	$1,288.87	$1,772.20	$1,017.08	$1,398.49	$993.53	$1,366.11	$794.37	$1,092.26	$1,151.53	$1,583.35	$947.62	$1,302.97	$1,107.77	$1,523.19	$787.01	$1,082.14	$873.09	$1,200.50	$595.57	$818.90	$652.77	$897.55	$989.45	$1,360.50	$983.23	$1,351.94	$692.44	$952.10	$716.83	$985.65	$871.89	$1,198.84	$746.40	$1,026.30
56	$1,416.27	$1,947.37	$1,348.40	$1,854.06	$1,064.06	$1,463.08	$1,039.42	$1,429.20	$831.06	$1,142.71	$1,204.71	$1,656.48	$991.39	$1,363.15	$1,158.94	$1,593.54	$823.36	$1,132.12	$913.42	$1,255.95	$623.07	$856.73	$682.92	$939.01	$1,035.15	$1,423.33	$1,028.64	$1,414.38	$724.42	$996.08	$749.94	$1,031.17	$912.16	$1,254.21	$780.88	$1,073.71
57	$1,492.41	$2,034.18	$1,408.51	$1,936.71	$1,111.49	$1,528.30	$1,085.76	$1,492.92	$868.11	$1,193.65	$1,258.42	$1,730.32	$1,035.58	$1,423.92	$1,210.60	$1,664.58	$860.07	$1,182.59	$954.13	$1,311.93	$650.85	$894.92	$713.36	$980.87	$1,081.30	$1,486.78	$1,074.50	$1,477.43	$756.71	$1,040.48	$783.37	$1,077.14	$952.82	$1,310.13	$815.69	$1,121.57
58	$1,546.79	$2,126.83	$1,472.67	$2,024.92	$1,162.12	$1,597.91	$1,135.21	$1,560.91	$907.65	$1,248.02	$1,315.74	$1,809.14	$1,082.75	$1,488.78	$1,265.74	$1,740.40	$899.24	$1,236.46	$997.59	$1,371.69	$680.49	$935.68	$745.85	$1,025.54	$1,130.55	$1,554.50	$1,123.44	$1,544.73	$791.18	$1,087.87	$819.05	$1,126.20	$996.22	$1,369.80	$852.84	$1,172.66
59	$1,580.18	$2,172.74	$1,504.46	$2,068.63	$1,187.20	$1,632.40	$1,159.71	$1,594.61	$927.24	$1,274.96	$1,344.14	$1,848.19	$1,106.12	$1,520.91	$1,293.07	$1,777.97	$918.65	$1,263.14	$1,019.13	$1,401.30	$695.18	$955.88	$761.95	$1,047.68	$1,154.95	$1,588.06	$1,147.69	$1,578.07	$808.26	$1,111.35	$836.73	$1,150.51	$1,017.72	$1,399.37	$871.25	$1,197.97
60	$1,647.56	$2,265.40	$1,568.61	$2,156.84	$1,237.83	$1,702.01	$1,209.17	$1,662.61	$966.78	$1,329.32	$1,401.46	$1,927.00	$1,153.29	$1,585.77	$1,348.21	$1,853.78	$957.82	$1,317.01	$1,062.59	$1,461.05	$724.83	$996.64	$794.44	$1,092.36	$1,204.20	$1,655.78	$1,196.63	$1,645.37	$842.72	$1,158.75	$872.42	$1,199.57	$1,061.12	$1,459.04	$908.40	$1,249.05
61	$1,705.84	$2,345.53	$1,624.10	$2,233.13	$1,281.61	$1,762.22	$1,251.94	$1,721.42	$1,000.98	$1,376.35	$1,451.03	$1,995.16	$1,194.08	$1,641.86	$1,395.90	$1,919.36	$991.71	$1,363.59	$1,100.17	$1,512.74	$750.47	$1,031.89	$822.54	$1,131.00	$1,246.80	$1,714.35	$1,238.96	$1,703.57	$872.53	$1,199.73	$903.27	$1,242.00	$1,098.65	$1,510.65	$940.54	$1,293.24
62	$1,744.08	$2,398.11	$1,660.51	$2,283.20	$1,310.35	$1,801.73	$1,280.01	$1,760.01	$1,023.42	$1,407.20	$1,483.56	$2,039.89	$1,220.85	$1,678.67	$1,427.19	$1,962.39	$1,013.94	$1,394.17	$1,124.84	$1,546.65	$767.29	$1,055.03	$840.98	$1,156.35	$1,274.75	$1,752.78	$1,266.73	$1,741.76	$892.10	$1,226.63	$923.53	$1,269.85	$1,123.29	$1,544.52	$961.62	$1,322.23
63	$1,792.04	$2,464.06	$1,706.17	$2,345.98	$1,346.38	$1,851.27	$1,315.20	$1,808.41	$1,051.56	$1,445.90	$1,524.35	$2,095.99	$1,254.44	$1,724.83	$1,466.48	$2,016.35	$1,041.82	$1,432.50	$1,155.77	$1,589.18	$788.39	$1,084.04	$864.11	$1,188.15	$1,309.80	$1,800.98	$1,301.57	$1,789.65	$916.63	$1,260.36	$948.92	$1,304.77	$1,154.17	$1,586.99	$988.06	$1,358.59
64+	$1,821.18	$2,504.12	$1,733.91	$2,384.13	$1,368.27	$1,881.37	$1,336.59	$1,837.81	$1,068.66	$1,469.41	$1,549.14	$2,130.07	$1,274.82	$1,752.88	$1,490.28	$2,049.14	$1,058.76	$1,455.80	$1,174.56	$1,615.02	$801.21	$1,101.66	$878.16	$1,207.47	$1,331.10	$1,830.26	$1,322.73	$1,818.75	$931.53	$1,280.85	$964.35	$1,325.98	$1,172.94	$1,612.79	$1,004.13	$1,380.68

QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred $10/$20/$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred $20/$40/$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred $40/$80/$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic $1,500/$20/$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic $3,800/$40/$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 $1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 $2,400/$25/$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 $2,100/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 $2,300/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 $3,400/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 $5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 $7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 $3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic $2,500/$40/$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic $5,000/$50/$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure $4,750/$40/$80/$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 $4,100/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 $3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name QCC Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2022 Number of Covered Lives by Rating County				RATING AREA 1							RATING AREA 2			RATING AREA 3									RATING AREA 4							RATING AREA 5							RATING AREA 6									RATING AREA 7			RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33609PA0150025	Ionat Choice PPO Platinum Preferred $10/$25	PPO	Platinum	Off																																																																
33609PA0150026	Ionat Choice PPO Platinum Preferred $20/$40/	PPO	Platinum	Off																																																															
33609PA0150027	Ionat Choice PPO Platinum Preferred $35/$70/	PPO	Platinum	Off																																																															
33609PA0150028	Ionat Choice PPO Gold Classic $1,500/$2,500/$	PPO	Gold	Off																																																															
33609PA0150029	Ionat Choice PPO Silver Classic $3,800/$40/$40/	PPO	Silver	Off																																																															
33609PA0150030	Ionat Choice PPO Platinum HSA-$0 $1,800/$18	PPO	Platinum	Off																																																															
33609PA0150031	Ionat Choice PPO Gold HSA-25 $2,400/$25/$50/	PPO	Gold	Off																																																															
33609PA0150032	Personal Choice PPO Gold HSA-0 $2,100/100%	PPO	Gold	Off																																																															
33609PA0150034	Personal Choice PPO Silver HSA-0 $2,300/70%	PPO	Silver	Off																																																															
33609PA0150035	Personal Choice PPO Silver HSA-25 $2,500/70%	PPO	Silver	Off																																																															
33609PA0150036	Personal Choice PPO Bronze HSA-0 $5,000/50%	PPO	Bronze	Off																																																															
33609PA0150037	Personal Choice PPO Bronze HSA-0 $7,450/100	PPO	Bronze	Off																																																															
33609PA0150039	Personal Choice PPO Gold HRA-20 $1,750/100%	PPO	Gold	Off																																																															
33609PA0150047	Ionat Choice PPO Gold Classic $2,500/$40/$80/	PPO	Gold	Off																																																															
33609PA0150048	Ionat Choice PPO Silver Classic $5,900/$50/$100	PPO	Silver	Off																																																															
33609PA0150049	Ionat Choice PPO Silver Secure $4,750/$40/$80/	PPO	Silver	Off																																																															
33609PA0150050	Personal Choice EPO Silver HSA-0 $3,000/70%	EPO	Silver	Off																																																															
33609PA0150051	Personal Choice EPO Silver HSA-0 $5,000/80%	EPO	Silver	Off																																																															

RATING AREA 8					
0	0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia	
$607.06	$607.06	$607.06	$607.06	$607.06	
$577.97	$577.97	$577.97	$577.97	$577.97	
$549.88	$549.88	$549.88	$549.88	$549.88	
$465.53	$465.53	$465.53	$465.53	$465.53	
$356.22	$356.22	$356.22	$356.22	$356.22	
$516.38	$516.38	$516.38	$516.38	$516.38	
$424.94	$424.94	$424.94	$424.94	$424.94	
$496.76	$496.76	$496.76	$496.76	$496.76	
$352.92	$352.92	$352.92	$352.92	$352.92	
$267.07	$267.07	$267.07	$267.07	$267.07	
$267.07	$267.07	$267.07	$267.07	$267.07	
$292.72	$292.72	$292.72	$292.72	$292.72	
$443.70	$443.70	$443.70	$443.70	$443.70	
$440.91	$440.91	$440.91	$440.91	$440.91	
$310.51	$310.51	$310.51	$310.51	$310.51	
$321.45	$321.45	$321.45	$321.45	$321.45	
$184.71	$184.71	$184.71	$184.71	$184.71	
$184.71	$184.71	$184.71	$184.71	$184.71	

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

Company Name: QCC Insurance Company
Market: Small Group
Product: PPO
Effective Date of Rates: April 1, 2023
Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>																																		
HIOS Plan ID (Off Exchange)=>	31609PA050025		31609PA050026		31609PA050027		31609PA050028		31609PA050029		31609PA050030		31609PA050031		31609PA050032		31609PA050034		31609PA050035		31609PA050036		31609PA050037		31609PA050039		31609PA050047		31609PA050048		31609PA050049		31609PA050050		31609PA070001	
Plan Marketing Name =>	ice PPO Platinum Preferred $		ice PPO Platinum Preferred $		choice PPO Gold Preferred $40		ice PPO Gold Classic $1,500/$		ice PPO Silver Classic $3,800/		choice PPO Platinum HSA-50 $		ice PPO Gold HSA-25 $2,400/$		Choice PPO Gold HSA-0 $2,10		Choice PPO Silver HSA-0 $2,3		Choice PPO Silver HSA-0 $3,4		Choice PPO Bronze HSA-0 $5,		Choice PPO Bronze HSA-0 $7,4		Choice PPO Gold HRA-20 $3,7		ice PPO Gold Classic $2,500/$		ice PPO Silver Classic $5,000/$		ice PPO Silver Secure $4,750/$		Choice PPO Silver HSA-0 $4,16		Choice EPO Silver HSA-0 $3,0	
Form # =>	16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		184-BC.SG.OFF.HSA.HRA Rev.		17014-BC.SG.OFF.HSA Rev. 1.2	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Platinum		Platinum		Gold		Gold		Silver		Platinum		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$0		$0		$0		$1,500		$3,750		$1,800		$2,400		$2,100		$2,300		$3,400		$5,600		$7,450		$3,700		$2,500		$5,000		$4,750		$4,100		$3,000	
Coinsurance =>	0%		0%		0%		20%		30%		0%		10%		0%		30%		10%		50%		0%		0%		0%		10%		0%		0%		20%	
Copays =>	$10/$20		$20/$40		$40/$80		$20 no ded/$40 no ded		$40 no ded/$80 no ded		0% after ded		$25/$50		0% after ded		30% after ded		10% after ded		50% after ded		0% after ded		0% after ded		$40 no ded/$80 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	$3,500		$4,000		$9,100		$8,000		$9,100		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,000		$9,100		$9,100		$7,450		$7,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$471.36	$471.36	$448.78	$448.78	$354.14	$354.14	$345.95	$345.95	$276.60	$276.60	$400.95	$400.95	$329.95	$329.95	$385.72	$385.72	$274.04	$274.04	$304.01	$304.01	$207.38	$207.38	$227.29	$227.29	$344.52	$344.52	$342.36	$342.36	$241.10	$241.10	$249.60	$249.60	$303.59	$303.59	$259.89	$259.89
15	$513.26	$513.26	$488.67	$488.67	$385.62	$385.62	$376.70	$376.70	$301.19	$301.19	$436.59	$436.59	$359.28	$359.28	$420.01	$420.01	$298.40	$298.40	$331.03	$331.03	$225.81	$225.81	$247.49	$247.49	$375.14	$375.14	$372.79	$372.79	$262.53	$262.53	$271.78	$271.78	$330.58	$330.58	$283.00	$283.00
16	$529.28	$529.28	$503.92	$503.92	$397.66	$397.66	$388.46	$388.46	$310.59	$310.59	$450.22	$450.22	$370.50	$370.50	$433.12	$433.12	$307.71	$307.71	$341.37	$341.37	$232.86	$232.86	$255.22	$255.22	$386.85	$386.85	$384.43	$384.43	$270.72	$270.72	$280.27	$280.27	$340.89	$340.89	$291.83	$291.83
17	$545.30	$545.30	$519.18	$519.18	$409.69	$409.69	$400.21	$400.21	$319.99	$319.99	$463.85	$463.85	$381.71	$381.71	$446.23	$446.23	$317.02	$317.02	$351.70	$351.70	$239.91	$239.91	$262.94	$262.94	$398.56	$398.56	$396.06	$396.06	$278.92	$278.92	$288.75	$288.75	$351.21	$351.21	$300.66	$300.66
18	$562.55	$562.55	$535.60	$535.60	$422.66	$422.66	$412.88	$412.88	$330.11	$330.11	$478.52	$478.52	$393.79	$393.79	$460.34	$460.34	$327.05	$327.05	$362.83	$362.83	$247.50	$247.50	$271.26	$271.26	$411.17	$411.17	$408.59	$408.59	$287.74	$287.74	$297.88	$297.88	$362.32	$362.32	$310.17	$310.17
19	$579.81	$579.81	$552.03	$552.03	$435.62	$435.62	$425.54	$425.54	$340.24	$340.24	$493.20	$493.20	$405.86	$405.86	$474.46	$474.46	$337.09	$337.09	$373.95	$373.95	$255.09	$255.09	$279.58	$279.58	$423.78	$423.78	$421.13	$421.13	$296.57	$296.57	$307.02	$307.02	$373.44	$373.44	$319.69	$319.69
20	$597.68	$597.68	$569.04	$569.04	$449.04	$449.04	$438.65	$438.65	$350.72	$350.72	$508.40	$508.40	$418.37	$418.37	$489.08	$489.08	$347.47	$347.47	$385.48	$385.48	$262.95	$262.95	$288.20	$288.20	$436.84	$436.84	$434.10	$434.10	$305.71	$305.71	$316.48	$316.48	$384.94	$384.94	$329.54	$329.54
21	$616.16	$693.18	$586.64	$659.97	$462.93	$520.80	$452.22	$508.75	$361.57	$406.77	$524.12	$589.64	$431.31	$485.22	$504.21	$567.24	$358.22	$403.00	$397.40	$447.08	$271.08	$304.97	$297.11	$334.25	$450.35	$506.64	$447.53	$503.47	$315.16	$354.56	$326.27	$367.05	$396.85	$446.46	$339.73	$382.20
22	$616.16	$693.18	$586.64	$659.97	$462.93	$520.80	$452.22	$508.75	$361.57	$406.77	$524.12	$589.64	$431.31	$485.22	$504.21	$567.24	$358.22	$403.00	$397.40	$447.08	$271.08	$304.97	$297.11	$334.25	$450.35	$506.64	$447.53	$503.47	$315.16	$354.56	$326.27	$367.05	$396.85	$446.46	$339.73	$382.20
23	$616.16	$693.18	$586.64	$659.97	$462.93	$520.80	$452.22	$508.75	$361.57	$406.77	$524.12	$589.64	$431.31	$485.22	$504.21	$567.24	$358.22	$403.00	$397.40	$447.08	$271.08	$304.97	$297.11	$334.25	$450.35	$506.64	$447.53	$503.47	$315.16	$354.56	$326.27	$367.05	$396.85	$446.46	$339.73	$382.20
24	$616.16	$693.18	$586.64	$659.97	$462.93	$520.80	$452.22	$508.75	$361.57	$406.77	$524.12	$589.64	$431.31	$485.22	$504.21	$567.24	$358.22	$403.00	$397.40	$447.08	$271.08	$304.97	$297.11	$334.25	$450.35	$506.64	$447.53	$503.47	$315.16	$354.56	$326.27	$367.05	$396.85	$446.46	$339.73	$382.20
25	$618.62	$695.95	$588.99	$662.61	$464.78	$522.88	$454.03	$510.78	$363.02	$408.39	$526.22	$591.99	$433.04	$487.16	$506.23	$569.51	$359.65	$404.61	$398.99	$448.86	$272.16	$306.18	$298.30	$335.59	$452.15	$508.67	$449.32	$505.49	$316.42	$355.97	$327.58	$368.52	$398.44	$448.24	$341.09	$383.73
26	$630.95	$709.82	$600.72	$675.81	$474.04	$533.30	$463.07	$520.96	$370.25	$416.53	$536.70	$603.79	$441.66	$496.87	$516.31	$580.85	$366.82	$412.67	$406.94	$457.80	$277.59	$312.28	$304.24	$342.27	$461.16	$518.80	$458.27	$515.55	$322.72	$363.06	$334.10	$375.86	$406.37	$457.17	$347.88	$391.37
27	$645.74	$726.45	$614.80	$691.65	$485.15	$545.79	$473.93	$533.17	$378.93	$426.29	$549.28	$617.94	$452.01	$508.51	$528.41	$594.46	$375.41	$422.34	$416.48	$468.53	$284.09	$319.60	$311.37	$350.29	$471.97	$530.96	$469.01	$527.64	$330.29	$371.57	$341.93	$384.67	$415.90	$467.89	$356.04	$400.54
28	$669.77	$753.49	$637.68	$717.39	$503.20	$566.11	$491.56	$553.01	$393.03	$442.15	$569.72	$640.93	$468.83	$527.44	$548.08	$616.59	$389.39	$438.06	$431.97	$485.97	$294.66	$331.50	$322.96	$363.33	$489.53	$550.72	$486.47	$547.27	$342.58	$385.40	$354.66	$398.99	$431.38	$485.30	$369.29	$415.45
29	$689.48	$775.67	$656.45	$738.51	$518.02	$582.77	$506.03	$569.29	$404.60	$455.17	$586.49	$659.80	$482.64	$542.97	$564.21	$634.74	$400.85	$450.95	$444.69	$500.28	$303.34	$341.26	$332.47	$374.02	$503.94	$566.93	$500.79	$563.38	$352.66	$396.75	$365.10	$410.73	$444.08	$499.58	$380.16	$427.68
30	$699.34	$821.73	$665.84	$782.36	$525.43	$617.38	$513.27	$603.09	$410.38	$482.20	$594.88	$698.98	$489.54	$575.21	$572.28	$672.43	$406.58	$477.73	$451.05	$529.98	$307.68	$361.52	$337.22	$396.23	$511.15	$600.60	$507.95	$596.84	$357.71	$420.31	$370.32	$435.12	$450.42	$529.25	$385.59	$453.07
31	$714.13	$839.10	$679.92	$798.90	$536.54	$630.43	$524.12	$615.84	$419.06	$492.40	$607.46	$713.76	$499.89	$587.37	$584.38	$686.65	$415.18	$487.83	$460.59	$541.19	$314.18	$369.16	$344.35	$404.61	$521.96	$613.30	$518.69	$609.46	$365.27	$429.19	$378.15	$444.32	$459.95	$540.44	$393.75	$462.65
32	$728.92	$856.48	$694.00	$815.44	$547.65	$643.48	$534.98	$628.60	$427.74	$502.59	$620.03	$728.54	$510.24	$599.53	$596.48	$700.86	$423.77	$497.93	$470.12	$552.40	$320.69	$376.81	$351.48	$412.99	$532.76	$626.00	$529.43	$622.08	$372.83	$438.08	$385.98	$453.52	$469.47	$551.63	$401.90	$472.23
33	$738.16	$867.34	$702.79	$825.78	$554.59	$651.64	$541.76	$636.57	$433.16	$508.96	$627.90	$737.78	$516.71	$607.13	$604.04	$709.75	$429.15	$504.25	$476.09	$559.40	$324.75	$381.59	$355.94	$418.23	$539.52	$633.94	$536.14	$629.97	$377.56	$443.63	$390.87	$459.27	$475.43	$558.63	$407.00	$478.22
34	$748.02	$878.92	$712.18	$836.81	$562.00	$660.35	$549.00	$645.07	$438.95	$515.76	$636.28	$747.63	$523.61	$615.24	$612.11	$719.23	$434.88	$510.98	$482.44	$566.87	$329.09	$386.68	$360.69	$423.81	$546.72	$642.40	$543.30	$638.38	$382.60	$449.56	$396.09	$465.41	$481.78	$566.09	$412.43	$484.61
35	$752.95	$884.71	$716.87	$842.33	$565.70	$664.70	$552.61	$649.32	$441.84	$519.16	$640.47	$752.56	$527.06	$619.30	$616.14	$723.97	$437.74	$514.35	$485.62	$570.61	$331.26	$389.23	$363.07	$426.61	$550.33	$646.64	$546.88	$642.59	$385.13	$452.52	$398.70	$468.47	$484.95	$569.82	$415.15	$487.80
36	$757.88	$890.51	$721.57	$847.84	$569.40	$669.05	$556.23	$653.57	$444.73	$522.56	$644.67	$757.48	$530.51	$623.35	$620.18	$728.71	$440.61	$517.72	$488.80	$574.34	$333.43	$391.78	$365.45	$429.40	$553.93	$650.87	$550.46	$646.79	$387.65	$455.48	$401.31	$471.54	$488.13	$573.55	$417.87	$490.99
37	$762.81	$896.30	$726.26	$853.36	$573.11	$673.40	$559.85	$657.82	$447.62	$525.96	$648.86	$762.41	$533.96	$627.41	$624.21	$733.45	$443.48	$521.08	$491.98	$578.08	$335.60	$394.33	$367.82	$432.19	$557.53	$655.10	$554.04	$651.00	$390.17	$458.45	$403.92	$474.61	$491.30	$577.28	$420.59	$494.19
38	$767.74	$902.09	$730.95	$858.87	$576.81	$677.75	$563.47	$662.07	$450.52	$529.36	$653.05	$767.34	$537.41	$631.46	$628.25	$738.19	$446.34	$524.45	$495.16	$581.81	$337.77	$396.87	$370.20	$434.98	$561.14	$659.33	$557.62	$655.21	$392.69	$461.41	$406.53	$477.68	$494.48	$581.01	$423.30	$497.38
39	$777.59	$913.67	$740.34	$869.90	$584.22	$686.46	$570.70	$670.57	$456.30	$536.15	$661.44	$777.19	$544.31	$639.57	$636.31	$747.67	$452.07	$531.19	$501.52	$589.28	$342.10	$401.97	$374.95	$440.57	$568.34	$667.80	$564.78	$663.62	$397.73	$467.34	$411.75	$483.81	$500.82	$588.47	$428.74	$503.77
40	$787.45	$964.63	$749.73	$918.41	$591.62	$724.74	$577.94	$707.97	$462.09	$566.06	$669.83	$820.54	$551.21	$675.24	$644.38	$789.37	$457.81	$560.81	$507.88	$622.15	$346.44	$424.39	$379.71	$465.14	$575.55	$705.05	$571.94	$700.63	$402.77	$493.40	$416.97	$510.79	$507.17	$621.29	$434.17	$531.86
41	$802.24	$982.74	$763.81	$935.66	$602.73	$738.35	$588.79	$721.27	$470.76	$576.69	$682.40	$835.95	$561.57	$687.92	$656.48	$804.19	$466.40	$571.34	$517.41	$633.83	$352.95	$432.36	$386.84	$473.88	$586.36	$718.29	$582.68	$713.79	$410.34	$502.66	$424.80	$520.38	$516.70	$632.96	$442.33	$541.85
42	$816.41	$1,000.10	$777.30	$952.19	$613.38	$751.39	$599.19	$734.01	$479.08	$586.87	$694.46	$850.71	$571.49	$700.07	$668.08	$818.40	$474.64	$581.44	$526.56	$645.03	$359.18	$440.00	$393.67	$482.25	$596.71	$730.97	$592.98	$726.40	$417.59	$511.54	$432.31	$529.58	$525.83	$644.14	$450.14	$551.42
43	$836.13	$1,024.26	$796.07	$975.19	$628.20	$769.54	$613.66	$751.74	$490.65	$601.05	$711.23	$871.26	$585.29	$716.98	$684.21	$838.16	$486.10	$595.48	$539.27	$660.61	$367.86	$450.62	$403.18	$493.89	$611.12	$748.63	$607.30	$743.94	$427.67	$523.90	$442.75	$542.37	$538.53	$659.69	$461.01	$564.74
44	$860.78	$1,054.45	$819.54	$1,003.93	$646.71	$792.22	$631.75	$773.90	$505.11	$618.76	$732.20	$896.94	$602.54	$738.11	$704.38	$862.87	$500.43	$613.03	$555.17	$680.08	$378.70	$463.91	$415.06	$508.45	$629.14	$770.70	$625.20	$765.87	$440.28	$539.34	$455.80	$558.35	$554.40	$679.14	$474.60	$581.39
45	$889.74	$1,089.93	$847.11	$1,037.71	$668.47	$818.88	$653.01	$799.93	$522.11	$639.58	$756.83	$927.12	$622.81	$762.94	$728.08	$891.90	$517.27	$633.66	$573.85	$702.96	$391.44	$479.51	$429.03	$525.56	$650.31	$796.62	$646.23	$791.64	$455.09	$557.49	$471.13	$577.14	$573.05	$701.99	$490.57	$600.95
46	$924.24	$1,132.19	$879.96	$1,077.95	$694.40	$850.63	$678.33	$830.95	$542.36	$664.38	$786.18	$963.07	$646.97	$792.53	$756.32	$926.49	$537.33	$658.23	$596.10	$730.22	$406.62	$498.11	$445.67	$545.94	$675.53	$827.52	$671.30	$822.34	$472.74	$579.11	$489.41	$599.52	$595.28	$729.21	$509.60	$624.25
47	$963.06	$1,179.75	$916.92	$1,123.22	$723.56	$886.36	$706.82	$865.85	$565.13	$692.29	$819.20	$1,003.52	$674.14	$825.82	$788.08	$965.40	$559.90	$685.87	$621.14	$760.89	$423.70	$519.03	$464.38	$568.87	$703.90	$862.27	$699.49	$856.87	$492.60	$603.43	$509.96	$624.70	$620.28	$759.84	$531.00	$650.47
48	$1,007.42	$1,234.09	$959.16	$1,174.97	$756.89	$927.19	$739.38	$905.74	$591.17	$724.18	$856.94	$1,049.75	$705.19	$863.86	$824.38	$1,009.87	$585.69	$717.47	$649.75	$795.94	$443.22	$542.94	$485.77	$595.07	$736.32	$901.99	$731.71	$896.35	$515.29	$631.23	$533.45	$653.48	$648.85	$794.84	$555.46	$680.44
49	$1,051.17	$1,287.68	$1,000.81	$1,225.99	$789.76	$967.45	$771.49	$945.07	$616.84	$755.63	$894.15	$1,095.33	$735.81	$901.37	$860.18	$1,053.72	$611.12	$748.63	$677.96	$830.51	$462.46	$566.52	$506.87	$620.92	$768.30	$941.16	$763.49	$935.27	$537.66	$658.64	$556.62	$681.86	$677.03	$829.36	$579.58	$709.98
50	$1,100.46	$1,513.13	$1,047.74	$1,440.64	$826.79	$1,136.84	$807.66	$1,110.54	$645.76	$887.93	$936.08	$1,287.11	$770.32	$1,059.19	$900.52	$1,238.21	$639.78	$879.70	$709.76	$975.92	$484.15	$665.70	$530.64	$729.63	$804.33	$1,105.95	$799.29	$1,099.02	$562.88	$773.95	$582.72	$801.24	$708.77	$974.56	$606.76	$834.29
51	$1,149.14	$1,580.07	$1,094.08	$1,504.36	$863.36	$1,187.13	$843.39	$1,159.66	$674.33	$927.20	$977.48	$1,344.04	$804.39	$1,106.04	$940.35	$1,292.98	$668.08	$918.61	$741.15	$1,019.08	$505.56	$695.15	$554.11	$761.90	$839.90	$1,154.87	$834.64	$1,147.63	$587.77	$808.19	$608.49	$836.68	$740.13	$1,017.67	$633.60	$871.20
52	$1,202.74	$1,653.77	$1,145.12	$1,574.54	$903.64	$1,242.50	$882.73	$1,213.76	$705.78	$970.45	$1,023.08	$1,406.74	$841.92	$1,157.64	$984.22	$1,353.30	$699.25	$961.46	$775.72	$1,066.62	$529.15	$727.58	$579.96	$797.44	$879.08	$1,208.74	$873.58	$1,201.17	$615.19	$845.89	$636.88	$875.71	$774.65	$1,065.15	$663.15	$911.84
53	$1,256.97	$1,728.33	$1,196.75	$1,645.53	$944.38	$1,298.52	$922.53	$1,268.48	$737.60	$1,014.20	$1,069.20	$1,470.16	$879.87	$1,209.82	$1,028.59	$1,414.31	$730.77	$1,004.81	$810.70	$1,114.71	$553.00	$760.38	$606.10	$833.39	$918.71	$1,263.23	$912.96	$1,255.32	$642.93	$884.02	$665.59	$915.19	$809.57	$1,113.16	$693.05	$952.94
54	$1,315.50	$1,808.81	$1,252.48	$1,722.16	$988.36	$1,358.99	$965.49	$1,327.55	$771.95	$1,061.43	$1,119.00	$1,538.62	$920.85	$1,266.16	$1,076.49	$1,480.17	$764.80	$1,051.60	$848.45	$1,166.62	$578.76	$795.79	$634.33	$872.20	$961.50	$1,322.06	$955.48	$1,313.78	$672.87	$925.19	$696.59	$957.81	$847.27	$1,165.00	$725.32	$997.32
55	$1,374.04	$1,889.30	$1,308.21	$1,798.78	$1,032.33	$1,419.46	$1,008.45	$1,386.62	$806.30	$1,108.66	$1,168.79	$1,607.08	$961.82	$1,322.50	$1,124.39	$1,546.03	$798.83	$1,098.39	$886.20	$1,218.53	$604.51	$831.20	$662.56	$911.01	$1,004.28	$1,380.89	$997.99	$1,372.24	$702.81	$966.36	$727.58	$1,000.43	$884.98	$1,216.84	$757.60	$1,041.70
56	$1,437.50	$1,976.56	$1,368.63	$1,881.87	$1,080.02	$1,485.02	$1,055.03	$1,450.67	$843.54	$1,159.87	$1,222.77	$1,681.31	$1,006.25	$1,383.59	$1,176.32	$1,617.44	$835.73	$1,149.12	$927.13	$1,274.81	$632.43	$869.59	$693.16	$953.09	$1,050.67	$1,444.67	$1,044.09	$1,435.62	$735.27	$1,010.99	$761.19	$1,046.63	$925.85	$1,273.05	$792.59	$1,089.81
57	$1,501.58	$2,064.68	$1,429.64	$1,965.76	$1,128.16	$1,551.22	$1,102.06	$1,515.33	$881.15	$1,211.58	$1,277.28	$1,756.26	$1,051.10	$1,445.27	$1,228.76	$1,689.54	$872.98	$1,200.35	$968.46	$1,331.64	$660.62	$908.36	$724.06	$995.58	$1,097.50	$1,509.07	$1,090.63	$1,499.62	$768.04	$1,056.06	$795.12	$1,093.29	$967.13	$1,329.79	$827.92	$1,138.39
58	$1,569.98	$2,158.72	$1,494.76	$2,055.29	$1,179.55	$1,621.88	$1,152.26	$1,584.35	$921.28	$1,266.76	$1,335.46	$1,836.25	$1,098.98	$1,511.09	$1,284.73	$1,766.50	$912.74	$1,255.02	$1,012.58	$1,392.29	$690.71	$949.73	$757.04	$1,040.92	$1,147.49	$1,577.80	$1,140.31	$1,567.92	$803.03	$1,104.16	$831.34	$1,143.09	$1,011.17	$1,390.36	$865.63	$1,190.24
59	$1,603.86	$2,205.31	$1,527.02	$2,099.66	$1,205.01	$1,656.88	$1,177.13	$1,618.55	$941.17	$1,294.10	$1,364.28	$1,875.89	$1,122.70	$1,543.71	$1,312.46	$1,804.63	$932.45	$1,282.11	$1,034.43	$1,422.34	$705.62	$970.23	$773.38	$1,063.39	$1,172.26	$1,611.86	$1,164.92	$1,601.77	$820.36	$1,128.00	$849.28	$1,167.76	$1,033.00	$1,420.38	$884.32	$1,215.94
60	$1,672.26	$2,299.36	$1,592.14	$2,189.19	$1,256.39	$1,727.54	$1,227.33	$1,687.57	$981.30	$1,349.29	$1,422.46	$1,955.88	$1,170.58	$1,609.54	$1,368.43	$1,881.59	$972.21	$1,336.79	$1,078.54	$1,483.00	$735.71	$1,011.60	$806.36	$1,108.74	$1,222.25	$1,680.59	$1,214.60	$1,670.07	$855.34	$1,176.10	$885.50	$1,217.56	$1,077.05	$1,480.94	$922.03	$1,267.79
61	$1,731.41	$2,380.69	$1,648.46	$2,266.63	$1,300.83	$1,788.65	$1,270.74	$1,747.27	$1,016.01	$1,397.02	$1,472.78	$2,025.07	$1,211.98	$1,666.47	$1,416.83	$1,948.14	$1,006.60	$1,384.07	$1,116.69	$1,535.45	$761.73	$1,047.39	$834.88	$1,147.96	$1,265.48	$1,740.04	$1,257.56	$1,729.14	$885.60	$1,217.70	$916.82	$1,260.63	$1,115.15	$1,533.33	$954.64	$1,312.63
62	$1,770.23	$2,434.06	$1,685.42	$2,317.45	$1,330.00	$1,828.75	$1,299.23	$1,786.44	$1,038.79	$1,428.34	$1,505.80	$2,070.47	$1,239.15	$1,703.84	$1,448.60	$1,991.82	$1,029.17	$1,415.10	$1,141.73	$1,569.88	$778.81	$1,070.87	$853.60	$1,173.70	$1,293.86	$1,779.05	$1,285.75	$1,767.91	$905.45	$1,245.00	$937.37	$1,288.89	$1,140.15	$1,567.71	$976.04	$1,342.06
63	$1,818.90	$2,500.99	$1,731.76	$2,381.17	$1,366.57	$1,879.03	$1,334.55	$1,835.56	$1,067.35	$1,467.61	$1,547.20	$2,127.40	$1,273.24	$1,750.69	$1,488.45	$2,046.59	$1,057.47	$1,454.01	$1,173.12	$1,613.05	$800.23	$1,100.31	$877.07	$1,205.97	$1,329.43	$1,827.97	$1,321.11	$1,816.52	$930.35	$1,279.23	$963.15	$1,324.33	$1,171.50	$1,610.81	$1,002.88	$1,378.96
64+	$1,848.48	$2,541.66	$1,759.92	$2,419.89	$1,388.79	$1,909.59	$1,356.66	$1,865.41	$1,084.71	$1,491.48	$1,572.36	$2,162.00	$1,293.93	$1,779.15	$1,512.63	$2,079.87	$1,074.66	$1,477.66	$1,192.20	$1,639.28	$813.24	$1,118.21	$891.31	$1,225.58	$1,351.05	$1,857.69	$1,342.59	$1,846.06	$945.48	$1,300.04	$978.81	$1,345.86	$1,190.55	$1,637.01	$1,019.19	$1,401.39

QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred $10/$20/$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred $20/$40/$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred $40/$80/$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic $1,500/$20/$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic $3,800/$40/$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 $1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 $2,400/$25/$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 $2,100/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 $2,300/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 $3,400/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 $5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 $7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 $3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic $2,500/$40/$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic $5,000/$50/$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure $4,750/$40/$80/$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 $4,100/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 $3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name QCC Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1							RATING AREA 2			RATING AREA 3											RATING AREA 4								RATING AREA 5							RATING AREA 6									RATING AREA 7			RATING AREA 8					RATING AREA 9						
	05-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
31609PA0150025	Jonal Choice PPO Platinum Preferred $10/$25	PPO	Platinum	Off																																																																		
31609PA0150026	Jonal Choice PPO Platinum Preferred $30/$40/	PPO	Platinum	Off																																																																
31609PA0150027	Jonal Choice PPO Platinum Preferred $50/$60/	PPO	Platinum	Off																																																																
31609PA0150028	Jonal Choice PPO Gold Classic $1/$35/$25/$50	PPO	Gold	Off																																																																
31609PA0150029	Jonal Choice PPO Silver Classic $3,000/$40/$40/	PPO	Silver	Off																																																																
31609PA0150030	Jonal Choice PPO Platinum HSA-$0 $1,800/$18	PPO	Platinum	Off																																																																
31609PA0150031	Jonal Choice PPO Gold HSA-25 $2,400/$25/$50/	PPO	Gold	Off																																																																
31609PA0150032	Personal Choice PPO Gold HSA-0 $2,100/100%	PPO	Gold	Off																																																																
31609PA0150034	Personal Choice PPO Silver HSA-0 $2,300/70%	PPO	Silver	Off																																																																
31609PA0150035	Personal Choice PPO Silver HSA-0 $3,000/100%	PPO	Silver	Off																																																																
31609PA0150036	Personal Choice PPO Bronze HSA-0 $5,000/50%	PPO	Bronze	Off																																																																
31609PA0150037	Personal Choice PPO Bronze HSA-0 $7,450/100	PPO	Bronze	Off																																																																
31609PA0150039	Personal Choice PPO Gold HRA-20 $1,750/100%	PPO	Gold	Off																																																																
31609PA0150047	Jonal Choice PPO Gold Classic $2,500/$40/$80/	PPO	Gold	Off																																																																
31609PA0150048	Jonal Choice PPO Silver Classic $5,000/$50/$100	PPO	Silver	Off																																																																
31609PA0150049	Jonal Choice PPO Silver Secure $4,750/$40/$80/	PPO	Silver	Off																																																																
31609PA0150050	Personal Choice EPO Silver HSA-0 $3,000/100%	EPO	Silver	Off																																																																
31609PA0150051	Personal Choice EPO Silver HSA-0 $5,000/80%	EPO	Silver	Off																																																																

RATING AREA 8					RATING AREA 9						
0	0	0	0	0	0	0	0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
$616.16	$616.16	$616.16	$616.16	$616.16							
$586.64	$586.64	$586.64	$586.64	$586.64							
$462.93	$462.93	$462.93	$462.93	$462.93							
$452.22	$452.22	$452.22	$452.22	$452.22							
$361.57	$361.57	$361.57	$361.57	$361.57							
$324.12	$324.12	$324.12	$324.12	$324.12							
$431.31	$431.31	$431.31	$431.31	$431.31							
$504.21	$504.21	$504.21	$504.21	$504.21							
$358.22	$358.22	$358.22	$358.22	$358.22							
$297.11	$297.11	$297.11	$297.11	$297.11							
$271.08	$271.08	$271.08	$271.08	$271.08							
$297.11	$297.11	$297.11	$297.11	$297.11							
$450.35	$450.35	$450.35	$450.35	$450.35							
$447.53	$447.53	$447.53	$447.53	$447.53							
$315.16	$315.16	$315.16	$315.16	$315.16							
$336.27	$336.27	$336.27	$336.27	$336.27							
$109.73	$109.73	$109.73	$109.73	$109.73							
$109.73	$109.73	$109.73	$109.73	$109.73							

Company Name: QCC Insurance Company
Market: Small Group
Product: PPO
Effective Date of Rates: July 1, 2023
Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	31609PA050025		31609PA050026		31609PA050027		31609PA050028		31609PA050029		31609PA050030		31609PA050031		31609PA050032		31609PA050034		31609PA050035		31609PA050036		31609PA050037		31609PA050039		31609PA050047		31609PA050048		31609PA050049		31609PA050050		31609PA0170001	
Plan Marketing Name =>	ice PPO Platinum Preferred $		ice PPO Platinum Preferred $		choice PPO Gold Preferred $40		ice PPO Gold Classic $1,500/$		ice PPO Silver Classic $3,750/		choice PPO Platinum HSA-50 $		ice PPO Gold HSA-25 $2,400/$		Choice PPO Gold HSA-0 $2,10		Choice PPO Silver HSA-0 $2,3		Choice PPO Silver HSA-0 $3,4		Choice PPO Bronze HSA-0 $5,		Choice PPO Bronze HSA-0 $7,4		Choice PPO Gold HRA-20 $3,7		ice PPO Gold Classic $2,500/$		ice PPO Silver Classic $5,000/$		ice PPO Silver Secure $4,750/$		Choice PPO Silver HSA-0 $4,16		Choice EPO Silver HSA-0 $3,0	
Form # =>	16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		84-BC.SG.OFF.HSA.HRA Rev. 1		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		84-BC.SG.OFF.HSA.HRA Rev. 1		7014-BC.SG.OFF.HSA Rev. 1.2	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Platinum		Platinum		Gold		Gold		Silver		Platinum		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$0		$0		$0		$1,500		$3,750		$1,800		$2,400		$2,100		$2,300		$3,400		$5,600		$7,450		$3,700		$2,500		$5,000		$4,750		$4,100		$3,000	
Coinsurance =>	0%		0%		0%		20%		30%		0%		10%		0%		30%		10%		50%		0% after ded		0%		0%		10%		0%		0%		20%	
Copays =>	$10/$20		$20/$40		$40/$80		$20 no ded/$40 no ded		$40 no ded/$80 no ded		0% after ded		$25/$50		0% after ded		30% after ded		10% after ded		50% after ded		0% after ded		0% after ded		$40 no ded/$80 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	$3,500		$4,000		$9,100		$8,000		$9,100		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,000		$9,100		$9,100		$7,450		$7,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	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	$478.44	$478.44	$455.51	$455.51	$359.45	$359.45	$351.14	$351.14	$280.75	$280.75	$406.97	$406.97	$334.90	$334.90	$391.51	$391.51	$278.15	$278.15	$308.57	$308.57	$210.48	$210.48	$230.69	$230.69	$349.69	$349.69	$347.49	$347.49	$244.72	$244.72	$253.34	$253.34	$308.14	$308.14	$263.79	$263.79
15	$520.97	$520.97	$496.00	$496.00	$391.40	$391.40	$382.35	$382.35	$305.70	$305.70	$443.15	$443.15	$364.67	$364.67	$426.31	$426.31	$302.87	$302.87	$336.00	$336.00	$229.19	$229.19	$251.20	$251.20	$380.77	$380.77	$378.38	$378.38	$266.47	$266.47	$275.86	$275.86	$335.53	$335.53	$287.24	$287.24
16	$537.23	$537.23	$511.48	$511.48	$403.62	$403.62	$394.28	$394.28	$315.24	$315.24	$456.98	$456.98	$376.05	$376.05	$439.62	$439.62	$312.32	$312.32	$346.49	$346.49	$236.35	$236.35	$259.04	$259.04	$392.66	$392.66	$390.19	$390.19	$274.79	$274.79	$284.47	$284.47	$346.01	$346.01	$296.21	$296.21
17	$553.49	$553.49	$526.96	$526.96	$415.83	$415.83	$406.22	$406.22	$324.79	$324.79	$470.81	$470.81	$387.44	$387.44	$452.93	$452.93	$321.78	$321.78	$356.97	$356.97	$243.50	$243.50	$266.88	$266.88	$404.54	$404.54	$402.00	$402.00	$283.10	$283.10	$293.08	$293.08	$356.48	$356.48	$305.17	$305.17
18	$571.00	$571.00	$543.64	$543.64	$428.99	$428.99	$419.07	$419.07	$335.06	$335.06	$485.71	$485.71	$399.69	$399.69	$467.26	$467.26	$331.96	$331.96	$368.27	$368.27	$251.20	$251.20	$275.32	$275.32	$417.34	$417.34	$414.72	$414.72	$292.06	$292.06	$302.35	$302.35	$367.76	$367.76	$314.83	$314.83
19	$588.51	$588.51	$560.31	$560.31	$442.15	$442.15	$431.92	$431.92	$345.34	$345.34	$500.60	$500.60	$411.95	$411.95	$481.58	$481.58	$342.14	$342.14	$379.56	$379.56	$258.91	$258.91	$283.77	$283.77	$430.14	$430.14	$427.44	$427.44	$301.02	$301.02	$311.62	$311.62	$379.03	$379.03	$324.49	$324.49
20	$606.65	$606.65	$577.58	$577.58	$455.77	$455.77	$445.23	$445.23	$355.98	$355.98	$516.03	$516.03	$424.65	$424.65	$496.43	$496.43	$352.68	$352.68	$391.26	$391.26	$266.89	$266.89	$292.51	$292.51	$443.40	$443.40	$440.61	$440.61	$310.29	$310.29	$321.23	$321.23	$390.72	$390.72	$334.49	$334.49
21	$625.41	$703.59	$595.44	$669.87	$469.87	$528.60	$459.00	$516.38	$366.99	$412.86	$531.99	$598.49	$437.78	$492.50	$511.78	$575.75	$363.59	$409.04	$403.36	$453.78	$275.14	$309.53	$301.56	$339.26	$457.11	$514.25	$454.24	$511.02	$319.89	$359.88	$331.16	$372.56	$402.80	$453.15	$344.83	$387.93
22	$625.41	$703.59	$595.44	$669.87	$469.87	$528.60	$459.00	$516.38	$366.99	$412.86	$531.99	$598.49	$437.78	$492.50	$511.78	$575.75	$363.59	$409.04	$403.36	$453.78	$275.14	$309.53	$301.56	$339.26	$457.11	$514.25	$454.24	$511.02	$319.89	$359.88	$331.16	$372.56	$402.80	$453.15	$344.83	$387.93
23	$625.41	$703.59	$595.44	$669.87	$469.87	$528.60	$459.00	$516.38	$366.99	$412.86	$531.99	$598.49	$437.78	$492.50	$511.78	$575.75	$363.59	$409.04	$403.36	$453.78	$275.14	$309.53	$301.56	$339.26	$457.11	$514.25	$454.24	$511.02	$319.89	$359.88	$331.16	$372.56	$402.80	$453.15	$344.83	$387.93
24	$625.41	$703.59	$595.44	$669.87	$469.87	$528.60	$459.00	$516.38	$366.99	$412.86	$531.99	$598.49	$437.78	$492.50	$511.78	$575.75	$363.59	$409.04	$403.36	$453.78	$275.14	$309.53	$301.56	$339.26	$457.11	$514.25	$454.24	$511.02	$319.89	$359.88	$331.16	$372.56	$402.80	$453.15	$344.83	$387.93
25	$627.91	$706.40	$597.82	$672.55	$471.75	$530.72	$460.84	$518.44	$368.46	$414.52	$534.12	$600.88	$439.53	$494.47	$513.83	$578.06	$365.04	$410.67	$404.97	$455.60	$276.24	$310.77	$302.77	$340.61	$458.94	$516.31	$456.06	$513.06	$321.17	$361.32	$332.48	$374.05	$404.41	$454.96	$346.21	$389.49
26	$640.42	$720.47	$609.73	$685.95	$481.15	$541.29	$470.02	$528.77	$375.80	$422.77	$544.76	$612.85	$448.29	$504.32	$524.06	$589.57	$372.32	$418.86	$413.04	$464.67	$281.74	$316.96	$308.80	$347.40	$468.08	$526.59	$465.14	$523.28	$327.57	$368.51	$339.11	$381.50	$412.47	$464.03	$353.11	$397.24
27	$655.43	$737.36	$624.02	$702.02	$492.42	$553.98	$481.03	$541.16	$384.61	$432.68	$557.53	$627.22	$458.79	$516.14	$536.35	$603.39	$381.04	$428.67	$422.72	$475.56	$288.35	$324.39	$316.03	$355.54	$479.05	$538.93	$476.04	$535.55	$335.24	$377.15	$347.06	$390.44	$422.13	$474.90	$361.38	$406.55
28	$679.82	$764.80	$647.24	$728.15	$510.75	$574.59	$498.93	$561.30	$398.92	$448.78	$578.27	$650.56	$475.87	$535.35	$556.30	$625.84	$395.22	$444.63	$438.45	$493.26	$299.08	$336.46	$327.80	$368.77	$496.88	$558.99	$493.76	$555.48	$347.72	$391.19	$359.97	$404.97	$437.84	$492.57	$374.83	$421.68
29	$699.83	$787.31	$666.30	$749.58	$525.78	$591.51	$513.62	$577.82	$410.66	$461.99	$595.30	$669.71	$489.88	$551.11	$572.68	$644.27	$406.86	$457.71	$451.36	$507.78	$307.88	$346.37	$337.45	$379.63	$511.51	$575.44	$508.29	$571.83	$357.96	$402.70	$370.57	$416.89	$450.73	$507.07	$385.86	$434.10
30	$709.84	$834.06	$675.82	$794.09	$533.30	$626.63	$520.97	$612.13	$416.53	$489.43	$603.81	$709.48	$496.88	$583.83	$580.87	$682.52	$412.67	$484.89	$457.81	$537.93	$312.28	$366.93	$342.27	$402.17	$518.82	$609.61	$515.56	$605.79	$363.08	$426.61	$375.87	$441.64	$457.18	$537.18	$391.38	$459.87
31	$724.85	$851.70	$690.11	$810.89	$544.58	$639.88	$531.98	$625.08	$425.34	$499.78	$616.58	$724.48	$507.39	$596.18	$593.15	$696.95	$421.40	$495.15	$467.49	$549.31	$318.89	$374.69	$349.51	$410.67	$529.79	$622.50	$526.46	$618.60	$370.75	$435.63	$383.81	$450.98	$466.85	$548.54	$399.66	$469.60
32	$739.86	$869.34	$704.41	$827.68	$555.86	$653.13	$543.00	$638.02	$434.15	$510.13	$629.34	$739.48	$517.89	$608.53	$605.44	$711.39	$430.13	$505.40	$477.17	$560.68	$325.49	$382.45	$356.75	$419.18	$540.76	$635.39	$537.37	$631.40	$378.43	$444.66	$391.76	$460.32	$476.51	$559.90	$407.93	$479.32
33	$749.24	$880.36	$713.34	$838.17	$562.90	$661.41	$549.88	$646.11	$439.65	$516.59	$637.32	$748.86	$524.46	$616.24	$613.11	$720.41	$435.58	$511.81	$483.23	$567.79	$329.62	$387.30	$361.27	$424.49	$547.62	$643.45	$544.18	$639.41	$383.23	$450.29	$396.73	$466.16	$482.55	$567.00	$413.11	$485.40
34	$759.25	$892.12	$722.86	$849.37	$570.42	$670.25	$557.23	$654.74	$445.53	$523.49	$645.84	$758.86	$531.46	$624.47	$621.30	$730.03	$441.40	$518.64	$489.68	$575.37	$334.02	$392.47	$366.09	$430.16	$554.93	$652.04	$551.45	$647.95	$388.35	$456.31	$402.03	$472.38	$489.00	$574.57	$418.62	$491.88
35	$764.25	$897.99	$727.63	$854.96	$574.18	$674.66	$560.90	$659.06	$448.46	$526.94	$650.09	$763.86	$534.97	$628.59	$625.40	$734.84	$444.31	$522.06	$492.91	$579.16	$336.22	$395.06	$368.51	$432.99	$558.59	$656.34	$555.08	$652.22	$390.91	$459.31	$404.68	$475.50	$492.22	$578.36	$421.38	$495.12
36	$769.25	$903.87	$732.39	$860.56	$577.94	$679.08	$564.57	$663.37	$451.40	$530.39	$654.35	$768.86	$538.47	$632.70	$629.49	$739.65	$447.22	$525.48	$496.13	$582.96	$338.42	$397.65	$370.92	$435.83	$562.25	$660.64	$558.72	$656.49	$393.46	$462.32	$407.33	$478.61	$495.44	$582.15	$424.14	$498.37
37	$774.26	$909.75	$737.15	$866.16	$581.70	$683.50	$568.24	$667.68	$454.33	$533.84	$658.60	$773.86	$541.97	$636.82	$633.58	$744.46	$450.12	$528.90	$499.36	$586.75	$340.62	$400.23	$373.33	$438.66	$565.90	$664.94	$562.35	$660.76	$396.02	$465.33	$409.98	$481.72	$498.67	$585.93	$426.90	$501.61
38	$779.26	$915.63	$741.92	$871.75	$585.46	$687.91	$571.91	$672.00	$457.27	$537.29	$662.86	$778.86	$545.47	$640.93	$637.68	$749.27	$453.03	$532.31	$502.59	$590.54	$342.82	$402.82	$375.74	$441.50	$569.56	$669.23	$565.98	$665.03	$398.58	$468.33	$412.63	$484.83	$501.89	$589.72	$429.66	$504.85
39	$789.27	$927.39	$751.45	$882.85	$592.98	$696.75	$579.26	$680.63	$463.14	$544.19	$671.37	$788.86	$552.48	$649.16	$645.87	$758.89	$458.85	$539.15	$509.04	$598.12	$347.23	$407.99	$380.57	$447.17	$576.87	$677.83	$573.25	$673.57	$403.70	$474.35	$417.92	$491.06	$508.33	$597.29	$435.18	$511.33
40	$799.27	$979.11	$760.97	$932.19	$600.49	$735.60	$586.60	$718.59	$469.01	$574.54	$679.88	$832.86	$559.48	$685.37	$654.05	$801.22	$464.67	$569.22	$515.49	$631.48	$351.63	$430.75	$385.39	$472.11	$584.19	$715.63	$580.52	$711.14	$408.82	$500.80	$423.22	$518.45	$514.78	$630.60	$440.69	$539.85
41	$814.28	$997.50	$775.26	$949.70	$611.77	$749.42	$597.62	$732.08	$477.82	$585.33	$692.65	$848.50	$569.99	$698.24	$666.34	$816.26	$473.39	$579.91	$525.17	$643.34	$358.23	$438.83	$392.63	$480.97	$595.16	$729.07	$591.42	$724.49	$416.50	$510.21	$431.17	$528.18	$524.45	$642.45	$448.97	$549.99
42	$828.67	$1,015.12	$788.96	$966.47	$622.58	$762.66	$608.18	$745.01	$486.26	$595.67	$704.89	$863.49	$580.06	$710.57	$678.11	$830.68	$481.76	$590.15	$534.45	$654.70	$364.56	$446.59	$399.57	$489.47	$605.67	$741.95	$601.87	$737.29	$423.85	$519.22	$438.79	$537.51	$533.71	$653.79	$456.90	$559.70
43	$848.68	$1,039.63	$808.01	$989.81	$637.61	$781.08	$622.86	$763.01	$498.01	$610.06	$721.91	$884.34	$594.07	$727.73	$694.49	$850.74	$493.39	$604.40	$547.36	$670.52	$373.36	$457.37	$409.22	$501.29	$620.30	$759.87	$616.40	$755.09	$434.09	$531.76	$449.38	$550.50	$546.60	$669.58	$467.93	$573.22
44	$873.70	$1,070.28	$831.83	$1,018.99	$656.41	$804.10	$641.22	$785.50	$512.69	$628.04	$743.19	$910.41	$611.58	$749.18	$714.96	$875.82	$507.94	$622.22	$563.49	$690.28	$384.37	$470.85	$421.28	$516.07	$638.58	$782.26	$634.57	$777.35	$446.89	$547.44	$462.63	$566.72	$562.71	$689.32	$481.73	$590.12
45	$903.09	$1,106.29	$859.82	$1,053.27	$678.49	$831.15	$662.80	$811.93	$529.93	$649.17	$768.19	$941.04	$632.15	$774.39	$739.01	$905.29	$525.02	$643.15	$582.45	$713.50	$397.30	$486.70	$435.45	$533.43	$660.07	$808.58	$655.92	$803.51	$461.92	$565.85	$478.20	$585.79	$581.64	$712.51	$497.93	$609.97
46	$938.12	$1,149.19	$893.16	$1,094.12	$704.81	$863.39	$688.50	$843.41	$550.49	$674.34	$797.99	$977.53	$656.67	$804.42	$767.67	$940.40	$545.39	$668.10	$605.04	$741.17	$412.71	$505.57	$452.34	$554.12	$685.67	$839.94	$681.36	$834.67	$479.84	$587.80	$496.74	$608.51	$604.20	$740.15	$517.25	$633.63
47	$977.52	$1,197.46	$930.67	$1,140.07	$734.41	$899.65	$717.42	$878.84	$573.61	$702.67	$831.50	$1,018.59	$684.25	$838.21	$799.91	$979.89	$568.29	$696.16	$630.45	$772.30	$430.04	$526.80	$471.34	$577.39	$714.46	$875.22	$709.98	$869.72	$499.99	$612.49	$517.60	$634.06	$629.58	$771.23	$538.97	$660.24
48	$1,022.55	$1,252.62	$973.54	$1,192.59	$768.24	$941.09	$750.47	$919.32	$600.03	$735.04	$869.80	$1,065.51	$715.77	$876.82	$836.76	$1,025.03	$594.47	$728.23	$659.49	$807.88	$449.85	$551.07	$493.05	$603.99	$747.37	$915.53	$742.68	$909.79	$523.02	$640.70	$541.45	$663.27	$658.58	$806.76	$563.80	$690.65
49	$1,066.95	$1,307.01	$1,015.82	$1,244.38	$801.60	$981.96	$783.05	$959.24	$626.08	$766.95	$907.57	$1,111.78	$746.85	$914.89	$873.10	$1,069.54	$620.28	$759.85	$688.13	$842.96	$469.39	$575.00	$514.46	$630.22	$779.83	$955.29	$774.93	$949.29	$545.73	$668.52	$564.96	$692.07	$687.18	$841.79	$588.28	$720.64
50	$1,116.98	$1,535.85	$1,063.46	$1,462.25	$839.19	$1,153.88	$819.77	$1,127.19	$655.44	$901.24	$950.13	$1,306.43	$781.88	$1,075.08	$914.04	$1,256.80	$649.37	$892.89	$720.40	$990.55	$491.40	$675.68	$538.59	$740.56	$816.40	$1,122.55	$811.27	$1,115.50	$571.32	$785.57	$591.45	$813.25	$719.40	$989.18	$615.87	$846.82
51	$1,166.39	$1,603.79	$1,110.50	$1,526.93	$876.31	$1,204.92	$856.04	$1,177.05	$684.44	$941.10	$992.16	$1,364.22	$816.46	$1,122.63	$954.47	$1,312.40	$678.10	$932.38	$752.27	$1,034.37	$513.14	$705.56	$562.41	$773.31	$852.51	$1,172.20	$847.16	$1,164.84	$596.59	$820.32	$617.61	$849.22	$751.22	$1,032.93	$643.11	$884.27
52	$1,220.80	$1,678.60	$1,162.30	$1,598.16	$917.19	$1,261.13	$895.97	$1,231.96	$716.36	$985.00	$1,038.44	$1,427.86	$854.55	$1,175.00	$998.99	$1,373.62	$709.73	$975.88	$787.36	$1,082.62	$537.07	$738.48	$588.65	$809.39	$892.28	$1,226.88	$886.68	$1,219.18	$624.43	$858.58	$646.42	$888.83	$786.27	$1,081.12	$673.11	$925.52
53	$1,275.84	$1,754.28	$1,214.70	$1,670.21	$958.53	$1,317.99	$936.36	$1,287.50	$748.66	$1,029.41	$1,085.26	$1,492.23	$893.07	$1,227.97	$1,044.03	$1,435.54	$741.72	$1,019.87	$822.85	$1,131.42	$561.29	$771.77	$615.18	$845.88	$932.50	$1,282.19	$926.65	$1,274.14	$652.58	$897.29	$675.57	$928.90	$821.71	$1,129.85	$703.45	$967.25
54	$1,335.25	$1,835.97	$1,271.26	$1,747.99	$1,003.17	$1,379.36	$979.97	$1,347.45	$783.52	$1,077.35	$1,135.80	$1,561.72	$934.66	$1,285.16	$1,092.65	$1,502.39	$776.26	$1,067.36	$861.17	$1,184.11	$587.42	$807.71	$643.83	$885.27	$975.93	$1,341.90	$969.80	$1,333.48	$682.97	$939.08	$707.03	$972.16	$859.98	$1,182.47	$736.21	$1,012.29
55	$1,394.66	$1,917.66	$1,327.83	$1,825.77	$1,047.81	$1,440.74	$1,023.57	$1,407.41	$818.39	$1,125.28	$1,186.34	$1,631.21	$976.25	$1,342.34	$1,141.27	$1,569.25	$810.81	$1,114.86	$899.49	$1,236.80	$613.56	$843.65	$672.48	$924.66	$1,019.36	$1,401.61	$1,012.96	$1,392.81	$713.35	$980.86	$738.49	$1,015.42	$898.24	$1,235.09	$768.97	$1,057.33
56	$1,459.08	$2,006.24	$1,389.16	$1,910.10	$1,096.21	$1,507.28	$1,070.85	$1,472.41	$856.19	$1,177.26	$1,241.13	$1,706.56	$1,021.34	$1,404.34	$1,193.98	$1,641.73	$848.26	$1,166.35	$941.04	$1,293.93	$641.90	$882.63	$703.54	$967.37	$1,066.44	$1,466.35	$1,059.74	$1,457.15	$746.30	$1,026.17	$772.60	$1,062.32	$939.73	$1,292.13	$804.49	$1,106.17
57	$1,524.12	$2,095.67	$1,451.09	$1,995.25	$1,145.07	$1,574.48	$1,118.58	$1,538.05	$894.35	$1,229.74	$1,296.46	$1,782.63	$1,066.87	$1,466.95	$1,247.21	$1,714.91	$886.07	$1,218.34	$982.99	$1,351.61	$670.52	$921.96	$734.90	$1,010.49	$1,113.98	$1,531.72	$1,106.98	$1,522.10	$779.57	$1,071.91	$807.04	$1,109.68	$981.62	$1,349.73	$840.35	$1,155.48
58	$1,593.54	$2,191.12	$1,517.18	$2,086.12	$1,197.23	$1,646.19	$1,169.53	$1,608.11	$935.09	$1,285.75	$1,355.51	$1,863.83	$1,115.46	$1,533.76	$1,304.02	$1,793.02	$926.43	$1,273.84	$1,027.76	$1,413.17	$701.06	$963.95	$768.37	$1,056.52	$1,164.72	$1,601.48	$1,157.40	$1,591.43	$815.08	$1,120.73	$843.80	$1,160.22	$1,026.33	$1,411.21	$878.63	$1,208.11
59	$1,627.94	$2,238.42	$1,549.93	$2,131.15	$1,223.07	$1,681.72	$1,194.78	$1,642.82	$955.27	$1,313.50	$1,384.77	$1,904.06	$1,139.54	$1,566.87	$1,332.16	$1,831.72	$946.42	$1,301.33	$1,049.95	$1,443.68	$716.19	$984.76	$784.96	$1,079.32	$1,189.86	$1,636.05	$1,182.39	$1,625.78	$832.67	$1,144.93	$862.01	$1,185.26	$1,048.49	$1,441.67	$897.59	$1,234.19
60	$1,697.36	$2,333.87	$1,616.02	$2,222.03	$1,275.23	$1,753.44	$1,245.73	$1,712.87	$996.01	$1,369.51	$1,443.82	$1,985.25	$1,188.13	$1,633.69	$1,388.97	$1,909.84	$986.78	$1,356.83	$1,094.72	$1,505.24	$746.73	$1,026.75	$818.43	$1,125.35	$1,240.60	$1,705.82	$1,232.81	$1,695.11	$868.18	$1,193.75	$898.77	$1,235.81	$1,093.20	$1,503.15	$935.87	$1,286.82
61	$1,757.40	$2,416.43	$1,673.19	$2,300.63	$1,320.33	$1,815.46	$1,289.79	$1,773.46	$1,031.24	$1,417.96	$1,494.89	$2,055.48	$1,230.16	$1,691.47	$1,438.10	$1,977.39	$1,021.69	$1,404.82	$1,133.44	$1,558.48	$773.14	$1,063.07	$847.38	$1,165.15	$1,284.48	$1,766.16	$1,276.41	$1,755.07	$898.89	$1,235.97	$930.56	$1,279.52	$1,131.87	$1,556.32	$968.97	$1,332.34
62	$1,796.80	$2,470.60	$1,710.70	$2,352.21	$1,349.94	$1,856.16	$1,318.71	$1,813.22	$1,054.36	$1,449.75	$1,528.41	$2,101.56	$1,257.74	$1,729.40	$1,470.34	$2,021.72	$1,044.59	$1,436.32	$1,158.85	$1,593.42	$790.48	$1,086.91	$866.38	$1,191.28	$1,313.28	$1,805.76	$1,305.03	$1,794.42	$919.04	$1,263.69	$951.42	$1,308.21	$1,157.24	$1,591.21	$990.70	$1,362.21
63	$1,846.21	$2,538.54	$1,757.74	$2,416.89	$1,387.06	$1,907.20	$1,354.97	$1,863.08	$1,083.35	$1,489.61	$1,570.43	$2,159.35	$1,291.92	$1,776.95	$1,510.77	$2,077.32	$1,073.32	$1,475.81	$1,190.72	$1,637.24	$812.21	$1,116.79	$890.21	$1,224.03	$1,349.39	$1,855.41	$1,340.92	$1,843.76	$944.32	$1,298.43	$977.58	$1,344.18	$1,189.07	$1,634.97	$1,017.94	$1,399.66
64+	$1,876.23	$2,579.82	$1,786.32	$2,456.19	$1,409.61	$1,938.21	$1,377.00	$1,893.38	$1,100.97	$1,513.83	$1,595.97	$2,194.46	$1,313.34	$1,805.84	$1,535.34	$2,111.09	$1,090.77	$1,499.81	$1,210.08	$1,663.86	$825.42	$1,134.95	$904.68	$1,243.94	$1,371.33	$1,885.58	$1,362.72	$1,873.74	$959.67	$1,319.55	$993.48	$1,366.04	$1,208.40	$1,661.55	$1,034.49	$1,422.42

QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred $10/$20/$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred $20/$40/$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred $40/$80/$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic $1,500/$20/$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic $3,800/$40/$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 $1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 $2,400/$25/$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 $2,100/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 $2,300/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 $3,400/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 $5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 $7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 $3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic $2,500/$40/$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic $5,000/$50/$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure $4,750/$40/$80/$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 $4,100/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 $3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name QCC Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | | | | | | | | RATING AREA 4 | | | | | | | RATING AREA 5 | | | | | | | RATING AREA 6 | | | | | | | | | RATING AREA 7 | | | RATING AREA 8 | | | | | RATING AREA 9 | | | | | | |
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Company Name: QCC Insurance Company
Market: Small Group
Product: PPO
Effective Date of Rates: October 1, 2023
Ending date of Rates: December 31, 2023

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	31609PA0150025		31609PA0150026		31609PA0150027		31609PA0150028		31609PA0150029		31609PA0150030		31609PA0150031		31609PA0150032		31609PA0150034		31609PA0150035		31609PA0150036		31609PA0150037		31609PA0150039		31609PA0150047		31609PA0150048		31609PA0150049		31609PA0150050		31609PA0170001	
Plan Marketing Name =>	ice PPO Platinum Preferred $		ice PPO Platinum Preferred $		choice PPO Gold Preferred $40		ice PPO Gold Classic $1,500/$		ice PPO Silver Classic $3,800/		choice PPO Platinum HSA-50 $		ice PPO Gold HSA-25 $2,400/$		Choice PPO Gold HSA-0 $2,10		Choice PPO Silver HSA-0 $2,3		Choice PPO Silver HSA-0 $3,4		Choice PPO Bronze HSA-0 $5,		Choice PPO Bronze HSA-0 $7,4		Choice PPO Gold HRA-20 $3,7		ice PPO Gold Classic $2,500/$		ice PPO Silver Classic $5,000/$		ice PPO Silver Secure $4,750/$		Choice PPO Silver HSA-0 $4,16		Choice EPO Silver HSA-0 $3,0	
Form # =>	16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		184-BC.SG.OFF.HSA.HRA Rev.		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		16884-BC.SG.OFF Rev. 1.23		184-BC.SG.OFF.HSA.HRA Rev.		17014-BC.SG.OFF.HSA Rev. 1.2	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Platinum		Platinum		Gold		Gold		Silver		Platinum		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$0		$0		$0		$1,500		$3,750		$1,800		$2,400		$2,100		$2,300		$3,400		$5,600		$7,450		$3,700		$2,500		$5,000		$4,750		$4,100		$3,000	
Coinsurance =>	0%		0%		0%		20%		30%		0%		10%		0%		30%		10%		50%		0%		0%		0%		10%		0%		0%		20%	
Copays =>	$10/$20		$20/$40		$40/$80		$20 no ded/$40 no ded		$40 no ded/$80 no ded		0% after ded		$25/$50		0% after ded		30% after ded		10% after ded		50% after ded		0% after ded		0% after ded		$40 no ded/$80 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	$3,500		$4,000		$9,100		$8,000		$9,100		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,450		$7,000		$9,100		$9,100		$7,450		$7,450	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	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	$485.61	$485.61	$462.34	$462.34	$364.84	$364.84	$356.40	$356.40	$284.95	$284.95	$413.08	$413.08	$339.93	$339.93	$397.38	$397.38	$282.32	$282.32	$313.20	$313.20	$213.64	$213.64	$234.16	$234.16	$354.94	$354.94	$352.70	$352.70	$248.39	$248.39	$257.14	$257.14	$312.76	$312.76	$267.75	$267.75
15	$528.78	$528.78	$503.44	$503.44	$397.27	$397.27	$388.08	$388.08	$310.28	$310.28	$449.80	$449.80	$370.14	$370.14	$432.70	$432.70	$307.42	$307.42	$341.04	$341.04	$232.63	$232.63	$254.97	$254.97	$386.49	$386.49	$384.05	$384.05	$270.47	$270.47	$280.00	$280.00	$340.56	$340.56	$291.55	$291.55
16	$545.28	$545.28	$519.15	$519.15	$409.67	$409.67	$400.19	$400.19	$319.97	$319.97	$463.83	$463.83	$381.70	$381.70	$446.21	$446.21	$317.01	$317.01	$351.68	$351.68	$239.89	$239.89	$262.93	$262.93	$398.55	$398.55	$396.04	$396.04	$278.91	$278.91	$288.74	$288.74	$351.19	$351.19	$300.65	$300.65
17	$561.79	$561.79	$534.87	$534.87	$422.07	$422.07	$412.30	$412.30	$329.65	$329.65	$477.87	$477.87	$393.25	$393.25	$459.71	$459.71	$326.61	$326.61	$362.33	$362.33	$247.15	$247.15	$270.89	$270.89	$410.61	$410.61	$408.03	$408.03	$287.35	$287.35	$297.48	$297.48	$361.82	$361.82	$309.75	$309.75
18	$579.56	$579.56	$551.79	$551.79	$435.43	$435.43	$425.35	$425.35	$340.08	$340.08	$492.99	$492.99	$405.69	$405.69	$474.26	$474.26	$336.94	$336.94	$373.79	$373.79	$254.97	$254.97	$279.46	$279.46	$423.60	$423.60	$420.94	$420.94	$296.44	$296.44	$306.89	$306.89	$373.27	$373.27	$319.55	$319.55
19	$597.34	$597.34	$568.71	$568.71	$448.78	$448.78	$438.39	$438.39	$350.51	$350.51	$508.11	$508.11	$418.13	$418.13	$488.80	$488.80	$347.28	$347.28	$385.25	$385.25	$262.79	$262.79	$288.03	$288.03	$436.60	$436.60	$433.85	$433.85	$305.53	$305.53	$316.30	$316.30	$384.72	$384.72	$329.35	$329.35
20	$615.75	$615.75	$586.24	$586.24	$462.61	$462.61	$451.90	$451.90	$361.32	$361.32	$523.77	$523.77	$431.02	$431.02	$503.87	$503.87	$357.98	$357.98	$397.13	$397.13	$270.89	$270.89	$296.91	$296.91	$450.05	$450.05	$447.22	$447.22	$314.95	$314.95	$326.05	$326.05	$396.57	$396.57	$339.50	$339.50
21	$634.79	$714.14	$604.37	$679.92	$476.92	$536.54	$465.88	$524.12	$372.49	$419.05	$539.97	$607.47	$444.35	$499.89	$519.45	$584.38	$369.05	$415.18	$409.41	$460.59	$279.27	$314.18	$306.09	$344.35	$463.97	$521.97	$461.05	$518.68	$324.69	$365.28	$336.13	$378.15	$408.84	$459.95	$350.00	$393.75
22	$634.79	$714.14	$604.37	$679.92	$476.92	$536.54	$465.88	$524.12	$372.49	$419.05	$539.97	$607.47	$444.35	$499.89	$519.45	$584.38	$369.05	$415.18	$409.41	$460.59	$279.27	$314.18	$306.09	$344.35	$463.97	$521.97	$461.05	$518.68	$324.69	$365.28	$336.13	$378.15	$408.84	$459.95	$350.00	$393.75
23	$634.79	$714.14	$604.37	$679.92	$476.92	$536.54	$465.88	$524.12	$372.49	$419.05	$539.97	$607.47	$444.35	$499.89	$519.45	$584.38	$369.05	$415.18	$409.41	$460.59	$279.27	$314.18	$306.09	$344.35	$463.97	$521.97	$461.05	$518.68	$324.69	$365.28	$336.13	$378.15	$408.84	$459.95	$350.00	$393.75
24	$634.79	$714.14	$604.37	$679.92	$476.92	$536.54	$465.88	$524.12	$372.49	$419.05	$539.97	$607.47	$444.35	$499.89	$519.45	$584.38	$369.05	$415.18	$409.41	$460.59	$279.27	$314.18	$306.09	$344.35	$463.97	$521.97	$461.05	$518.68	$324.69	$365.28	$336.13	$378.15	$408.84	$459.95	$350.00	$393.75
25	$637.33	$717.00	$606.79	$682.64	$478.83	$538.68	$467.74	$526.21	$373.98	$420.73	$542.13	$609.90	$446.13	$501.89	$521.53	$586.72	$370.53	$416.84	$411.05	$462.43	$280.39	$315.44	$307.31	$345.73	$465.83	$524.05	$462.89	$520.76	$325.99	$366.74	$337.47	$379.66	$410.48	$461.78	$351.40	$395.33
26	$650.02	$731.28	$618.87	$696.23	$488.37	$549.41	$477.06	$536.69	$381.43	$429.11	$552.93	$622.05	$455.01	$511.89	$531.92	$598.41	$377.91	$425.15	$419.24	$471.64	$285.97	$321.72	$313.44	$352.62	$475.11	$534.49	$472.12	$531.13	$332.48	$374.04	$344.20	$387.22	$418.65	$470.98	$358.40	$403.20
27	$665.26	$748.42	$633.38	$712.55	$499.81	$562.29	$488.24	$549.27	$390.37	$439.17	$565.89	$636.62	$465.68	$523.89	$544.38	$612.43	$386.76	$435.11	$429.06	$482.69	$292.67	$329.26	$320.78	$360.88	$486.24	$547.02	$483.18	$543.58	$340.28	$382.81	$352.26	$396.30	$428.46	$482.02	$366.80	$412.65
28	$690.02	$776.27	$656.95	$739.07	$518.41	$583.21	$506.41	$569.71	$404.90	$455.51	$586.95	$660.32	$483.01	$543.38	$564.64	$635.22	$401.16	$451.30	$445.03	$500.66	$303.57	$341.51	$332.72	$374.31	$504.34	$567.38	$501.16	$563.81	$352.94	$397.06	$365.37	$411.04	$444.41	$499.96	$380.45	$428.01
29	$710.33	$799.12	$676.29	$760.83	$533.67	$600.38	$521.32	$586.48	$416.82	$468.92	$604.23	$679.75	$497.23	$559.38	$581.26	$653.92	$412.97	$464.59	$458.13	$515.40	$312.50	$351.57	$342.51	$385.33	$519.18	$584.08	$515.91	$580.40	$363.33	$408.74	$376.13	$423.15	$457.49	$514.68	$391.65	$440.61
30	$720.49	$846.57	$685.96	$806.00	$541.30	$636.03	$528.77	$621.31	$422.78	$496.76	$612.87	$720.12	$504.34	$592.60	$589.58	$692.75	$418.87	$492.17	$464.68	$546.00	$316.97	$372.44	$347.41	$408.21	$526.61	$618.76	$523.29	$614.87	$368.52	$433.01	$381.51	$448.27	$464.03	$545.24	$397.25	$466.77
31	$735.72	$864.47	$700.46	$823.05	$552.75	$649.48	$539.95	$634.45	$431.72	$507.27	$625.83	$735.34	$515.00	$605.13	$602.04	$707.40	$427.73	$502.58	$474.51	$557.54	$323.67	$380.32	$354.76	$416.84	$537.74	$631.85	$534.36	$627.87	$376.32	$442.17	$389.57	$457.75	$473.85	$556.77	$405.65	$476.64
32	$750.96	$882.37	$714.97	$840.09	$564.20	$662.93	$551.14	$647.58	$440.66	$517.77	$638.78	$750.57	$525.67	$617.66	$614.51	$722.05	$436.59	$512.99	$484.33	$569.09	$330.38	$388.19	$362.10	$425.47	$548.88	$644.93	$545.42	$640.87	$384.11	$451.33	$397.64	$467.23	$483.66	$568.30	$414.05	$486.51
33	$760.48	$893.56	$724.04	$850.74	$571.35	$671.34	$558.12	$655.80	$446.24	$524.34	$646.88	$760.09	$532.33	$625.49	$622.30	$731.20	$442.12	$519.49	$490.47	$576.31	$334.57	$393.11	$366.70	$430.87	$555.84	$653.11	$552.34	$649.00	$388.98	$457.05	$402.68	$473.15	$489.79	$575.50	$419.30	$492.68
34	$770.64	$905.50	$733.71	$862.10	$578.98	$680.30	$565.58	$664.55	$452.20	$531.34	$655.52	$770.24	$539.44	$633.84	$630.61	$740.97	$448.03	$526.43	$497.02	$584.00	$339.03	$398.36	$371.59	$436.62	$563.26	$661.83	$559.71	$657.66	$394.17	$463.15	$408.06	$479.47	$496.33	$583.19	$424.90	$499.26
35	$775.71	$911.46	$738.54	$867.78	$582.80	$684.79	$569.31	$668.93	$455.18	$534.84	$659.84	$775.32	$543.00	$638.02	$634.77	$745.85	$450.98	$529.90	$500.30	$587.85	$341.27	$400.99	$374.04	$439.50	$566.97	$666.19	$563.40	$662.00	$396.77	$466.21	$410.75	$482.63	$499.60	$587.03	$427.70	$502.55
36	$780.79	$917.43	$743.38	$873.47	$586.61	$689.27	$573.03	$673.31	$458.16	$538.34	$664.16	$780.39	$546.55	$642.20	$638.92	$750.74	$453.93	$533.37	$503.57	$591.70	$343.50	$403.61	$376.49	$442.38	$570.68	$670.55	$567.09	$666.33	$399.37	$469.26	$413.44	$485.79	$502.87	$590.88	$430.50	$505.84
37	$785.87	$923.40	$748.21	$879.15	$590.43	$693.75	$576.76	$677.69	$461.14	$541.84	$668.48	$785.47	$550.11	$646.37	$643.08	$755.62	$456.88	$536.84	$506.85	$595.55	$345.74	$406.24	$378.94	$445.25	$574.39	$674.91	$570.78	$670.67	$401.97	$472.31	$416.13	$488.95	$506.14	$594.72	$433.30	$509.13
38	$790.95	$929.36	$753.05	$884.83	$594.24	$698.23	$580.49	$682.07	$464.12	$545.34	$672.80	$790.54	$553.66	$650.55	$647.23	$760.50	$459.84	$540.31	$510.12	$599.40	$347.97	$408.87	$381.39	$448.13	$578.11	$679.28	$574.47	$675.00	$404.56	$475.36	$418.82	$492.11	$509.41	$598.56	$436.10	$512.42
39	$801.10	$941.30	$762.71	$896.19	$601.87	$707.20	$587.94	$690.83	$470.08	$552.35	$681.44	$800.69	$560.77	$658.90	$655.55	$770.27	$465.74	$547.25	$516.68	$607.09	$352.44	$414.12	$386.29	$453.89	$585.53	$688.00	$581.85	$683.67	$409.76	$481.47	$424.20	$498.43	$515.96	$606.25	$441.70	$519.00
40	$811.26	$993.80	$772.38	$946.17	$609.50	$746.64	$595.39	$729.36	$476.04	$583.15	$690.08	$845.35	$567.88	$695.65	$663.86	$813.22	$471.65	$577.77	$523.23	$640.95	$356.91	$437.21	$391.18	$479.20	$592.95	$726.37	$589.22	$721.80	$414.95	$508.32	$429.57	$526.23	$522.50	$640.06	$447.30	$547.94
41	$826.50	$1,012.46	$786.89	$963.94	$620.95	$760.66	$606.58	$743.06	$484.98	$594.10	$703.04	$861.23	$578.54	$708.72	$676.32	$828.50	$480.50	$588.62	$533.05	$652.99	$363.61	$445.42	$398.53	$488.20	$604.09	$740.01	$600.29	$735.35	$422.75	$517.86	$437.64	$536.11	$532.31	$652.08	$455.70	$558.23
42	$841.10	$1,030.34	$800.79	$980.97	$631.92	$774.10	$617.29	$756.18	$493.55	$604.60	$715.46	$876.44	$588.76	$721.24	$688.27	$843.13	$488.99	$599.01	$542.47	$664.52	$370.03	$453.29	$405.57	$496.82	$614.76	$753.08	$610.89	$748.34	$430.21	$527.01	$445.37	$545.58	$541.71	$663.60	$463.75	$568.09
43	$861.41	$1,055.23	$820.13	$1,004.66	$647.18	$792.80	$632.20	$774.44	$505.47	$619.20	$732.74	$897.61	$602.98	$738.65	$704.89	$863.49	$500.80	$613.48	$555.57	$680.57	$378.97	$464.24	$415.36	$508.82	$629.61	$771.27	$625.64	$766.41	$440.60	$539.74	$456.13	$558.76	$554.80	$679.62	$474.95	$581.81
44	$886.80	$1,086.33	$844.30	$1,034.27	$666.26	$816.17	$650.83	$797.27	$520.37	$637.45	$754.34	$924.06	$620.76	$760.43	$725.67	$888.95	$515.56	$631.56	$571.95	$700.63	$390.14	$477.92	$427.61	$523.82	$648.17	$794.00	$644.09	$789.01	$453.59	$555.65	$469.57	$575.23	$571.15	$699.66	$488.95	$598.96
45	$916.64	$1,122.88	$872.71	$1,069.07	$688.67	$843.62	$672.73	$824.10	$537.88	$658.90	$779.72	$955.15	$641.64	$786.01	$750.09	$918.86	$532.91	$652.81	$591.19	$724.21	$403.27	$494.00	$441.99	$541.44	$669.97	$820.72	$665.76	$815.55	$468.85	$574.34	$485.37	$594.58	$590.36	$723.20	$505.40	$619.12
46	$952.19	$1,166.43	$906.56	$1,110.53	$715.38	$876.34	$698.82	$856.05	$558.74	$684.45	$809.96	$992.19	$666.53	$816.49	$779.18	$954.49	$553.58	$678.13	$614.12	$752.29	$418.91	$513.16	$459.14	$562.44	$695.96	$852.54	$691.58	$847.18	$487.04	$596.62	$504.20	$617.64	$613.26	$751.24	$525.00	$643.13
47	$992.18	$1,215.42	$944.63	$1,157.17	$745.43	$913.15	$728.17	$892.01	$582.20	$713.20	$843.97	$1,033.87	$694.52	$850.79	$811.90	$994.58	$576.83	$706.61	$639.91	$783.89	$436.50	$534.71	$478.42	$586.06	$725.19	$888.35	$720.62	$882.76	$507.49	$621.68	$525.37	$643.58	$639.02	$782.80	$547.05	$670.14
48	$1,037.88	$1,271.41	$988.14	$1,210.48	$779.76	$955.21	$761.71	$933.10	$609.02	$746.05	$882.85	$1,081.49	$726.51	$889.98	$849.30	$1,040.39	$603.40	$739.16	$669.39	$820.00	$456.61	$559.34	$500.46	$613.06	$758.59	$929.27	$753.82	$923.43	$530.87	$650.31	$549.57	$673.23	$668.45	$818.86	$572.25	$701.01
49	$1,082.95	$1,326.62	$1,031.06	$1,263.04	$813.63	$996.69	$794.79	$973.62	$635.47	$778.45	$921.19	$1,128.46	$758.06	$928.62	$886.18	$1,085.57	$629.60	$771.26	$698.45	$855.61	$476.43	$583.63	$522.19	$639.68	$791.53	$969.63	$786.55	$963.53	$553.92	$678.55	$573.44	$702.46	$697.48	$854.41	$597.10	$731.45
50	$1,133.73	$1,558.89	$1,079.40	$1,484.18	$851.78	$1,171.20	$832.06	$1,144.08	$665.27	$914.74	$964.39	$1,326.03	$793.61	$1,091.21	$927.74	$1,275.64	$659.12	$906.29	$731.21	$1,005.41	$498.78	$685.82	$546.68	$751.68	$828.65	$1,139.39	$823.44	$1,132.22	$579.90	$797.36	$600.33	$825.45	$730.19	$1,004.01	$625.10	$859.51
51	$1,183.88	$1,627.84	$1,127.15	$1,549.83	$889.46	$1,223.00	$868.87	$1,194.69	$694.69	$955.20	$1,007.04	$1,384.69	$828.71	$1,139.48	$968.77	$1,332.06	$688.28	$946.38	$763.55	$1,049.88	$520.84	$716.15	$570.86	$784.93	$865.30	$1,189.79	$859.86	$1,182.31	$605.55	$832.63	$626.88	$861.96	$762.49	$1,048.42	$652.75	$897.53
52	$1,239.11	$1,703.78	$1,179.73	$1,622.13	$930.95	$1,280.05	$909.40	$1,250.42	$727.10	$999.76	$1,054.02	$1,449.28	$867.37	$1,192.64	$1,013.97	$1,394.20	$720.39	$990.53	$799.17	$1,098.86	$545.14	$749.56	$597.49	$821.55	$905.67	$1,245.30	$899.97	$1,237.46	$633.79	$871.47	$656.13	$902.17	$798.06	$1,097.33	$683.20	$939.40
53	$1,294.97	$1,780.59	$1,232.91	$1,695.26	$972.92	$1,337.76	$950.40	$1,306.79	$759.88	$1,044.83	$1,101.54	$1,514.62	$906.47	$1,246.40	$1,059.68	$1,457.06	$752.86	$1,035.19	$835.20	$1,148.40	$569.71	$783.35	$624.42	$858.58	$946.50	$1,301.44	$940.54	$1,293.25	$662.37	$910.76	$685.71	$942.84	$834.03	$1,146.80	$714.00	$981.75
54	$1,355.28	$1,863.51	$1,290.33	$1,774.20	$1,018.22	$1,400.06	$994.65	$1,367.65	$795.27	$1,093.49	$1,152.84	$1,585.15	$948.69	$1,304.44	$1,109.03	$1,524.91	$787.92	$1,083.39	$874.09	$1,201.87	$596.24	$819.83	$653.50	$898.57	$990.58	$1,362.04	$984.34	$1,353.47	$693.21	$953.17	$717.64	$986.75	$872.87	$1,200.20	$747.25	$1,027.47
55	$1,415.58	$1,946.42	$1,347.75	$1,853.15	$1,063.53	$1,462.36	$1,038.91	$1,428.50	$830.65	$1,142.15	$1,204.13	$1,655.68	$990.90	$1,362.49	$1,158.37	$1,592.76	$822.98	$1,131.60	$912.98	$1,255.35	$622.77	$856.31	$682.58	$938.55	$1,034.65	$1,422.65	$1,028.14	$1,413.69	$724.06	$995.58	$749.57	$1,030.66	$911.71	$1,253.61	$780.50	$1,073.19
56	$1,480.97	$2,036.33	$1,410.00	$1,938.74	$1,112.65	$1,529.90	$1,086.90	$1,494.48	$869.02	$1,194.90	$1,259.75	$1,732.16	$1,036.67	$1,425.42	$1,211.88	$1,666.33	$860.99	$1,183.87	$955.15	$1,313.34	$651.54	$895.86	$714.11	$981.90	$1,082.44	$1,488.36	$1,075.63	$1,478.99	$757.50	$1,041.56	$784.19	$1,078.26	$953.82	$1,311.51	$816.55	$1,122.76
57	$1,546.88	$2,127.10	$1,472.85	$2,025.17	$1,162.25	$1,598.10	$1,135.35	$1,561.11	$907.76	$1,248.17	$1,315.91	$1,809.37	$1,082.88	$1,488.96	$1,265.90	$1,740.61	$899.37	$1,236.64	$997.73	$1,371.88	$680.58	$935.80	$745.94	$1,025.67	$1,130.69	$1,554.71	$1,123.58	$1,544.92	$791.27	$1,088.00	$819.15	$1,126.33	$996.34	$1,369.97	$852.95	$1,172.81
58	$1,617.44	$2,223.99	$1,539.93	$2,117.41	$1,215.19	$1,670.89	$1,187.06	$1,632.21	$949.10	$1,305.02	$1,375.84	$1,891.78	$1,132.20	$1,556.78	$1,323.56	$1,819.89	$940.34	$1,292.97	$1,043.18	$1,434.37	$711.58	$978.42	$779.92	$1,072.39	$1,182.20	$1,625.52	$1,174.76	$1,615.29	$827.31	$1,137.55	$856.46	$1,177.63	$1,041.72	$1,432.37	$891.80	$1,226.23
59	$1,652.36	$2,271.99	$1,573.18	$2,163.12	$1,241.42	$1,706.96	$1,212.69	$1,667.44	$969.59	$1,333.19	$1,405.54	$1,932.62	$1,156.64	$1,590.38	$1,352.13	$1,859.18	$960.64	$1,320.88	$1,065.69	$1,465.33	$726.94	$999.54	$796.75	$1,095.53	$1,207.71	$1,660.61	$1,200.11	$1,650.16	$845.17	$1,162.11	$874.95	$1,203.05	$1,064.21	$1,463.29	$911.05	$1,252.69
60	$1,722.82	$2,368.88	$1,640.26	$2,255.36	$1,294.36	$1,779.75	$1,264.40	$1,738.55	$1,010.94	$1,390.04	$1,465.48	$2,015.03	$1,205.97	$1,658.20	$1,409.79	$1,938.46	$1,001.60	$1,377.20	$1,111.14	$1,527.82	$757.94	$1,042.17	$830.73	$1,142.25	$1,259.21	$1,731.42	$1,251.29	$1,720.52	$881.21	$1,211.66	$912.26	$1,254.35	$1,109.59	$1,525.69	$949.90	$1,306.11
61	$1,783.76	$2,452.67	$1,698.28	$2,335.13	$1,340.15	$1,842.70	$1,309.12	$1,800.04	$1,046.70	$1,439.21	$1,517.32	$2,086.31	$1,248.62	$1,716.86	$1,459.65	$2,007.02	$1,037.03	$1,425.92	$1,150.44	$1,581.86	$784.75	$1,079.03	$860.11	$1,182.66	$1,303.76	$1,792.66	$1,295.55	$1,781.38	$912.38	$1,254.52	$944.53	$1,298.72	$1,148.84	$1,579.66	$983.50	$1,352.31
62	$1,823.75	$2,507.66	$1,736.36	$2,387.49	$1,370.19	$1,884.01	$1,338.47	$1,840.40	$1,070.16	$1,471.48	$1,551.33	$2,133.08	$1,276.62	$1,755.35	$1,492.38	$2,052.02	$1,060.28	$1,457.89	$1,176.23	$1,617.32	$802.34	$1,103.22	$879.40	$1,209.17	$1,332.99	$1,832.86	$1,324.60	$1,821.32	$932.83	$1,282.65	$965.70	$1,327.84	$1,174.60	$1,615.07	$1,005.55	$1,382.63
63	$1,873.90	$2,576.61	$1,784.10	$2,453.14	$1,407.87	$1,935.82	$1,376.58	$1,891.01	$1,099.59	$1,511.94	$1,593.99	$2,191.74	$1,312.72	$1,803.62	$1,533.42	$2,108.45	$1,089.44	$1,497.97	$1,208.58	$1,661.80	$824.41	$1,133.56	$903.58	$1,242.42	$1,369.64	$1,883.25	$1,361.02	$1,871.40	$958.48	$1,317.92	$992.26	$1,364.33	$1,206.94	$1,659.48	$1,033.20	$1,420.65
64+	$1,904.37	$2,618.51	$1,813.11	$2,493.03	$1,430.76	$1,967.30	$1,397.64	$1,921.76	$1,117.47	$1,536.52	$1,619.91	$2,227.38	$1,333.05	$1,832.94	$1,558.35	$2,142.73	$1,107.15	$1,522.33	$1,228.23	$1,688.82	$837.81	$1,151.99	$918.27	$1,262.62	$1,391.91	$1,913.88	$1,383.15	$1,901.83	$974.07	$1,339.35	$1,008.39	$1,386.54	$1,226.52	$1,686.47	$1,050.00	$1,443.75

QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred $10/$20/$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred $20/$40/$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred $40/$80/$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic $1,500/$20/$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic $3,800/$40/$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 $1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 $2,400/$25/$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 $2,100/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 $2,300/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 $3,400/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 $5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 $7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 $3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic $2,500/$40/$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic $5,000/$50/$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure $4,750/$40/$80/$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 $4,100/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 $3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name QCC Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | | | | | | | | RATING AREA 4 | | | | | | | RATING AREA 5 | | | | | | RATING AREA 6 | | | | | | | | | RATING AREA 7 | | | RATING AREA 8 | | | | | RATING AREA 9 | | | | | | |
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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:	QCC Insurance Company, Inc.	State:	PA
HIOS Issuer ID:	31609	Market:	Small Group
Effective Date of Rate Change(s):	1/1/2023		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2021 to 12/31/2021

	Total	PMPM
Allowed Claims	$497,965,911.67	$566.04
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$404,745,056.16	$460.08
Risk Adjustment	$21,315,200.75	$24.23
Experience Period Premium	$550,291,532.85	$625.52
Experience Period Member Months	879,733	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$102.96	1.034	1.043	1.034	1.043	$119.75
Outpatient Hospital	$113.73	1.037	1.043	1.037	1.043	$133.05
Professional	$159.60	1.022	1.043	1.022	1.043	$181.34
Other Medical	$0.00	1.022	1.043	1.022	1.043	$0.00
Capitation	$62.69	1.000	1.021	1.000	1.021	$65.35
Prescription Drug	$121.29	0.995	1.043	0.995	1.043	$130.63
Total	$560.27					**$630.12**

Morbidity Adjustment		1.000
Demographic Shift		0.999
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2023**	**$629.49**

Manual EHB Allowed Claims PMPM	$740.98
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2023**	**$740.98**	$660,586,633.92
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$31.35	$27,948,650.40
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$709.63**	**$632,637,983.52**

Projected Member Months	**891,504**

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Product-Plan Data Collection

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

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

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

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

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

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

Company Legal Name: **QCC Insurance Company, Inc.**

HIOS Issuer ID: **31609**

Effective Date of Rate Change(s): **1/1/2023**

State: **PA**

Market: **Small Group**

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																						
1.1	Product Name	Personal Choice PPO Small Group																					al Choice EPO Small Group
1.2	Product ID	31609PA015																					31609PA017
1.3	Plan Name	PPO Platinum	PPO Platinum	PPO Gold	PPO Gold Classic	PPO Silver Classic	PPO Platinum HSA-	PPO Gold HSA-25	PPO Gold HSA-0	PPO Gold HSA-25	PPO Silver HSA-0	PPO Silver HSA-0	PPO Bronze HSA-0	PPO Bronze HSA-0	PPO Gold HRA-20	PPO Gold Classic	PPO Silver Classic	PPO Silver Secure	PPO Silver HSA-0	EPO Silver HSA-0
1.4	Plan ID (Standard Component ID)	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
1.5	Metal	Platinum	Platinum	Gold	Gold	Silver	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold	Silver	Silver	Silver	Silver
1.6	AV Metal Value	0.900	0.881	0.783	0.801	0.720	0.913	0.808	0.814	0.785	0.718	0.717	0.637	0.632	0.819	0.799	0.707	0.714	0.720	0.713
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
1.9	Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	1.19%	1.30%	0.76%	0.72%	-2.39%	0.73%	0.46%	0.71%	0.00%	-2.22%	-1.37%	-1.06%	-1.05%	0.72%	0.53%	0.07%	0.50%	-1.35%	0.36%
1.12	Product Rate Increase %	0.34%																		0.36%
1.13	Submission Level Rate Increase %	0.34%																		

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information																						
	2.1 Plan ID (Standard Component ID)	Total	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
$497,965,912	2.2 Allowed Claims	$497,965,912	$52,427,824	$90,046,939	$95,082,735	$12,237,191	$17,301,232	$7,111,933	$4,911,047	$14,762,189	$450,826	$6,490,292	$8,290,079	$54,489,138	$24,548,442	$5,179,599	$29,233,856	$12,868,359	$20,538,999	$37,790,024	$4,205,208
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$93,220,855	$5,030,143	$9,444,851	$14,540,078	$2,544,942	$4,479,108	$1,172,176	$1,510,157	$2,458,980	$111,527	$1,782,199	$2,249,586	$15,927,881	$7,180,233	$978,136	$4,826,314	$3,446,307	$5,189,936	$8,849,817	$1,498,484
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$404,745,056	2.6 Incurred Claims	$404,745,056	$47,397,681	$80,602,087	$80,542,657	$9,692,249	$12,822,124	$5,939,757	$3,400,891	$12,303,209	$339,299	$4,708,093	$6,040,493	$38,561,257	$17,368,209	$4,201,463	$24,407,542	$9,422,051	$15,349,064	$28,940,207	$2,706,725
$21,315,201	2.7 Risk Adjustment Transfer Amount	$21,315,201	$8,117,215	$10,534,369	-$1,159,667	$771,993	-$1,682,646	$1,347,583	-$15,443	$1,036,678	-$296,534	-$12,771	$1,024,335	$3,517,868	-$517,094	$737,142	$77,681	-$4,461,237	-$1,230,662	$4,375,383	-$848,989
$550,291,533	2.8 Premium	$550,291,532	$66,429,105	$110,555,071	$117,369,084	$15,176,444	$17,033,013	$7,702,517	$7,295,537	$15,316,736	$632,023	$6,865,154	$9,020,422	$41,444,570	$19,351,719	$4,377,909	$32,033,074	$15,034,337	$21,773,043	$36,868,486	$6,013,288
879,733	2.9 Experience Period Member Months	879,733	75,750	135,659	183,185	24,088	32,895	10,460	11,636	21,817	1,142	12,898	14,059	100,399	42,816	6,585	50,417	32,244	48,481	62,962	12,240
	2.10 Current Enrollment	74,292	6,017	11,313	15,842	2,139	2,954	888	859	1,646	0	1,336	1,191	8,685	3,039	555	4,259	2,939	4,439	5,242	949
	2.11 Current Premium PMPM	$631.35	$895.50	$830.41	$651.18	$628.25	$522.30	$743.89	$616.99	$713.49	$0.00	$525.83	$636.43	$419.37	$462.77	$675.39	$633.63	$462.69	$461.33	$591.51	$488.06
	2.12 Loss Ratio	70.81%	63.58%	66.56%	69.31%	60.77%	83.53%	65.63%	46.71%	75.23%	101.14%	68.71%	60.14%	85.76%	92.21%	82.14%	76.01%	89.11%	74.72%	70.17%	52.41%
	Per Member Per Month																				
	2.13 Allowed Claims	$566.04	$692.12	$663.77	$519.05	$508.02	$525.95	$679.92	$422.06	$676.64	$394.77	$503.20	$589.66	$542.73	$573.35	$786.58	$579.84	$399.09	$423.65	$600.20	$343.56
	2.14 Reinsurance	$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	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15 Member Cost Sharing	$105.96	$66.40	$69.62	$79.37	$105.65	$136.16	$112.06	$129.78	$112.71	$97.66	$138.18	$160.01	$158.65	$167.70	$148.54	$95.73	$106.88	$107.05	$140.56	$122.43
	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	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17 Incurred Claims	$460.08	$625.71	$594.15	$439.68	$402.37	$389.79	$567.85	$292.27	$563.93	$297.11	$365.03	$429.65	$384.08	$405.65	$638.04	$484.11	$292.21	$316.60	$459.65	$221.14
	2.18 Risk Adjustment Transfer Amount	$24.23	$107.16	$77.65	-$6.33	$32.05	-$51.15	$128.83	-$1.33	$47.52	-$259.66	-$0.99	$72.86	$35.04	-$12.08	$111.94	$1.54	-$138.36	-$25.38	$69.49	-$69.36
	2.19 Premium	$625.52	$876.95	$814.95	$640.71	$630.04	$517.80	$736.38	$626.98	$702.06	$553.44	$532.27	$641.61	$412.80	$451.97	$664.83	$635.36	$466.27	$449.10	$585.57	$491.28

Section III: Plan Adjustment Factors																					
3.1 Plan ID (Standard Component ID)		31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
3.2 Market Adjusted Index Rate		$709.63																		
3.3 AV and Cost Sharing Design of Plan		1.0390	0.9892	0.7806	0.7625	0.6097	0.8838	0.7273	0.8502	0.0000	0.6040	0.6701	0.4571	0.5010	0.7594	0.7546	0.5314	0.5501	0.6692	0.6030
3.4 Provider Network Adjustment		1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	0.0000	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	0.9506
3.5 Benefits in Addition to EHB		1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	0.0000	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096
Administrative Costs																				
3.6 Administrative Expense		14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	0.00%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%	14.22%
3.7 Taxes and Fees		2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	0.00%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$917.50	$873.53	$689.32	$673.34	$538.40	$780.45	$642.25	$750.78	$0.00	$533.37	$591.74	$403.65	$442.42	$670.60	$666.36	$469.26	$485.77	$590.95	$505.88
3.11 Age Calibration Factor	0.6665	0.6665																		
3.12 Geographic Calibration Factor	1.0000	1.0000																		
3.13 Tobacco Calibration Factor	0.9927	0.9927																		
3.14 **Calibrated Plan Adjusted Index Rate**		$607.05	$577.96	$456.08	$445.50	$356.23	$516.37	$424.94	$496.74	$0.00	$352.90	$391.52	$267.07	$292.72	$443.69	$440.89	$310.48	$321.40	$390.99	$334.71

Section IV: Projected Plan Level Information																				
4.1 Plan ID (Standard Component ID)	Total	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
4.2 Allowed Claims	$666,902,772	$59,980,818	$110,580,127	$142,796,736	$19,153,473	$25,202,803	$8,326,316	$7,596,215	$15,233,339	$0	$11,382,532	$10,335,751	$72,628,249	$25,447,391	$4,964,049	$38,028,082	$24,690,729	$37,398,764	$45,478,219	$7,679,179
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$166,981,708	$3,667,537	$9,639,000	$30,383,253	$4,313,051	$8,644,923	$1,223,258	$1,900,940	$2,550,991	$0	$3,959,471	$3,033,542	$35,408,768	$11,274,849	$1,128,680	$8,773,398	$10,211,383	$14,809,815	$13,380,878	$2,677,971
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$499,921,064	$56,313,281	$100,941,127	$112,413,482	$14,840,422	$16,557,880	$7,103,059	$5,695,275	$12,682,349	$0	$7,423,060	$7,302,209	$37,219,481	$14,172,542	$3,835,369	$29,254,684	$14,479,346	$22,588,949	$32,097,341	$5,001,208
4.7 Risk Adjustment Transfer Amount	$20,412,858	$1,653,262	$3,108,419	$4,352,831	$587,723	$811,656	$243,992	$236,023	$452,264	$0	$367,086	$327,245	$2,386,336	$835,012	$152,495	$1,170,225	$807,535	$1,219,683	$1,440,319	$260,752
4.8 Premium	$581,056,847	$66,242,045	$118,576,893	$131,031,806	$17,281,793	$19,083,800	$8,315,821	$6,619,801	$14,828,223	$0	$8,550,304	$8,456,479	$42,064,837	$16,132,683	$4,465,825	$34,053,567	$16,548,526	$25,874,083	$37,169,877	$5,760,484
4.9 Projected Member Months	891,504	72,204	135,756	190,104	25,668	35,448	10,656	10,308	19,752	0	16,032	14,292	104,220	36,468	6,660	51,108	35,268	53,268	62,904	11,388
4.10 Loss Ratio	83.12%	82.94%	82.95%	83.03%	83.05%	83.22%	82.98%	83.07%	83.00%	#DIV/0!	83.24%	83.13%	83.73%	83.53%	83.05%	83.05%	83.43%	83.37%	83.13%	83.06%
Per Member Per Month																				
4.11 Allowed Claims	$748.06	$830.71	$814.55	$751.15	$746.20	$710.98	$781.37	$736.92	$771.23	#DIV/0!	$709.99	$723.18	$696.87	$697.80	$745.35	$744.07	$700.09	$702.09	$722.98	$674.32
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$187.30	$50.79	$71.00	$159.82	$168.03	$243.88	$114.80	$184.41	$129.15	#DIV/0!	$246.97	$212.25	$339.75	$309.17	$169.47	$171.66	$289.54	$278.02	$212.72	$235.16
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	$560.76	$779.92	$743.55	$591.33	$578.17	$467.10	$666.58	$552.51	$642.08	#DIV/0!	$463.02	$510.93	$357.12	$388.63	$575.88	$572.41	$410.55	$424.06	$510.26	$439.16
4.16 Risk Adjustment Transfer Amount	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	#DIV/0!	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90	$22.90
4.17 Premium	$651.77	$917.43	$873.46	$689.26	$673.28	$538.36	$780.39	$642.20	$750.72	#DIV/0!	$533.33	$591.69	$403.62	$442.38	$670.54	$666.31	$469.22	$485.73	$590.90	$505.84

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 8	1.0000

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by QCC Insurance Company, Inc. in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: QCC Insurance Company, Inc. ("QCC")
State: Pennsylvania
HIOS Issuer ID (5-digit): 31609
Market: Small Group
Effective Date(s): 1/1/2023-3/31/2023, 4/1/2023 – 6/30/2023, 7/1/2023 – 9/30/2023, 10/1/2023 – 12/31/2023

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name: [redacted]
Primary Contact Telephone Number: [redacted]
Primary Contact Email Address: [redacted]

PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2021 to calendar year 2023 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2022.

We are projecting that claims will increase by 8.1% in 2023. Nearly half of the change in health care service costs is driven by changes to health care provider fees.

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

The weighted average increase across QCC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 0.4%. The minimum increase is -2.4% and the maximum increase is 1.3%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group non-grandfathered product and plan combination for QCC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2021 and paid through February 2022. Earned premiums and member months are for January through December 2021. The data are for all direct-written small group business of QCC in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months
Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2021 through December 2021 and paid through February 2022 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR)

adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2021 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2021 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q – 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2021 paid through February 2022.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2021 through December 2021 is projected to the future rating period by several factors.

Morbidity Adjustment

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

COVID-19 Impact

[redacted]

Demographic Shift
This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes
This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes
This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

Trend Factors

a. Annualized Cost Trend
Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend
Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Quarterly Premium Trend
Rates for second, third and fourth quarters increase by 1.5% each quarter.

CREDIBILITY MANUAL RATE DEVELOPMENT

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. We consider the combined experience data to be fully credible.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM
Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2021 risk transfer results.

MARKET ADJUSTED INDEX RATE
The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs. Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load
An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus
A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees
A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined small group risk pool population is 36.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding restrictions required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. The enrollment is our February 2022 enrollment.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for QCC Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2023. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

There are no plans being terminated during 2023.

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

ACTUARIAL CERTIFICATION

I, [redacted], am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. 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 Exchanges, and for certification that the Index Rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.

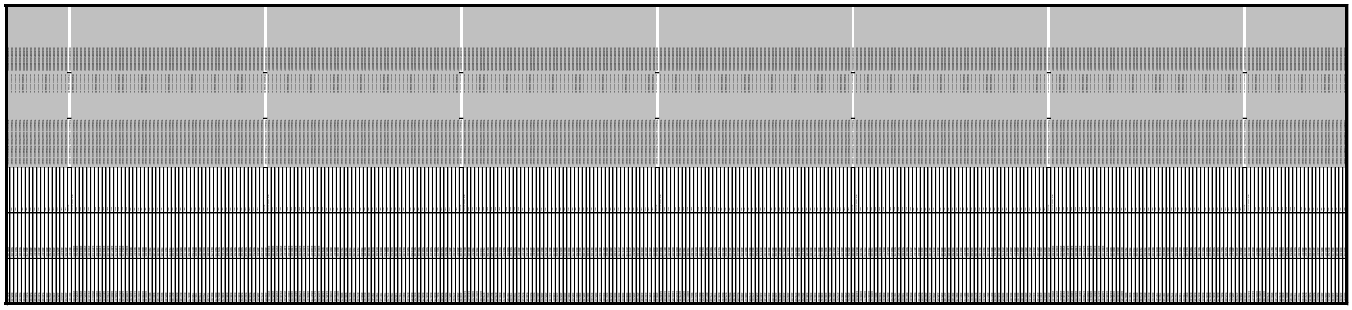
I hereby certify that, to the best of my knowledge and judgment, the following:

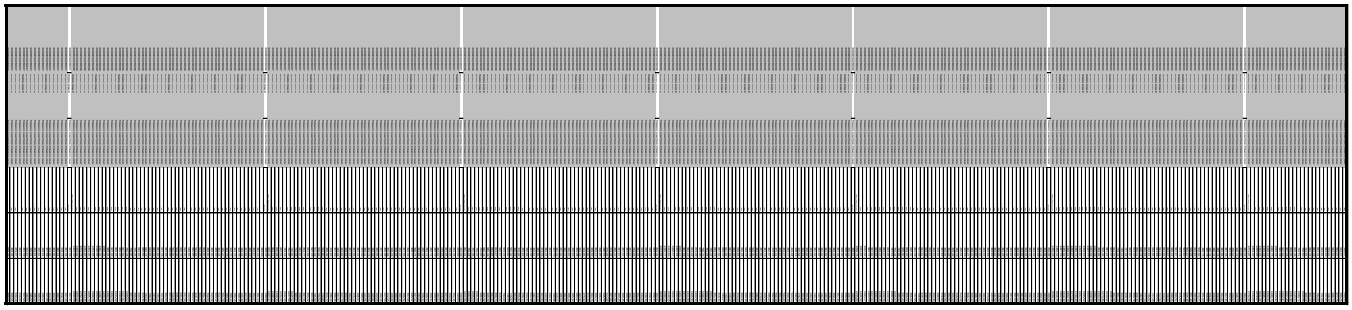
- The projected index rate is:
  - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
  - —Developed in compliance with applicable Actuarial Standards of Practice;
  - —Reasonable in relation to the benefits provided and the population anticipated to be covered; and
  - —Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

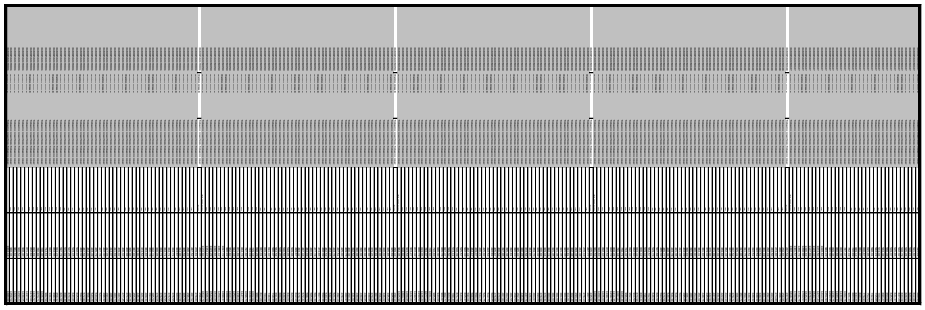
[redacted]

May 23, 2022

Regional	Banking Group NAME	Company	Type	Institution Name	Institution Identifier
Regional Select from: Atlantic, Central, Pacific	Regional Select from: Atlantic, Central, Pacific	Regional Select from: Atlantic Coast Bankers and Pacific Coast Bankers	Regional Select from: Atlantic Coast Bankers, Pacific Coast Bankers, Tri-Regional	Regional Select from: Atlantic Coast Bankers, Pacific Coast Bankers, Tri-Regional	Regional Select from: Atlantic Coast Bankers, Pacific Coast Bankers, Tri-Regional
Atlantic	Atlantic Coast Bank	Atlantic Coast Bank Holdings Inc.	Bank	Atlantic Coast Bank	1000000







Regional	Nome Regional	Produto	Uf	Unidade Medida	Unidade Medida Padrão
Regional Descrição da Regional do cliente	Regional Nome da Regional do cliente	Produto Cadastro Produtos Grupo de Produtos Linha de Produtos Descrição do Produto	Regional Sigla da Unidade Federativa do cliente	Regional Descrição da Unidade Medida do Produto	Regional Sigla da Unidade Medida do Produto
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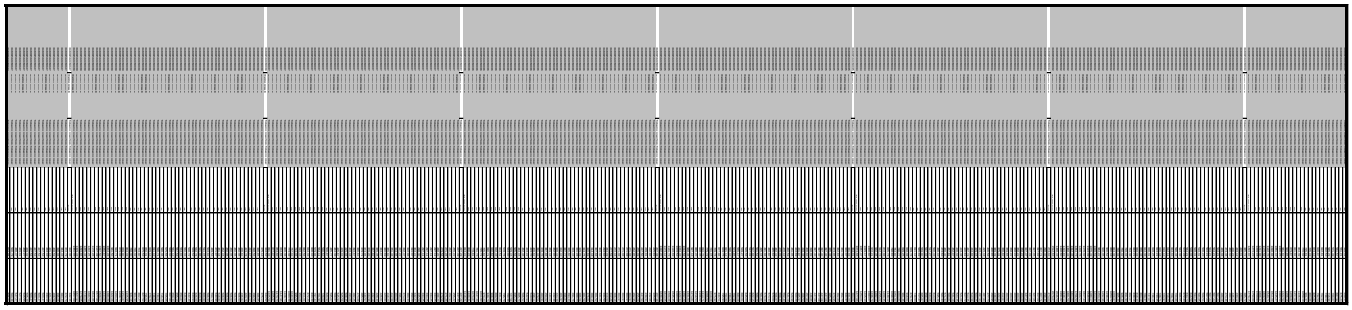

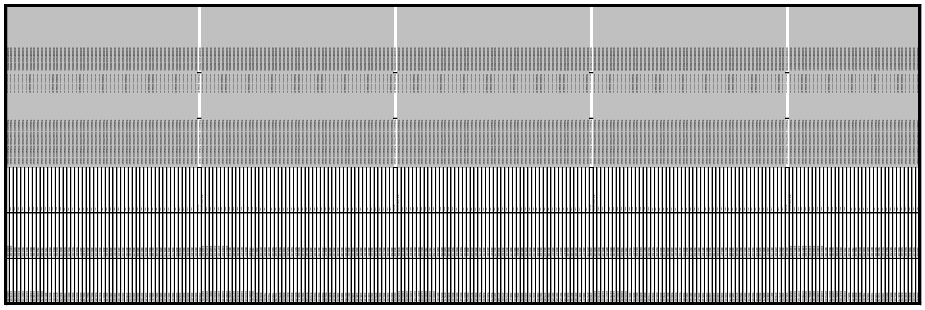

Report Date: Friday, January 08, 2021					
Filters Applied:	Report Criteria: Report Type: Summary, Report Date: Last Month, Transaction Type: Sales, Sales Channel: Online, Sales Channel: Point of Sale, Sales Channel: Wholesale, Sales Channel: Fulfillment, Sales Channel: Exchange, Sales Channel: Gift Card, Sales Channel: Other, Sales Channel: Unknown, Sales Channel: Amazon, Sales Channel: Amazon Business, Sales Channel: Amazon Prime Now, Sales Channel: Amazon Prime Pantry, Sales Channel: Amazon Prime Video, Sales Channel: Amazon Prime Video Direct, Sales Channel: Amazon Prime Video Direct Subscription, Sales Channel: Amazon Prime Video Direct Subscription Trial, Sales Channel: Amazon Prime Video Direct Subscription Trial Cancel, Sales Channel: Amazon Prime Video Direct Subscription Trial Cancel Refund, Sales Channel: Amazon Prime Video Direct Subscription Trial Cancel Refund Chargeback, Sales Channel: Amazon Prime Video Direct Subscription Trial Cancel Refund Chargeback Reversal, Sales Channel: Amazon Prime Video Direct 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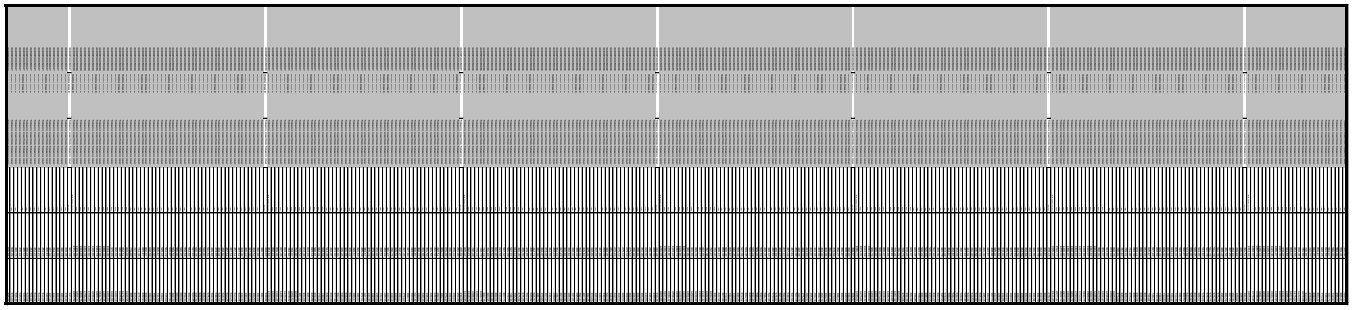
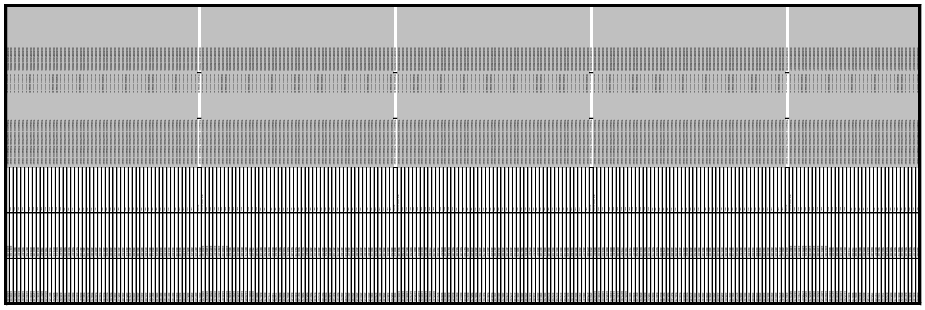
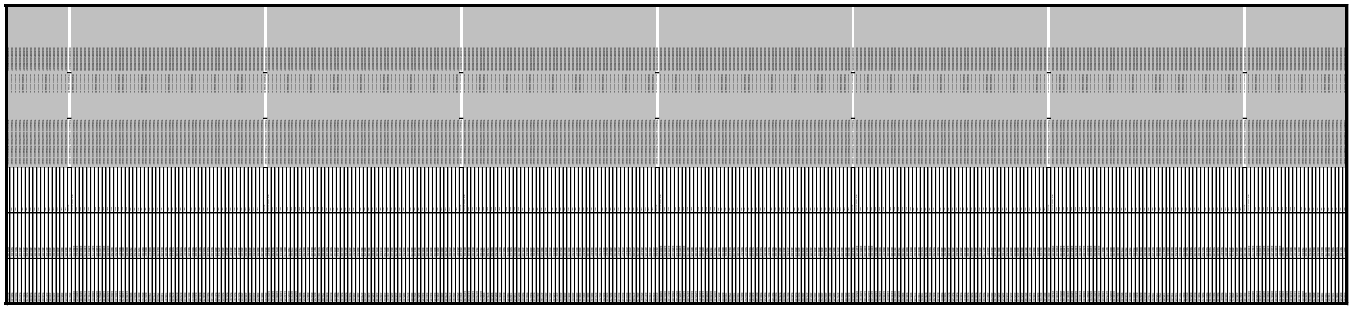
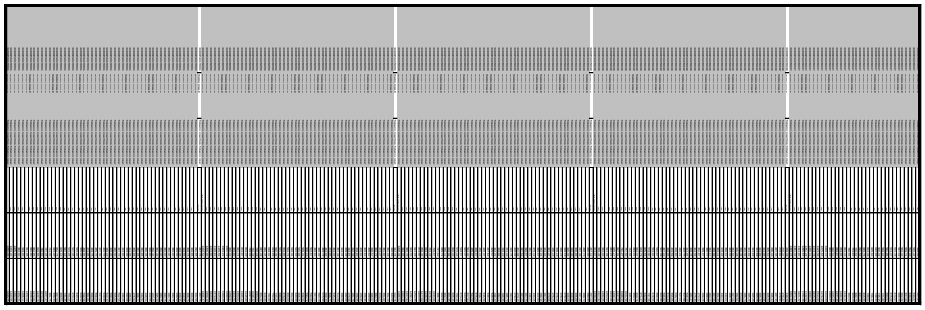




Region	Marketing Area	Product	Year	Administrative Fee	Administrative Fee Amount
Midwest Source: Federal Order Data	Chicago Source: Federal Order Data	Cheese Cheddar Block 40 lb Block Conv Source: Chicago Mercantile Exchange, Inc. Cash Market Data	2010 Source: Chicago Mercantile Exchange, Inc. Cash Market Data	Regional Source: Chicago Mercantile Exchange, Inc. Cash Market Data	Regional Source: Chicago Mercantile Exchange, Inc. Cash Market Data
Midwest	Chicago	Cheese Cheddar Block 40 lb Block Conv	2010	Regional	$0.00





Cover Page

HIOS Issuer ID: 31609

HIOS Product ID: 31609PA015, 31609PA017

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA015, 31609PA017

Applicable HIOS Plan IDs (Standard Component): 31609PA0150025, 31609PA0150026, 31609PA0150027, 31609PA0150028, 31609PA0150047, 31609PA0150049, 31609PA0150048, 31609PA0150029, 31609PA0170001, 31609PA0150030, 31609PA0150039, 31609PA0150031, 31609PA0150032, 31609PA0150050, 31609PA0150034, 31609PA0150035, 31609PA0150036, 31609PA0150037

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2023. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for laboratory outpatient and professional services for a subset of these plans varies by site of service. Lab work done at the office or a free-standing facility has zero cost-sharing, while lab work done by a hospital has 50% coinsurance after deductible (if applicable). Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The cost-sharing for occupational and physical therapy for a subset of these plans varies by site of service. Occupational and physical therapy accounts for roughly 2% of allowed costs in the AV calculation.

The cost-sharing for x-rays and diagnostic imaging for a subset of these plans varies by site of service. X-rays and diagnostic imaging accounts for roughly 4% of allowed costs in the AV calculation.

The cost-sharing for imaging (CT/PET scans, MRIs) for a subset of these plans varies by site of service. Imaging accounts for roughly 2% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays or coinsurances for a free-standing facility setting and a hospital

setting. Outpatient facility fee accounts for about 14% of allowed costs in the AV calculation.

The cost sharing of primary care for a subset of these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 4% of allowed costs in the AV calculation.

The cost sharing of specialist care for a subset of these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 2% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for a subset of these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 5% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for laboratory site of service (for plans with no deductible), outpatient facility, primary care, specialist care, occupational and physical therapy, x-rays, imaging, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used for laboratory site of service cost-sharing (for plans with deductibles).

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

Due to COVID-19's disruption of utilization patterns, we have decided to use assumptions consistent with last year's filing for a number of service types.

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between July 2019 and June 2020. As mentioned above, we have decided to use assumptions consistent with last year's filing for this service type.

For the freestanding and hospital utilization data for laboratory services, we considered our commercial PPO data incurred between July 2019 and June 2020. As mentioned above, we have decided to use assumptions consistent with last year's filing for this service type.

For the physical therapy and radiology site-of-service utilization, we considered our commercial PPO data incurred between July 2019 and June 2020. As mentioned above, we have decided to use assumptions consistent with last year's filing for this service type.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2020 and December 2020. As mentioned above, we have decided to use assumptions consistent with last year's filing for this service type.

For the outpatient mental health and substance abuse utilization, we used our commercial PPO data incurred between January 2021 and December 2021. For average cost per unit, we used our commercial PPO and HMO data incurred between January 2021 and December 2021.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2021 and December 2021.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Laboratory Site-of-service Differential for Plans with No Deductible

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of $53.60, while 80% of units are at a freestanding setting with an average unit cost of $20.16. Taking a weighted average of a 50% issuer coinsurance applied to $53.60 and a 100% issuer coinsurance applied to $20.16 produced an average issuer paid amount of $21.21 out of an average cost of $25.44, giving an effective issuer coinsurance of 83.37% which was entered into the AV calculator. This applies to plans 31609PA0150025, 31609PA0150026, and 31609PA0150027 only.

Occupational and Physical Therapy Site-of-service Differential

For the physical therapy site of service cost-sharing, our recent data indicated that 88% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of the copays at each site.

X-rays and Diagnostic Imaging Site-of-service Copay Differential

For the x-ray site of service cost-sharing, our recent data indicated that 45% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

X-rays and Diagnostic Imaging Site-of-service Coinsurance Differential

For the x-ray site of service cost-sharing, our recent data indicated that 20% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Copay Differential

For the imaging site of service cost-sharing, our recent data indicated that 45% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Coinsurance Differential

For the imaging site of service cost-sharing, our recent data indicated that 25% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

Outpatient Facility Fee Site-of-service Differential

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting. This assumption was used for plans with coinsurance cost-sharing for outpatient facility. Our recent data indicated that 60% of outpatient facility utilization came from the hospital setting. This assumption was used for plans with copay cost-sharing for outpatient facility.

The cost-sharing entered into the AV calculator is a weighted average of the coinsurance or copay at a hospital and the coinsurance or copay at an ambulatory surgery center.

		Cost-sharing		
HIOS ID	Service Type	Preferred Site	Non-preferred Site	AV Input
31609PA0150025	Phys. Ther.	$20	$50	$23.60
	X-rays	$40	$80	$62.00
	Imaging	$125	$250	$193.75
	OP Facility	$50	$100	$80.00
31609PA0150026	Phys. Ther.	$40	$70	$43.60
	X-rays	$40	$80	$62.00
	Imaging	$125	$250	$193.75
	OP Facility	$50	$100	$80.00
31609PA0150027	Phys. Ther.	$80	$110	$83.60
	X-rays	$70	$175	$127.75
	Imaging	$150	$300	$232.50
	OP Facility	$300	$700	$540.00
31609PA0150028	Phys. Ther.	$40	$80	$44.80
	X-rays	20%	40%	64%
	Imaging	20%	40%	65%
	OP Facility	20%	50%	56%
31609PA0150047	Phys. Ther.	$80	$110	$83.60
	X-rays	$70	$175	$127.75
	Imaging	$150	$300	$232.50
	OP Facility	0%	30%	76%
31609PA0150049	Phys. Ther.	$80	$110	$83.60
	X-rays	$80	$200	$146.00
	Imaging	$200	$400	$310.00
31609PA0150048	Phys. Ther.	$100	$130	$103.60
	X-rays	$80	$200	$146.00
	Imaging	$200	$400	$310.00
	OP Facility	$400	$750	$610.00
31609PA0150029	Phys. Ther.	$80	$110	$83.60
	X-rays	30%	50%	54%
	Imaging	30%	50%	55%
	OP Facility	30%	50%	54%

Plan 31609PA0150049 outpatient facility cost sharing does not vary by site of service, so it was input directly into the AV calculator.

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	**PCP**	**Virtual PCP**	**AV Input**
31609PA0150025	$10	$5	$ 9.25
31609PA0150026	$20	$15	$ 19.25
31609PA0150027	$40	$30	$ 38.50
31609PA0150028	$20	$15	$ 19.25
31609PA0150047	$40	$30	$ 38.50
31609PA0150049	$40	$30	$ 38.50
31609PA0150048	$50	$35	$ 47.75
31609PA0150029	$40	$30	$ 38.50
31609PA0150031	$25	$20	$ 24.25

Specialist Copay Differential

For specialist visits, our recent data indicated that 90% of utilization came from office visits in person and 10% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	**SP**	**Virtual SP**	**AV Input**
31609PA0150025	$20	$10	$ 19.00
31609PA0150026	$40	$25	$ 38.50
31609PA0150027	$80	$55	$ 77.50
31609PA0150028	$40	$25	$ 38.50
31609PA0150047	$80	$55	$ 77.50
31609PA0150049	$80	$55	$ 77.50
31609PA0150048	$100	$70	$ 97.00
31609PA0150029	$80	$55	$ 77.50
31609PA0150031	$50	$35	$ 48.50

Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 78% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services. For plans where this cost-sharing is a combination of copay and coinsurance, a separate exhibit has been included to show the development of the effective copay that was used in the AV calculator.

	Cost - sharing		
HIOS_ID	**MH/SA Office**	**MH/SA Other**	**AV Input**
31609PA0150025	$20	$20	$ 20.00
31609PA0150026	$40	$40	$ 40.00
31609PA0150027	$80	$80	$ 80.00
31609PA0150049	$80	$80	$ 80.00
31609PA0150048	$100	$100	$ 100.00
31609PA0170001	20%	20%	80%
31609PA0150030	0%	0%	100%
31609PA0150039	0%	0%	100%
31609PA0150032	0%	0%	100%
31609PA0150050	0%	0%	100%
31609PA0150034	30%	30%	70%
31609PA0150035	10%	10%	90%
31609PA0150036	50%	50%	50%
31609PA0150037	0%	0%	100%

For plans 31609PA0150028, 31609PA0150047, 31609PA0150029, and 31609PA0150031, the cost-sharing for outpatient mental health was input in the AV calculator as an effective copay to capture the blending of a copay for outpatient mental health visits and coinsurance for all other outpatient mental health services. For plans 31609PA0150028 and 31609PA0150031, the coinsurance for all other outpatient mental health services was effective after the deductible. Accordingly, the effective copays for these plans were developed to recognize separate costs for when the member was in the deductible. We determined a utilization split for services in the deductible using the plan's deductible value and our CPD model.

	31609PA0150028	31609PA0150047
OP Visit Cost-sharing	$40	$80
OP Visit Weight	78%	78%
Avg Cost/Unit OP Other	$250.83	$250.83
OP Other Cost-sharing in Deductible	100%	N/A
OP Other Weight in Deductible	7%	N/A
OP Other Cost-sharing after Deductible	20%	0%
OP Other Weight after Deductible	16%	22%
Effective Copay (AV Input)	**$55.38**	**$62.10**

	31609PA0150029	31609PA0150031
OP Visit Cost-sharing	$80	$50
OP Visit Weight	78%	78%
Avg Cost/Unit OP Other	$250.83	$250.83
OP Other Cost-sharing in Deductible	N/A	100%
OP Other Weight in Deductible	N/A	11%
OP Other Cost-sharing after Deductible	30%	10%
OP Other Weight after Deductible	22%	12%
Effective Copay (AV Input)	**$78.94**	**$68.38**

Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

	Cost - sharing		
HIOS_ID	**Low-Cost Generic**	**Generic**	**AV Input**
31609PA0150025	$3	$10	$ 7.20
31609PA0150026	$3	$10	$ 7.20
31609PA0150027	$3	$15	$ 10.20
31609PA0150028	$3	$15	$ 10.20
31609PA0150047	$3	$15	$ 10.20
31609PA0150049	$3	$20	$ 13.20
31609PA0150048	$3	$20	$ 13.20
31609PA0150029	$3	$20	$ 13.20
31609PA0170001	$3	$20	$ 13.20
31609PA0150030	$3	$10	$ 7.20
31609PA0150039	$3	$15	$ 10.20
31609PA0150031	$3	$15	$ 10.20
31609PA0150032	$3	$15	$ 10.20
31609PA0150050	$3	$20	$ 13.20
31609PA0150034	$3	$20	$ 13.20
31609PA0150035	$3	$20	$ 13.20
31609PA0150036	$5	$25	$ 17.00

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Laboratory Site-of-service Differential for Plans with Deductible

For the lab site of service cost-sharing, our recent data indicated that 20% of lab claims came from the hospital setting.

Using the AV calculation resulting from method 156.135(b)(2), two separate AVs were calculated; the first AV was calculated with zero lab cost-sharing to reflect lab work done by at an office or free-standing facility, and the second AV was calculated with 50% coinsurance after deductible to reflect lab work done by a hospital. The final AV for the plan was then calculated by taking a weighted average of the two AVs using the utilizations by lab site. The following exhibit details this calculation.

	AV		
HIOS ID	Free-standing	Hospital	Average
31609PA0150028	80.36%	78.94%	80.07%
31609PA0150047	80.28%	78.49%	79.92%
31609PA0150049	71.77%	69.98%	71.41%
31609PA0150048	71.05%	69.24%	70.69%
31609PA0150029	72.30%	70.59%	71.96%

Utilization	80%	20%

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was
(i) conducted by a member of the American Academy of Actuaries; and
(ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name:_____

Date:_____5/11/2022_____

AV screenshots redacted.

Projected costs were decreased by 1.3% to adjust for the impact of COVID in the Experience Period that we do not expect to recur in the Projection Period.

The change in demographics was calculated considering changes to age, geography, and tobacco use.

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2021 enrollments, to the average age factor calculated for the prior annual filing.

	2022 Filing	2023 Filing	Change
Age Factor	1.514	1.500	0.991
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.007	1.007	1.000
Total change			0.991

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for PPO was 1.000.
The network factor used for EPO was 0.950.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors:	PPO	1.001
	EPO	0.951

REDACTION JUSTIFICATION

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (page 8)
Redacted COVID-19 Impact (page 4) – confidential and proprietary information
Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 7 and 8)
Redacted COVID-19 Impact (page 5) – confidential and proprietary information
Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

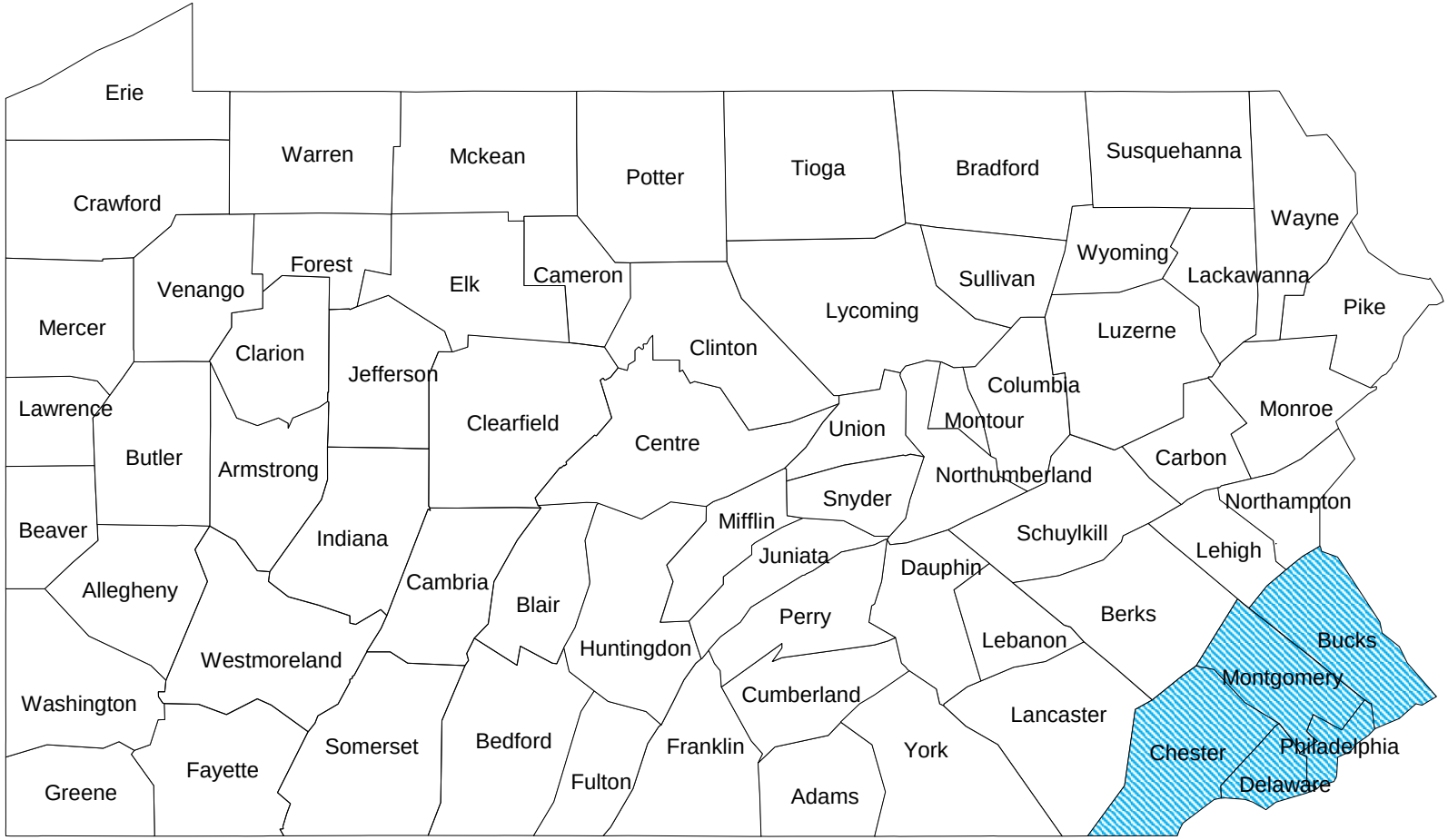
Unique AV Justification file

Redacted name of opining actuary (page 10)
Redacted AV Screenshots (pages 11-33)

2022 and 2023 Service Area

Issuer: QCC Insurance Company

Market: Small Group



Key *(modify as needed)*

: On-exchange service area

: Off-exchange only service area

Cover Letter for Responses to June 15 Objection Letter – QCC Small Group INAC- 133254516
Response Date June 24, 2022

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

a. **Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to $22.90.**

We request that this response be deferred until the updated 2020 risk adjustment is released.

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

We request that this response be deferred until the updated 2020 risk adjustment is released.

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

a. **Please clarify the trend assumption utilized in the development of this filing. The 'I Data' and 'I. b. Manual Data' tabs of the PA Rate Template appear to indicate an 5.9% annual trend rate, but the Rate Change Summary and Actuarial Memorandum indicate a trend rate of 8.1%.**

The Rate Change Summary includes the statement "The company expects its annual medical costs to increase 8.1%." This is an estimate of how much claims will increase from 2022 to 2023. The 5.9% is our annualized trend estimate from 2021 to 2023, calculated as the square root of the two years' trend applied in the AM Exhibits. In addition, trend is a component of the claim increase, but not the entire source. We used the language from the Rate Change Request Summary in the URRT Part III.

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

We have added historical trend information in Tab Q2 of the "QCC Small Group Response to June 15 Obj" excel worksheet.

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

Please refer to Tab Q2 of the "QCC Small Group Response to June 15 Obj" excel worksheet.

3. **The filing documents indicate that projected costs were decreased by 1.3% to adjust for the impact of COVID in the experience period that is not expected to recur in the projection period. Please provide both qualitative and quantitative support for this adjustment. Additionally, please explain where this reduction is incorporated in the development of the rates.**

We project that decreases to the costs from COVID will be lower than they were in the Experience Period and we have reduced our projected costs by 1.3% as a result. Please refer to Tab Q3 of the "QCC Small Group Response to June 15 Obj" excel worksheet. This illustrates the impact compared to normal claim levels related to the pandemic.

4. **Please provide support for and demonstrate the numerical development of the change in network factor as reported on the 'II Rate Development & Change' tab of the PA Rate Template.**

   To be more consistent with our pricing methodology we have created Manual Data by pooling the experience of QCC with KHPE, as our companies are offering coverage to exactly the same populations geographically and customers may choose to enroll in plans from either entity. The pooling results in less difference and volatility in the claim trend rates between QCC and KHPE when kept separate. The network factor includes an adjustment that results in the appropriate rate differential between QCC and KHPE plans.

   It is unlikely that this factor will remain constant over time, due to the impact of Risk Adjustment, as well as the mixes of the different provider networks offered by the two entities. A summary of the factors is shown on Tab Q4 of the "QCC Small Group Response to June 15 Obj" excel worksheet.

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

   The calculation of the MLR is shown on Tab Q5 of the "QCC Small Group Response to June 15 Obj" excel worksheet.

6. **The Actuarial Memorandum demonstrates the actual vs. pricing MLRs for 2018 through 2020. This exhibit shows that the actual MLR has consistently been lower than the pricing MLR historically. Please explain the cause of this relationship and whether this relationship was considered in the development of this rate filing.**

   Please refer to Tab Q6 of the "QCC Small Group Response to June 15 Obj" excel worksheet.

7. **The Federal Actuarial Memorandum indicates that the rates are based on actual experience instead of manual rate data. However, the PA Rate Template demonstrates that the rates are developed based on manual data. It is our understanding that rate development is based on the combined KHPE and QCC experience for 2021. However, the Federal Actuarial Memorandum is unclear. Please update the Federal Actuarial Memorandum and any other filing documents as necessary to clarify the experience data.**

   We have updated the Federal Actuarial Memorandum to include the combining of KHPE and QCC experience period data.

8. **We have the following requests related to the pricing AVs.**

   a. **Please describe the process used to develop the pricing AVs for the plans.**
   b. **Please describe the data underlying the model used to develop pricing AVs.**
   c. **Please explain how the model used to develop pricing AVs is calibrated and the calibration value.**
   d. **Please explain any changes that are applied to the model used to develop pricing AVs for varying metal tiers.**
   e. **Please provide a numerical example of the pricing AVs that are developed for the following plans: 31609PA0150036, 31609PA0150048, 31609PA0150031, and 31609PA0150030.**

f. **Please explain why there is significant variation in pricing AVs within metal tiers. For example, Plans 31609PA0150049 and 31609PA0150035 have similar metal AVs but significantly different pricing AVs.**

Please see tab Q8 of the "QCC Small Group Response to June 15 Obj Part 2" excel worksheet.

9. **Please justify the differences between the pricing AVs and the metal AVs for each plan included in the 'III Plan Rates' tab of the PA Rate Template.**

Please see tab Q9 of the "QCC Small Group Response to June 15 Obj Part 2" excel worksheet.

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

We tested the rates in the exhibits and rate tables to assure that they were identical.

11. **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.**

In calculating the MLR we did not incorporate indirect quality improvement activity.

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

We have included this information with this response. Note that this information is considered Confidential.

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

We have included this information with this response. Note that this information is considered Confidential.

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

We have included this information with this response. Note that this information is considered Confidential.

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

We did not make any adjustments to the rate development related to the potential end to the Public Health Emergency. The revisions section of the 2023 rate filing guidance directs carriers to adjust the CSR factor for the impact of ARPA ending.

16. **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 for Plan Year 2023? Has any adjustment been made to morbidity?**

    We did not make any adjustments to the rate development related to the potential end to the Public Health Emergency. Per the rate filing guidance, we used February 2022 membership in our projections. The revisions section of the 2023 rate filing guidance directs carriers to adjust the CSR factor for the impact of ARPA ending.

17. **Please provide a qualitative explanation and quantitative exhibit demonstrating the effect of COVID, including the rationale, magnitude, and implementation of adjustments to base experience, trend, and/or rate development factors.**

    Please refer to the response for Question 3.

18. **Please provide an exhibit which demonstrates that the criteria for the expanded bronze plans has been met.**

    Please see tab Q18 of the "QCC Small Group Response to June 15 Obj" excel worksheet.

19. **Per HHS Final Notice of Benefit and Payment Parameters, the 2023 risk adjustment user fee is $0.22 per member per month. Please update the percentage value in cell C54 of Table 6 to the specified figure.**

    We can make this adjustment. We propose reducing another pricing factor to offset this (and the update to PCORI) so that the rates do not have to be increased further. We have reflected this in the updated AM exhibits we have submitted in this filing.

20. **Per HHS Final Notice of Benefit and Payment Parameters, the out-of-pocket maximum limit is $9,100 for self-only and $18,200 for family. Please verify that the family out-of-pocket maximum does not exceed $18,200 for any plan.**

    We verify that the family out-of-pocket maximum does not exceed $18,200 for any plan.

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

    We have verified that all plans fall within the updated metallic tier AV ranges prescribed by the HHS Final Notice of Benefit and Payment Parameters

22. **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?**

    Changes to drug rebates are included as reductions to our prescription drug trends. We anticipate improvements in drug rebates which should reduce future cost increases.

23. **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.**

    We continue to anticipate movement to telehealth services and have reflected this in our pricing. We encourage the use of telehealth services in our plan designs with lower copays than might be incurred through in-person office visits.

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

    Administrative expense allocations are revised regularly by our FP&A department. The administrative allocation is different in this filing that in the previous filing. Our accounting area may reallocate expenses again in future. Please refer to Tab Q24 of the "QCC Small Group Response to June 15 Obj" excel worksheet for additional details.

25. **It is noted that (platinum and) gold plan pricing AVs are higher than metallic tier AVs, while silver and bronze plan pricing AVs are generally lower than metallic tier AVs. Please walk through the calculation of the company's pricing AVs, indicating the impact of specific benefit components or variables, such as out of pocket maximums, deductibles, coinsurance percentage, copayments, and other factors or components that contribute to the variation between metallic tier AVs and pricing AVs.**
    a. **If there are specific benefit design differences on gold plans that cause this dynamic please specify which benefit designs/cost structures they are.**
    b. **Please provide a detailed quantitative exhibit that walks from the pricing AV of Plan 31609PA0150034 to Plan 31609PA0150032 that provides what the new pricing AV would be after each of the following changes are made to Plan 31609PA0150034, in this exact order: MOOP, Deductible, Coins, Copay, any other benefit changes, any other changes outside of benefit design.**
    c. **Please complete the same exercise as above on the metallic AV via the Actuarial Value Calculator.**

    Please see tabs Q25 and Q25B of the "QCC Small Group Response to June 15 Obj Part 2" excel worksheet.

26. **The following questions pertain to the benefit relativity model utilized for pricing:**
    a. **Please describe how the data underlying the benefit relativity model used to develop pricing AVs differs from between the individual and small group markets.**
    b. **Please explain why the slope of individual pricing AVs is much steeper than that of the small group pricing AVs.**

    Please see tab Q26 of the "QCC Small Group Response to June 15 Obj Part 2" excel worksheet.

27. **Please provide exhibits showing the development of the age, geographic, tobacco, and network factors for 2023.**

    Please see tabs Q27 and Q27N of the "QCC Small Group Response to June 15 Obj" excel worksheet. We are only in Rating Area 8; therefore the geographic factor is 1.000.

28. Please clarify why the KHPE and QCC small group trends vary, given that the rate development is based on manual experience.

We have updated the exhibits to show the correct trend.

29. Please provide an explanation and exhibit in support of the variation between the Total Annual Trend in Table 3b and the Annual Trend used to calculate quarterly rates in Table 5A.

The values in Table 3b reflects projected trend between the Experience Period (CY 2021) and the Projection Period (CY 2023). The trend used to calculate quarterly rates reflects an estimate of the trend from 2023 into 2024.

30. Per Table 2 of the PAAM Exhibits, Allowed Claims (cell G36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to $497,965,911.67. However, in Table 4 of the PAAM Exhibits, the Allowed Claims (Net of Prescription Drug Rebates) for 2021 (column K) sum to $485,282,233.77. Please update so that these numbers are consistent or provide an explanation explaining the difference.

The difference is equal to the Total Capitation shown in Cells J36 and K36 of Table 2. We are adding the amounts to Table 4. We will be adjusting our completion factors since there is not completion applied to capitation payments.

Entity - trends (2b)	Segment	Net of Covid 2019	2020	2021	2022	With COVID Adjustments 2019	2020	2021	2022
Comml QCC - Small Group									
	Inpatient	2.0%	3.2%	7.4%	-5.5%	2.0%	2.5%	-2.5%	4.3%
	Outpatient	6.1%	-9.5%	11.8%	10.9%	6.1%	6.9%	1.2%	6.6%
	Professional	1.3%	-6.8%	14.7%	6.7%	1.3%	1.4%	1.4%	4.2%
	Rx	5.9%	6.3%	9.8%	7.9%	5.9%	6.1%	10.1%	7.9%
	Capitation	-9.5%	-36.8%	18.5%	4.9%	-9.5%	-36.8%	18.5%	4.9%
	Total	3.6%	-2.3%	11.2%	5.5%	3.6%	3.6%	3.2%	5.9%

QCC Small Group - Actual (2c)

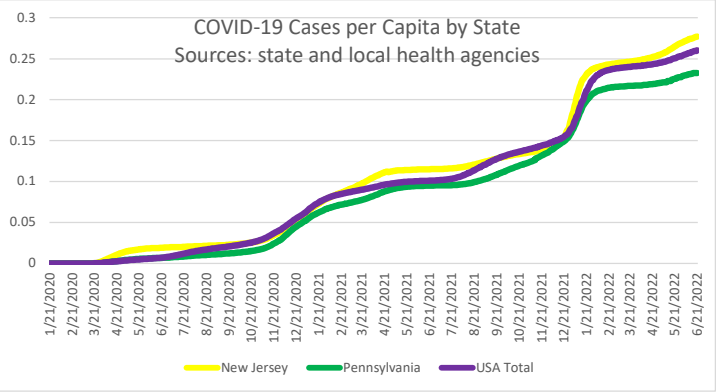
	Member Months	PMPM Incurred Claims	Incurred Claims Trend
2019	877,554	$461.79	
2020	891,928	$451.30	-2.3%
2021	879,898	$501.74	11.2%
2022	881,773	$529.38	5.5%

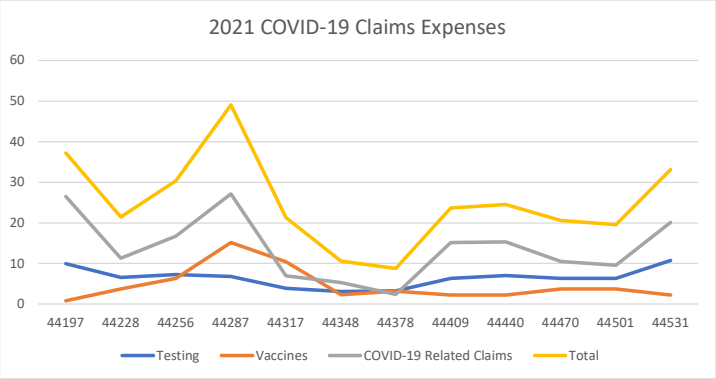
2021 Experience (Impact of COVID by month)

COVID Adjustment by Month

1/1/2021	-0.8%
2/1/2021	-6.5%
3/1/2021	0.8%
4/1/2021	4.9%
5/1/2021	0.7%
6/1/2021	3.3%
7/1/2021	-1.0%
8/1/2021	2.6%
9/1/2021	3.7%
10/1/2021	-0.3%
11/1/2021	2.8%
12/1/2021	4.7%
	1.24%

Please note that this is an unweighted average, provided for the purpose of supporting the criteria used in pricing.





Data from Tables 5 and 10 of the Actuarial Memo Rate Exhibits

Small Group

	Projected Lives	Age 21 rate	Premium	Network factor	Calibration factor
QCC	74,292	$ 431.28	$651.79	1.247	1.511
KHPE	97,932	$ 372.79	$569.30	0.961	1.527
		Composite Factor		1.0942	

$$\textbf{Federal MLR} = \frac{\text{(Projected Claims, after Risk Adjustment + Quality Improvement Expense - Risk Adj Prog User Fee)}}{\text{(Premium, before Risk Adjustment - HCR Taxes \& Fees - Federal Income Tax - Premium Tax)}}$$

	QCC Small Group	
Projected Claims PMPM (After Reinsurance)	$	529.15
Premium PMPM	$	651.79
Quality Improvement Expense PMPM	$	5.21
Exchange User Fee PMPM	$	-
HIF PMPM	$	-
Federal Income Tax PMPM	$	3.46
Premium Tax PMPM	$	13.04
Federal MLR		84.1%

	MLR		Member Months		
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**	
2018	80.1%	82.9%	838,663	897,456	
2019	78.2%	88.2%	877,473	857,076	<- Membership growth in certain plans lowered MLR by more than expected
2020	71.7%	81.4%	891,890	859,104	<-- COVID signficantly depressed claims relative to what was expected at Pricing (Dave to update using Selene exhibit)

QCC Small Group

These plans satisfy the requirements by offering HSAs:

QCC	HIOS IDs	Plan Marketing Name	HSA Plan
Small Group	31609PA0150036	Personal Choice PPO Bronze HSA-0 $5,600/50%	X
	31609PA0150037	Personal Choice PPO Bronze HSA-0 $7,050/100%	X

	General & Claims Admin Expenses
Corporate Services (Finance, Legal, etc.)	1.82%
Sales & Marketing	4.51%
Operations	3.40%
Clinical & Contracting	1.80%
Corporate Overhead	2.69%
Total	14.22%

February 2022 Membership

Age	Members	Age Factor		Tobacco Factor	Tobacco Use %
0-14	11,892	0.765		0.000	0%
15	995	0.833		0.000	0%
16	981	0.859		0.000	0%
17	992	0.885		0.000	0%
18	1,081	0.913		0.000	0%
19	1,081	0.941		0.000	0%
20	1,066	0.970		0.000	0%
21	1,116	1.000		0.125	2.30%
22	1,150	1.000		0.125	2.30%
23	1,196	1.000		0.125	2.30%
24	1,132	1.000		0.125	2.30%
25	1,184	1.004		0.125	2.30%
26	1,085	1.024		0.125	2.30%
27	1,089	1.048		0.125	2.30%
28	1,137	1.087		0.125	2.30%
29	1,198	1.119		0.125	2.30%
30	1,228	1.135		0.175	2.30%
31	1,297	1.159		0.175	2.30%
32	1,346	1.183		0.175	2.30%
33	1,315	1.198		0.175	2.30%
34	1,244	1.214		0.175	2.30%
35	1,247	1.222		0.175	2.30%
36	1,267	1.230		0.175	2.30%
37	1,202	1.238		0.175	2.30%
38	1,274	1.246		0.175	2.30%
39	1,188	1.262		0.175	2.30%
40	1,222	1.278		0.225	4.30%
41	1,196	1.302		0.225	4.30%
42	1,163	1.325		0.225	4.30%
43	1,130	1.357		0.225	4.30%
44	1,094	1.397		0.225	4.30%
45	1,017	1.444		0.225	4.30%
46	1,021	1.500		0.225	4.30%
47	1,108	1.563		0.225	4.30%
48	1,064	1.635		0.225	4.30%
49	1,049	1.706		0.225	4.30%
50	1,208	1.786		0.375	4.30%
51	1,291	1.865		0.375	4.30%
52	1,278	1.952		0.375	4.30%
53	1,399	2.040		0.375	4.30%
54	1,317	2.135		0.375	4.30%
55	1,354	2.230		0.375	4.30%
56	1,420	2.333		0.375	4.30%
57	1,392	2.437		0.375	4.30%
58	1,479	2.548		0.375	4.30%
59	1,374	2.603		0.375	4.30%
60	1,468	2.714		0.375	4.30%
61	1,545	2.810		0.375	4.30%
62	1,356	2.873		0.375	4.30%
63	1,309	2.952		0.375	4.30%
64+	2,989	3.000		0.375	4.30%
Total	74,226	1.500		0.007	
			Factor	1.007	

CY 2021 Membership

Age	Members	Age Factor		Tobacco Factor	Tobacco Use %
0-14	143,147	0.765		0.000	0%
15	11,837	0.833		0.000	0%
16	11,758	0.859		0.000	0%
17	12,565	0.885		0.000	0%
18	13,126	0.913		0.000	0%
19	12,666	0.941		0.000	0%
20	13,290	0.970		0.000	0%
21	13,786	1.000		0.125	2.30%
22	13,988	1.000		0.125	2.30%
23	13,686	1.000		0.125	2.30%
24	13,899	1.000		0.125	2.30%
25	14,016	1.004		0.125	2.30%
26	11,942	1.024		0.125	2.30%
27	12,686	1.048		0.125	2.30%
28	13,360	1.087		0.125	2.30%
29	13,938	1.119		0.125	2.30%
30	14,442	1.135		0.175	2.30%
31	15,105	1.159		0.175	2.30%
32	15,226	1.183		0.175	2.30%
33	14,322	1.198		0.175	2.30%
34	14,747	1.214		0.175	2.30%
35	14,524	1.222		0.175	2.30%
36	14,133	1.230		0.175	2.30%
37	14,210	1.238		0.175	2.30%
38	13,884	1.246		0.175	2.30%
39	13,688	1.262		0.175	2.30%
40	13,756	1.278		0.225	4.30%
41	13,427	1.302		0.225	4.30%
42	13,113	1.325		0.225	4.30%
43	13,196	1.357		0.225	4.30%
44	11,910	1.397		0.225	4.30%
45	12,128	1.444		0.225	4.30%
46	12,690	1.500		0.225	4.30%
47	12,710	1.563		0.225	4.30%
48	12,363	1.635		0.225	4.30%
49	13,616	1.706		0.225	4.30%
50	15,212	1.786		0.375	4.30%
51	15,539	1.865		0.375	4.30%
52	16,428	1.952		0.375	4.30%
53	16,176	2.040		0.375	4.30%
54	16,247	2.135		0.375	4.30%
55	16,671	2.230		0.375	4.30%
56	17,030	2.333		0.375	4.30%
57	17,502	2.437		0.375	4.30%
58	17,100	2.548		0.375	4.30%
59	17,962	2.603		0.375	4.30%
60	18,757	2.714		0.375	4.30%
61	17,089	2.810		0.375	4.30%
62	16,230	2.873		0.375	4.30%
63	16,386	2.952		0.375	4.30%
64+	32,397	3.000		0.375	4.30%
Total	879,606	1.501		0.007	
			Factor	1.007	

HIOS ID	Feb 2022 Membership	2022 Network Factors	2023 Normalized Network Factors
All Plans	74,292	1.000	1.000
31609PA0150025	6017	1.001	1.001
31609PA0150026	11313	1.001	1.001
31609PA0150027	15842	1.001	1.001
31609PA0150028	2139	1.001	1.001
31609PA0150029	2954	1.001	1.001
31609PA0150030	888	1.001	1.001
31609PA0150031	859	1.001	1.001
31609PA0150032	1646	1.001	1.001
31609PA0150034	1336	1.001	1.001
31609PA0150035	1191	1.001	1.001
31609PA0150036	8685	1.001	1.001
31609PA0150037	3039	1.001	1.001
31609PA0150039	555	1.001	1.001
31609PA0150047	4259	1.001	1.001
31609PA0150048	2939	1.001	1.001
31609PA0150049	4439	1.001	1.001
31609PA0150050	5242	1.001	1.001
31609PA0170001	949	0.951	0.951

REDACTED

(QCC Small Group Response to June 15 Obj Part 2)

REDACTED

(Response to Q13)

REDACTED

(Response to Q14)

REDACTED

(QCC Q25)

REDACTED

(PA SG SMRT sent 06 23 2022)

Cover Letter for Responses to July 6 Objection Letter – QCC Small Group INAC- 133254516
Response Date July 14, 2022

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

a. **Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to $22.90.**

Please refer to Tab Q1 of the "QCC Small Group Response to July 6 Obj" excel worksheet.

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

We will include this information with our next response.

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

a. **The 'Q2' tab of the file "QCC Small Group Response to June 15 Obj.xlsx" provides historical trend information. However, it is unclear how the pricing trends utilized in this filing are consistent with the historical trend information included in this exhibit. Please provide additional support demonstrating how the pricing trends utilized in this filing are consistent with the historical trend information included in the 'Q2' tab. If they are not consistent, please explain and justify why it is reasonable that they are not.**

The historical trends included in Q2 represent the change in medical cost due to both utilization and unit cost patterns. These trends are used as the basis for setting 2023 trend assumptions and further adjusted for expected future impacts (e.g. unit cost changes due to provider contracts, pharmacy pipeline, etc.). Historical trends were provided both inclusive and exclusive of estimated COVID-19 impacts. We set the trend for 2023 in light of COVID-19 historical impacts that are not expected to recur.

b. **In addition to the information provided in the 'Q2' tab of the file "QCC Small Group Response to June 15 Obj.xlsx" please provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience for each calendar year. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.**

Please refer to Tab Q2 of the "QCC Small Group Response to July 6 Obj" excel worksheet.

3. **The following questions are related to the proposed COVID adjustment included in the filing.**

a. **The 'Q3' tab of the file "QCC Small Group Response to June 15 Obj.xlsx" provides a summary of the COVID adjustment by month in 2021. Please explain how these adjustments by month were developed.**

Please refer to Tab Q3 of the "QCC Small Group Response to July 6 Obj" excel worksheet.

b. **The 'Q3' tab of the file "QCC Small Group Response to June 15 Obj.xlsx" includes a note that this is an unweighted average provided for the purpose of supporting criteria used in pricing. Please support the use of an unweighted average for the overall adjustment factor.**

Our response stated "Please note that this is an unweighted average, provided for the purpose

of supporting the criteria used in pricing." We did not state that the value used in our projections was an unweighted average.

c. **Within the exhibit referenced above, please explain how COVID related claims were defined.**

Please refer to Tab Q3 of the "QCC Small Group Response to July 6 Obj" excel worksheet.

d. **Please confirm that the COVID adjustment was developed across all KHPE and QCC Individual and Small Group business. Please support this methodology.**

We will include this information with our next response.

e. **Please explain where the COVID reduction adjustment is applied in the rate development.**

The adjustment for COVID was reflected in our projected trend.

4. **The following questions are related to the proposed network factor included in the filing.**

a. **The 'Q4' tab of the file "QCC Small Group Response to June 15 Obj.xlsx" provides the network factors for QCC and KHPE but does not provide specific support for these factors. Please provide a numerical development of the 1.247 network factor for QCC and the 0.961 network factor for KHPE. In providing your response, please also include a detailed description outlining how the estimated network factors were developed.**

The factors were developed by determining values that resulted in the QCC and KHPE rates maintaining appropriate relationships between them. Not adjusting the combined experience for these relationships would otherwise have resulted in rates that were not appropriate, particularly in comparison to each other.

b. **Please explain why the composite factor in the file referenced above does not aggregate to 1.000.**

The composite factor does not aggregate to 1.000 because it is applied before other Market Factors, including risk adjustment, which are separately calculated as PMPM amounts.

5. **The response to first round questions indicates that the requested changes to the risk adjustment user fee and projected morbidity impact of reinsurance have been applied, as well as an update to the PCORI fee. The response also indicates that in order to maintain the proposed rates, an offsetting reduction to another pricing factor has been applied. Please indicate where the offsetting reduction was applied.**

We made a small adjustment to trend to offset these revisions. The revised trend was applied to the combined experience. For QCC, the Network Factor was decreased by 0.0038 to maintain the rates at the proposed levels.

6. **The responses to Question 8, Parts c-f are not sufficient as they do not provide specific support for the pricing AV development for the specified plans. Please provide the requested explanations and additional support for the pricing AV development, including an illustrative**

example demonstrating the development of the Pricing AV for the specified plans, and complete the attached pricing AV development worksheet.

We are unable to complete this by July 14 but will follow-up in our subsequent response.

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

   We have entered the final risk transfer amounts in Table 2.

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

   We are not proposing to revise the projected 2023 risk transfer amounts.

9. **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.**

   We tested the rates in the exhibits and rate tables to assure that they were identical.

10. **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).**

    We are posting the revised documents in SERFF. We will update the Public PDF and submit it in SERFF with our subsequent response.

11. **Your Round 1 response indicated that an exhibit was provided that demonstrates the PMPM commissions as shown in Table 6 of the PAAM Exhibits. We do not find this exhibit in the response; please provide this exhibit or direct me to it if it has already been provided. The exhibit should incorporate the actual commission rates/percentages provided in response to a separate question.**

    Our prior response included the commission information and agreements. For pricing we rely on a comparison of estimated total commissions from our sales area with expected revenues. As a

percentage of the total premiums projected for 2023, this made up 4.97% which is the value shown in Table 6 – Retention.

12. **Please verify that there is no difference in commissions between new issues and renewals, nor between open enrollment issues and special enrollment period issues. Note that federal law prohibits differences in compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during the OEP.**

    There is no difference in the commissions between new issues and renewals, nor between open enrollments issues and special enrollment period issues.

13. **Please provide an exhibit showing the impact of changes to drug rebates on prescription drug trends, both compared to there being no prescription drug rebates and compared to prescription drug rebates being at prior levels.**

    We will include this information with our next response.

14. **Please verify that as the impact and uncertainty surrounding Covid-19 continues to diminish, the company anticipates continued movement towards telehealth services. Please clarify how this is reflected in your pricing; are pricing AVs lower due to lower costs (despite lower co-pays) that are incurred through telehealth services, or are other considerations impacting the pricing AVs, or are telehealth considerations impacting the rates in ways other the pricing AVs?**

    We anticipate that the movement towards utilizing telehealth services will continue beyond the Covid-19 pandemic. The anticipated utilization/cost of telehealth services is considered in the development of the pricing AVs.

15. **The SMRT files that were provided do not provide sufficient detail as they are locked and many columns of data are hidden. As requested above, please complete the attached Excel table provided in support of the pricing AV factors and relativities.**

    Please see our response to Question 6.

16. **The Platform Factors in the SMRT methodology do not appear to conform to the expected factor relationships, as the EPO factor is lower than the HMO factor. In addition, it is not clear why platform factors are necessary, since network factors are applied to the pricing AVs in a subsequent step in Table 10. Please discuss the company's handling of varying networks/platforms in determining its pricing AVs and rates, and provide an exhibit supporting the platform adjustments applied in this process.**

    Network factor accounts for differences in the allowed costs between the legal entities due to items such as contracting and delivery system (I.e. Capitation and referral requirements on the HMO vs not having capitation or referral on the PPO). Platform adjustment adjusts for the Cost sharing portion of these factors. (I.e.. Member cost sharing % will be different for the same copay because of these factors).

17. **Understanding that metallic AV calculator is not used for pricing and that Area 8 is a relatively high-cost area, please provide an explanation as to why the gold (and platinum) pricing AVs are**

substantially higher than the corresponding metallic AVs, while the silver and bronze pricing AVs are lower than the corresponding metallic AVs.

Please see our responses to questions 6 and 15.

18. **Regarding question 26b, please clarify how underwriting guidelines impact the slope of the small group pricing AVs relative to the slope of the individual pricing AVs.**

    In Consumer (I.e., Individual) a member has the option to purchase any plan design they want. They can shop for a Gold plan alongside a Bronze plan for example. In Small Group, our underwriting guidelines restrict the number of options a customer can offer (specifically a customer may only offer 4 plan designs at most). Many of our customers choose to offer less than 4 plans for their employees to choose between and very few of our groups offer bronze options. As a result, the pricing AV slope for small group is flatter than it is for Consumer. (Since many groups only offer gold plans or platinum plans to all their members).

19. **Per Table 2 of the PAAM Exhibits, the Paid Claims (cell C36) are $424,602,589.93. However, in Table 4 of the PAAM Exhibits, the Incurred Claims for 2021 (column D) sum to $441,299,734.52. Please update so that these numbers are consistent or provide an explanation explaining the difference.**

    Table 2 Paid Claims and Incurred Claims do not include Capitation – that is separately considered in other cells in Table 2. The claims in Table 4 include Capitation, which were added per the prior objection letter.

20. **Per Table 2 of the PAAM Exhibits, the Ultimate Incurred Claims (cell D36) are $428,616,056.62. However, in Table 4 of the PAAM Exhibits, the Ultimate Incurred Claims for 2021 (column F) sum to $445,401,323.11. Please update so that these numbers are consistent or provide an explanation explaining the difference.**

    Please refer to the response to Question 19.

QCC Small Group

Metal	BMMO	PLRS		ARF	GCF	IDF	AV	Product w Risk	Product w/o Risk
Plat	218,616	1.527		1.498	1.002	1.150	0.900	1.759	1.553
Gold	303,600	1.249		1.465	1.002	1.080	0.800	1.351	1.268
Silver	228,600	1.054		1.498	1.002	1.030	0.700	1.087	1.082
Bronze	140,688	0.983		1.583	1.002	1.000	0.600	0.985	0.951
Total	891,504	1.225		1.500	1.002	1.072	0.767	1.326	1.240
Est. StateWide Average		1.188	$ 469.72	1.505	1.00	1.074	0.781	1.276	1.263
								22.90	

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

		Net of COVID				With COVID Adjustments				Allowed					COVID Adjustment				
Entity - Cost trends (2a)	**Segment**	**2019**	**2020**	**2021**	**2022**	**2019**	**2020**	**2021**	**2022**	**2018**	**2019**	**2020**	**2021**	**2022**	**2018**	**2019**	**2020**	**2021**	**2022**
Comml QCC Small Group																			
	Inpatient	2.0%	3.2%	7.4%	-5.5%	2.0%	2.5%	-2.5%	4.3%	95.09	96.34	99.23	107.76	82.63	0.00	0.00	0.59	9.73	0.39
	Outpatient	6.1%	-9.5%	11.8%	10.9%	6.1%	6.9%	1.2%	6.6%	120.61	129.70	116.22	131.92	126.86	0.00	0.00	-16.77	-7.20	-3.19
	Professional	1.3%	-6.8%	14.7%	6.7%	1.3%	1.4%	1.4%	4.2%	176.87	180.83	166.12	191.34	179.27	0.00	0.00	-11.15	5.51	9.44
	Rx	5.9%	6.3%	9.8%	7.9%	5.9%	6.1%	10.1%	7.9%	143.16	151.19	160.05	172.87	183.07	0.00	0.00	0.30	0.00	0.00
	Capitation	-9.5%	-36.8%	18.5%	4.9%	-9.5%	-36.8%	18.5%	4.9%										
	Total	3.6%	-2.3%	11.2%	5.5%	3.6%	3.6%	3.2%	5.9%	535.74	558.05	541.61	603.89	571.94	0.00	0.00	-27.03	8.04	6.64
																	$ -	$ -	

QCC Small Group - Actual (2b)

	Member Months	PMPM Incurred Claims	Incurred Claims Trend
2019	877,554	$ 461.79	
2020	891,928	$ 451.30	-2.3%
2021	879,898	$ 501.74	11.2%
2022	881,773	$ 528.38	5.5%

3. **The following questions are related to the proposed COVID adjustment included in the filing.**

   a. **The 'Q3' tab of the file "QCC Small Group Response to June 15 Obj.xlsx" provides a summary of the COVID adjustment by month in 2021. Please explain how these adjustments by month were developed.**

The graph provided in our response to Objection 1, Q3 illustrates the magnitude of the various components of COVID claims cost in 2021. We quantify components of trend due to COVID-19 including, COVID-related claims expenses (testing, vaccine, and incurred claims with a COVID diagnosis), as well as deviation of non-COVID claims from normative expected levels. We do not expect any of these components to recur in the same magnitude in 2023.

   c. **Within the exhibit referenced above, please explain how COVID related claims were defined.**

We quantify components of trend due to COVID-19 including, COVID-related claims expenses (testing, vaccine, and incurred claims with a COVID diagnosis), as well as deviation of non-COVID claims from normative expected levels.

- Testing -as measured by submitted diagnostic and antibody COVID-19 test costs
- Vaccine- as measured by submitted vaccination administrative fees
- COVID related claims- as measured by claims with a diagnosis of COVID-19 or related condition. From Incurred March 2020 – May 2020, the Dx codes B97.29 and B34.2 were used as there was no specific Dx code for COVID-19 at that point, and from March 2020 – current the Dx code U07.1 is used (effective 4/1/2020 as per CMS). These Dx codes are indicative of a COVID claim when used in the first 4 positions or certain types of claims (claims with IP and ER place of service, excluding any maternity related) for members with a COVID-positive diagnosis with 2 months of that diagnosis. We also include any claims with procedure code J0248 (Remdesivir), although one would expect them to have a COVID Dx already. If a member had only an Urgent Care or PCP visit with COVID Dx, but the resulting associated lab test was negative, we do not include the associated UC/PCP visit.
- Deviation of non-COVID claims from normative expected levels- When determining the impact of avoided/deferred care in 2020 and 2021, the year 2019 is used as a baseline, which is the most recent full calendar year unaffected by COVID-19. Each month is trended one or two years to include both appropriate expected seasonality in addition to nominal trend levels expected with additional years. For example, January 2019 is used and trended to determine the baseline for future years:
- January 2020 baseline = January 2019 x (1 + 2019 CY Trend)
- January 2021 baseline = January 2019 x (1 + 2019 CY Trend) x (1 + avg nominal CY trend in absence of COVID)

These resulting baseline PMPMs by month are then compared to actual claims development excluding COVID-19 claims, testing, and vaccine cost to determine the differential between "normal" expected care levels and the care levels impacted by avoided/deferred care.

Cover Letter for Responses to July 6 Objection Letter – QCC Small Group INAC- 133254516
Response Date July 20, 2022

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

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

   The details shown in the columns in Tab Q1 in the attached "QCC Small Group Response to July 6 Part 2" show the assumed values used to calculate the 2023 risk adjustment.

3. **The following questions are related to the proposed COVID adjustment included in the filing.**
   .

   d. **Please confirm that the COVID adjustment was developed across all KHPE and QCC Individual and Small Group business. Please support this methodology.**

   The graph provided in our response to Objection 1, Q5 illustrates the magnitude of the various components of COVID claims cost in 2021. We quantify components of trend due to COVID-19 including, COVID-related claims expenses (testing, vaccine, and incurred claims with a COVID diagnosis), as well as deviation of non-COVID claims from normative expected levels. We do not expect any of these components to recur in the same magnitude in 2023.

6. **The responses to Question 8, Parts c-f are not sufficient as they do not provide specific support for the pricing AV development for the specified plans. Please provide the requested explanations and additional support for the pricing AV development, including an illustrative example demonstrating the development of the Pricing AV for the specified plans, and complete the attached pricing AV development worksheet.**

   Please refer to Tab Q6 in the attached "QCC Small Group Response to July 6 Part 2".

10. **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).**

    Components uploaded to SERFF are current; we have also included an updated Public PDF file.

13. **Please provide an exhibit showing the impact of changes to drug rebates on prescription drug trends, both compared to there being no prescription drug rebates and compared to prescription drug rebates being at prior levels.**

    Please refer to Tab Q13 in the attached "QCC Small Group Response to July 6 Part 2".

15. **The SMRT files that were provided do not provide sufficient detail as they are locked and many columns of data are hidden. As requested above, please complete the attached Excel table provided in support of the pricing AV factors and relativities.**

    Please see our response to Question 6.

17. **Understanding that metallic AV calculator is not used for pricing and that Area 8 is a relatively high-cost area, please provide an explanation as to why the gold (and platinum) pricing AVs are substantially higher than the corresponding metallic AVs, while the silver and bronze pricing AVs are lower than the corresponding metallic AVs.**

    Please see our responses to questions 6 and 15.

QCC Small Group

Metal	BMMO	PLRS		ARF	GCF	IDF	AV	Product w Risk	Product w/o Risk
Plat	218,616	1.527		1.498	1.002	1.150	0.900	1.759	1.553
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Silver	228,600	1.054		1.498	1.002	1.030	0.700	1.087	1.082
Bronze	140,688	0.983		1.583	1.002	1.000	0.600	0.985	0.951
Total	891,504	1.225		1.500	1.002	1.072	0.767	1.326	1.240
Est. StateWide Average		1.188	$ 469.72	1.505	1.00	1.074	0.781	1.276	1.263
								22.90	

Fairview Mill Recreation Complex

Market:

Note: Shaded cells indicate "n/a"

Participants

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Adult (18+)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Youth (6-17)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Total Participants	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Adult (18+) Participation Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Youth (6-17) Participation Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Participation Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Adult (18+)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Youth (6-17)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total

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		$ 30,756,040.35	1.0000	$ 30,756,040.35	71,477	$ 430.29		$ (857,900.37)	$ 37,884,302.51	$ 530.02
Feb-18		$ 28,852,334.96	1.0000	$ 28,852,334.96	71,374	$ 404.24		$ (782,001.30)	$ 34,769,818.00	$ 487.15
Mar-18		$ 29,224,588.60	1.0000	$ 29,224,588.60	70,765	$ 412.98		$ (831,387.28)	$ 35,514,598.72	$ 501.87
Apr-18		$ 29,281,945.95	1.0000	$ 29,281,945.95	69,701	$ 420.11		$ (804,181.08)	$ 35,490,254.07	$ 509.18
May-18		$ 31,248,832.42	1.0000	$ 31,248,832.42	69,118	$ 452.11		$ (845,526.29)	$ 37,496,444.81	$ 542.50
Jun-18		$ 28,131,076.02	1.0000	$ 28,131,076.02	68,810	$ 408.82		$ (788,327.64)	$ 34,034,928.33	$ 494.62
Jul-18		$ 28,328,199.78	1.0000	$ 28,328,199.78	68,778	$ 411.88		$ (825,004.61)	$ 33,775,755.44	$ 491.08
Aug-18		$ 33,790,863.27	1.0000	$ 33,790,863.27	69,089	$ 489.09		$ (882,294.44)	$ 39,506,624.85	$ 571.82
Sep-18		$ 28,023,152.63	1.0000	$ 28,023,152.63	69,431	$ 403.61		$ (797,766.52)	$ 33,168,848.77	$ 477.72
Oct-18		$ 33,332,004.60	1.0000	$ 33,332,004.60	69,668	$ 478.44		$ (881,026.56)	$ 39,284,381.99	$ 563.88
Nov-18		$ 32,047,070.34	1.0000	$ 32,047,070.34	69,725	$ 459.62		$ (851,109.77)	$ 37,507,556.20	$ 537.94
Dec-18	$ 506,462,338.90	$ 29,406,172.89	1.0000	$ 29,406,172.89	70,727	$ 415.77	$ 81,033,824.65	$ (862,212.27)	$ 35,013,854.64	$ 495.06
Jan-19		$ 32,421,075.62	1.0000	$ 32,421,075.62	71,502	$ 453.43		$ (901,927.38)	$ 40,230,979.24	$ 562.66
Feb-19		$ 29,862,427.12	1.0000	$ 29,862,427.12	71,494	$ 417.69		$ (814,824.72)	$ 36,548,089.44	$ 511.20
Mar-19		$ 33,093,204.66	1.0000	$ 33,093,204.66	71,746	$ 461.26		$ (887,142.47)	$ 39,936,349.03	$ 556.64
Apr-19		$ 32,013,239.36	1.0000	$ 32,013,239.36	72,080	$ 444.13		$ (925,076.08)	$ 38,876,683.20	$ 539.35
May-19		$ 32,702,303.85	1.0000	$ 32,702,303.85	72,194	$ 452.98		$ (938,459.83)	$ 39,276,469.53	$ 544.04
Jun-19		$ 30,031,639.64	1.0000	$ 30,031,639.64	72,829	$ 412.36		$ (881,221.96)	$ 36,355,873.16	$ 499.20
Jul-19		$ 33,488,165.67	1.0000	$ 33,488,165.67	73,062	$ 458.35		$ (965,755.44)	$ 39,749,282.98	$ 544.05
Aug-19		$ 33,105,971.96	1.0000	$ 33,105,971.96	73,492	$ 450.47		$ (960,114.53)	$ 39,224,202.83	$ 533.72
Sep-19		$ 31,554,514.38	1.0000	$ 31,554,514.38	73,845	$ 427.31		$ (934,061.46)	$ 37,455,984.05	$ 507.22
Oct-19		$ 37,235,999.34	1.0000	$ 37,235,999.34	74,366	$ 500.71		$ (1,024,856.74)	$ 43,815,444.16	$ 589.19
Nov-19		$ 33,488,586.85	1.0000	$ 33,488,586.85	74,865	$ 447.32		$ (967,505.88)	$ 39,456,131.67	$ 527.03
Dec-19	$ 518,934,029.11	$ 35,831,866.67	1.0000	$ 35,831,866.67	75,998	$ 471.48	$ 89,725,198.54	$ (1,045,772.99)	$ 42,381,984.89	$ 557.67
Jan-20		$ 36,188,673.75	1.0000	$ 36,188,673.75	75,879	$ 476.93		$ (2,592,606.26)	$ 42,993,618.62	$ 566.61
Feb-20		$ 35,002,378.60	1.0000	$ 35,002,378.60	75,588	$ 463.07		$ (2,582,807.59)	$ 40,668,349.41	$ 538.03
Mar-20		$ 30,984,513.39	1.0000	$ 30,984,513.39	75,488	$ 410.46		$ (2,579,493.09)	$ 35,424,484.03	$ 469.27
Apr-20		$ 23,045,719.82	1.0000	$ 23,045,719.82	74,956	$ 307.46		$ (2,662,855.99)	$ 24,966,328.30	$ 333.08
May-20		$ 26,450,005.63	1.0000	$ 26,450,005.63	74,410	$ 355.46		$ (2,643,000.41)	$ 29,261,866.25	$ 393.25
Jun-20		$ 34,067,169.04	1.0000	$ 34,067,169.04	73,861	$ 461.23		$ (2,648,224.31)	$ 38,250,058.39	$ 517.87
Jul-20		$ 33,791,878.32	1.0000	$ 33,791,878.32	74,266	$ 455.01		$ (2,759,138.10)	$ 37,935,099.04	$ 510.80
Aug-20		$ 34,286,073.94	1.0000	$ 34,286,073.94	73,966	$ 463.54		$ (2,748,028.51)	$ 38,547,417.32	$ 521.15
Sep-20		$ 33,664,968.62	1.0000	$ 33,664,968.62	73,588	$ 457.48		$ (2,733,978.86)	$ 37,857,033.73	$ 514.45
Oct-20		$ 35,286,529.88	1.0000	$ 35,286,529.88	73,808	$ 478.09		$ (2,833,134.96)	$ 39,929,557.18	$ 540.99
Nov-20		$ 33,796,473.03	1.0000	$ 33,796,473.03	73,229	$ 461.52		$ (2,811,024.91)	$ 37,940,145.16	$ 518.10
Dec-20	$ 535,642,538.45	$ 35,403,167.39	1.0000	$ 35,403,167.39	72,851	$ 485.97	$ 83,707,435.63	$ (2,796,296.53)	$ 39,510,440.09	$ 542.35
Jan-21		$ 35,897,676.57	1.0000	$ 35,897,676.57	73,015	$ 491.65		$ (3,000,242.64)	$ 41,395,805.62	$ 566.95
Feb-21		$ 31,623,098.03	0.9993	$ 31,646,388.42	72,995	$ 433.54		$ (2,999,398.62)	$ 35,994,631.60	$ 493.11
Mar-21		$ 39,490,332.31	0.9992	$ 39,521,179.91	73,215	$ 539.80		$ (3,008,484.03)	$ 45,474,660.21	$ 621.11
Apr-21		$ 37,337,636.25	0.9988	$ 37,380,882.55	73,275	$ 510.15		$ (3,051,375.40)	$ 42,532,055.76	$ 580.44
May-21		$ 35,300,258.09	0.9980	$ 35,371,001.48	73,467	$ 481.45		$ (3,059,195.44)	$ 39,755,985.93	$ 541.14
Jun-21		$ 38,047,590.49	0.9969	$ 38,164,180.53	73,254	$ 520.98		$ (3,050,296.33)	$ 43,397,877.75	$ 592.43
Jul-21		$ 33,264,917.82	0.9957	$ 33,407,873.60	72,866	$ 458.48		$ (3,041,789.68)	$ 37,810,474.47	$ 518.90
Aug-21		$ 37,579,518.90	0.9921	$ 37,877,128.21	73,062	$ 518.42		$ (3,049,904.15)	$ 42,341,227.03	$ 579.52
Sep-21		$ 36,934,140.55	0.9881	$ 37,380,065.86	73,423	$ 509.11		$ (3,064,510.33)	$ 41,289,981.70	$ 562.36
Oct-21		$ 39,119,848.25	0.9838	$ 39,764,288.05	73,362	$ 542.03		$ (3,068,874.26)	$ 43,364,517.44	$ 591.10
Nov-21		$ 38,098,166.55	0.9769	$ 38,997,318.92	73,377	$ 531.47		$ (3,069,632.67)	$ 41,929,193.53	$ 571.42
Dec-21	$ 550,291,532.85	$ 38,606,550.71	0.9653	$ 39,993,339.01	74,422	$ 537.39	$ 93,220,855.50	$ (3,090,974.81)	$ 42,679,500.61	$ 573.48

	MMos	Rx Weight	Total Allowed Claims	Rx Claims	Total Rx Rebates	Rx Allowed Pre-Rebates	Net Rx PMPM	PMPM	Reduced PMPM	Rx Rebate Impact over prior year
2021	879,733	21.65%	$497,965,911.67	$ 107,803,182.01	$(36,554,678.35)	$ 144,357,860.37	122.54	164.09	0.74678	-3.86%
2020	891,890	25.43%	$443,284,397.54	$ 112,718,382.15	$(32,390,589.50)	$ 145,108,971.65	126.38	162.70	0.77678	-15.07%
2019	877,473	25.45%	$473,307,474.16	$ 120,462,326.96	$(11,246,719.50)	$ 131,709,046.46	137.28	150.10	0.91461	-0.19%
2018	838,663	25.30%	$433,447,368.32	$ 109,647,979.25	$(10,008,738.14)	$ 119,656,717.39	130.74	142.68	0.91635	

Rx weight is the value from Cell H51 of Tab 1 from the AM Exhibit where each calendar year was the experience period.
(2021 comes from the 2023 Exhibit, 2020 comes from the 2022 Exhibit, etc.)
It is used to calculate the Allowed Rx claims from total Allowed Claims.

Completeness and Redaction Justification Checklist

Issuer Name: QCC Insurance Company, Inc.
Market: Small Group PPO
SERFF ID: INAC-133254516

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification				
	RFJ Part III – Actuarial Memorandum	X	Y	37-44	Y
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
C.	Rate Change Request Summary	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	Y	7	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	8	N/A
D.1.C.	Average Rate Change	X	N	8	N/A
D.1.D.	Membership Count	X	N	8	N/A
	PA Act. Exhibits Table 1	X	N	16	N/A
D.1.E.	Benefit Changes	X	N	8	N/A
D.1.F.	Experience Period Claims & Premium	X	N	9-10	N/A
	PA Act. Exhibits Table 2	X	N	15	N/A
D.1.G.	Credibility of Data	X	N	10	N/A
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	17	N/A
D.1.H.	Trend Identification	X	N	10	N/A
	PA Act. Exhibits Table 3	X	N	16	N/A
D.1.I.	Historical Experience	X	N	10-11	N/A
	PA Act. Exhibits Table 4	X	N	16	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	Y	11-12	Y
	PA Act. Exhibits Table 5	X	N	18	N/A
D.2.B.	Retention Items	X	N	12	N/A
	PA Act. Exhibits Table 6	X	N	18	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	13	N/A
	PA Act. Exhibits Table 7	X	N	18	N/A
D.2.D.	Components of Rate Change	X	N	13	N/A
	PA Act. Exhibits Table 8	X	N	18	N/A
	PA Act. Exhibits Table 9	X	N	18	N/A
D.3.	Plan Rate Development	X	N	13	N/A
	PA Act. Exhibits Table 10	X	N	19	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	13	N/A
	PA Act. Exhibits Table 11	X	N	20	N/A
D.5.A.	Age and Tobacco Factors	X	N	13-14	N/A
	PA Act. Exhibits Table 12	X	N	21	N/A
D.5.B.	Geographic Factors	X	N	13 -14	N/A
	PA Act. Exhibits Table 13	X	N	21	N/A
D.5.C.	Network Factors	X	N	13	N/A
	PA Act. Exhibits Table 14	X	N	21	N/A
D.5.D.	Service Area Composition	X	N	13	N/A
D.5.E.	Composite Rating	X	N	13	N/A
D.6.	Actuarial Certifications	X	Y	14-15	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	22-33	N/A
	Service Area Map	X	N	76	N/A
Redaction Justification (must be submitted if any information is redacted)		X			Y