Oscar Health Plan of Pennsylvania, Inc.
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New York, NY 10013
1-855-OSCAR-55
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August 30, 2022
Re: Cover Letter for OHIN-133283238

Dear Lindsi Swartz,

This cover letter is in response to the August 23, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc. individual rate filing. This cover letter details the changes made to the Pennsylvania Actuarial Memorandum Rate Exhibits and the reasons for the changes.

1. In response to the signing of the Inflation Reduction Act for PY23, we have updated our rate filing materials to account for the change in the coinsurance parameter and removal of adjustments related to the ending of the ARPA. The following rate filing materials were impacted as a result of this update:

    a. *URRT (in Rate Filing and Binder filing)*
    b. *Consumer Friendly Justification*
    c. *Federal Actuarial Memorandum*
    d. *Attachment I: Rate Change Summary (Word & PDF)*
    e. *Rate/Rule Schedule Tab: Company Rate Information*
    f. *Cover Letter*
    g. *PA Actuarial Memorandum*
    h. *PA Actuarial Memorandum Exhibits*
    i. *Plan Design Summary and Rate Tables*
    j. *Federal Rate Tables (in the both the binder and rate filing)*
    k. *Public PDF*

Please feel free to reach out to us if you have any additional questions. Thank you.

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Attachment I

Rate Change Summary

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate request filing ID # OHIN-133283238- 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:	10.4%[1]
Revised requested average rate change:	8.4%[1]
Range of requested rate change:	4.7% to 12.3%
Effective date:	January 1, 2023
Mapped Members:	4,455
Available in:	Rating Areas 3, 6, 7, 8

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	$20,450,440.64
Claims	$16,490,799.76
Administrative expenses	$3,576,491.44
Taxes & fees	$836,692.07
Company made (after taxes)	**-$453,542.63**

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

Claims:	89.1%
Administrative:	7.6%
Taxes & fees:	3.1%
Profit:	0.2%

The company expects its annual medical costs to increase **3.12%**.

Explanation of requested rate change

Oscar Health Plan of Pennsylvania, Inc. is requesting a rate change of 8.4% due to:

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model plan behavior changes
- Changes in Oscar's anticipated reimbursement to health care providers
- Impact of COVID-19 on projected health care services in 2023

[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.

Rate Increase Justification

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1. Scope and Range of Rate Increase

The purpose of this document is to present rate change justification for Oscar Health Plan of Pennsylvania, Inc. (Oscar's) individual Affordable Care Act (ACA) products, with an effective date of January 1, 2023, and to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act (ACA).

Using in-force business as of March 2022, the proposed average rate increase for renewing plans is 10.4%. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging and cost-sharing modifications. This rate increase is absent of rate changes due to attained age.

The rate increase impacts an estimated 4,080 members.

2. Reason for Rate Increase(s)

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

COVID-19 Pandemic

Changes to the overall premium level are needed because of the expected residual costs attributed to the ongoing COVID-19 pandemic.

Jessica Saulo
Fellow, Society of Actuaries
Member, American Academy of Actuaries

Actuarial Memorandum

1. Introduction and Purpose

The purpose of this document, which is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Pennsylvania Actuarial Memorandum Rate Exhibits (Rate Exhibits), is to comply with the requirements of the Part III Actuarial Memorandum and to support the premium rates developed for Oscar Health Plan of Pennsylvania, Inc. (Oscar's) Affordable Care Act (ACA) products in the individual market, with an effective date of January 1, 2023.

This actuarial memorandum provides certain information related to the rate filing submission including support for the values entered into the URRT, which demonstrates compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department (PID), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Oscar's individual market rate filing.

Future regulatory changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

2. General Information

Company Identifying Information

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.
State:	Pennsylvania
NAIC:	16590
HIOS Issuer ID:	98517
Market:	Individual
Effective Date:	January 1, 2023
Policy Forms:	OSC-PA-IVL-EOC-2023-HIX

Company Contact Information

[redacted] [redacted]

3. Proposed Rate Increases

Reason for Rate Increase(s)

Exhibit A summarizes the proposed rate increases by plan effective January 1, 2023. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors.

Using in-force business as of March 2022, the proposed average rate change for renewing plans is 8.4%. This rate change is absent of rate changes due to attained age.

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends
The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin
Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes
Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population
Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration
Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

COVID-19 Pandemic
Changes to the overall premium level are needed because of the expected residual costs attributed to the ongoing COVID-19 pandemic.

Rate Development Overview
The plans included in this rate filing are to be offered for sale effective January 1, 2023. Oscar's rate development, including the methodology described below, is based on generally accepted actuarial principles for community rated individual blocks of business.

Underlying Claim Experience
Oscar started with Pennsylvania's individual claim experience from January 1, 2021 through December 31, 2021, with runout through March 31, 2022, as the experience basis in the projection. The claim amount includes an estimate for Incurred But Not Reported (IBNR) claims.

In the absence of fully credible base experience claim data, Oscar also utilized Florida individual claim experience from Oscar's legal entity (Oscar Insurance Company of Florida; NAIC code 16374) as the manual rate basis in the projection. The base experience used for the manual projection reflects claims from January 1, 2021 through December 31, 2021, with runout through March 31, 2022, and includes an estimate for (IBNR) claims.

Trend
Oscar applied utilization and unit cost trends to the underlying medical and prescription drug claims to reflect the expected claim levels in the projection period.

Benefit Adjustment
The projected claims were adjusted to reflect the benefits for each of the products to be offered on and off the exchange.

Demographics and Morbidity
The starting claim experience was adjusted to reflect changes in the anticipated morbidity and demographics corresponding to Oscar's projected 2023 membership distribution.

Market Morbidity
The starting claim experience was additionally adjusted to reflect changes in the anticipated market morbidity from the base period to the projection period in response to the uncertainty inherent in the marketplace and the anticipated discontinuation of the American Rescue Plan Act extended subsidies for the 2023 plan year.

Network Adjustment
The projected claims were adjusted to reflect changes in the anticipated provider reimbursement levels.

COVID-19 Pandemic
The starting claim experience was adjusted from the experience period to the projection period to reflect the anticipated impact of items such as the normalization of the experience period and projection period direct costs and deferred care as a result of the ongoing COVID-19 pandemic on the individual market in Pennsylvania. Future regulatory, legislative, or economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

State-Based Reinsurance Program
The starting claim experience was adjusted to reflect changes in the anticipated market morbidity from the base period to the projection period due to the anticipated impact of the state-based reinsurance program proposed in the Pennsylvania 1332 waiver application that was approved by CMS on July 24, 2020.

The claim experience was adjusted to reflect the removal of the projected reinsurance recoveries. The reinsurance recoveries were developed on a percent of net claims approach using the proposed parameters for the 2023 plan year — $60,000 attachment point, coinsurance of 53%, up to a reinsurance cap of $100,000.

Risk Adjustment
The projected claims were adjusted to reflect payments to the individual (catastrophic and non-catastrophic) risk pool as a result of the risk adjustment program.

Administrative Expenses and Risk Margin
The premium incorporates an average 7.8% administrative charge, which is inclusive of general administrative expenses, commission, and risk margin.

Taxes and Fees
The premium rates reflect applicable state and federal taxes and fees for the 2023 plan year.

4. Market Experience

4.1. Experience and Current Period Premium, Claims, and Enrollment
Oscar's rates are developed using a single risk pool, established according to the requirements in 45 CFR Part 156, §156.80(d). The experience period data is based on all Oscar individual market policies in Pennsylvania and the projection period reflects all projected covered lives for every non-grandfathered product/plan combination for Oscar in the Pennsylvania individual market.

The premium earned during the experience period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits are from Oscar's data warehouse for calendar year 2021. The premiums do not reflect an adjustment for MLR rebates as Oscar does not anticipate paying rebates for the base period.

Experience Period Loss Ratio

The loss ratio, expressed as incurred claims over revenue (defined as gross premium +/- risk adjustment) for the experience period data is 76.6%, as shown in Table 2 — Experience Period Claims and Premiums of the Rate Exhibits.

Paid Through Date

The experience period in Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits shows Oscar's earned premium and incurred claims for the experience period of January 1, 2021 through December 31, 2021, with claims paid through March 31, 2022.

Current Date

The current period in Worksheet 2, Section II of the URRT and Table 1 — Number of Members of the Rate Exhibits shows Oscar's premium and enrollment using in-force business as of March 2022.

Allowed and Incurred Claims Incurred During the Experience Period

Oscar's calendar year 2021 medical and pharmacy claim data was used for developing the single risk pool claims. Worksheet 1, Section I of the URRT outlines Oscar's best estimate of claims incurred during the experience period. The estimate includes:

- Claims processed through Oscar's claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar's best estimate of IBNR.

Oscar's claim reserves consists of liabilities for both claims incurred but not reported ("IBNR") and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under $250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company's historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over $250,000), supplemented by known open cases that are in various stages of review by Oscar's medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

4.2. Benefit Categories

The benefit categories described below are based on the algorithm used by Milliman's *Health Cost Guidelines*™ (HCGs). The HCG grouper uses a combination of Diagnosis Related Groups (DRGs), Current Procedural Terminology Codes – Fourth Edition (CPT-4 Codes), Healthcare Common Procedural Coding System codes (HCPCS), and revenue codes to allocate detailed claims into roughly 60 benefit categories.

The utilization and unit cost data for rate development were assigned to benefit categories as shown in Worksheet 1, Section I of the URRT based on place and type of service using a detailed claim mapping algorithm, which can be summarized as follows:

Inpatient Hospital

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

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, ancillary, observation and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialty care, therapy, the professional component of laboratory and radiology, and other professional services, except for hospital based professionals whose payments are included in facility fees.

Other Medical

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

Capitation

Includes the amount for any services that are provided on a capitated basis.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

4.3. Projection Factors

This section includes a description of each factor used to project the experience period allowed claims to the projection period, supporting information related to the development of those factors is also included.

Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar's anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 1 provides the annualized trend assumptions that were used to adjust the allowed claims from the experience period to the projection period. The overall trend used to get from the experience period to the projection period is based on an unleveraged prospective annual trend of 3.1%.

Table 1 Annual Trend Assumptions			
Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	2.7%	3.2%
Outpatient	1.0%	3.5%	4.5%
Physician	1.0%	0.8%	1.8%
Other	1.0%	0.8%	1.8%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	1.0%	1.3%	2.3%
Grand Total	0.8%	2.3%	3.1%

The trend factors by benefit category are included in the "Year 1 Trend" and "Year 2 Trend" entries on Worksheet 1, Section II of the URRT and "Cost" and "Utilization" entries in Table 3 — Trend Components of the Rate Exhibits.

Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment

The starting allowed claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar's projected demographic mix and membership distributions.

A second adjustment was included to reflect anticipated changes to the market morbidity primarily associated with changes in market membership and morbidity profile between the experience period and the projection period. Oscar relied upon the 2022 Marketplace Open Enrollment Period Public Use Files (PUF) published by CMS supporting a market membership increase between the 2021 and 2022 plan years, which was primarily driven by the expanded APTC subsidies. In an effort to quantify the anticipated impact to market morbidity, Oscar analyzed its nationwide individual market membership which persisted vs. lapsed and constructed a regression analysis to estimate the anticipated market morbidity changes in response to membership movement. Lastly, in the development of the anticipated changes in the market morbidity, Oscar assumed that the Public Health Emergency will end and a certain proportion of Medicaid Redeterminations will enroll in the ACA Marketplace.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also assumed when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.021 is included in the "Morbidity Adjustment" entry on Worksheet 1, Section II of the URRT and in the "Change in Morbidity - All Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Demographic Shift

An adjustment was included to account for the anticipated changes in demographic mix — in both age/gender and geography — between the experience period and the projection period.

A factor of 1.012 is included in the "Demographic Shift" entry on Worksheet 1, Section II of the URRT and the "Change in Demographics" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar's risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

A factor of 1.002 is included in the "Plan Design Changes" entry on Worksheet 1, Section II of the URRT and the "Change in Benefits" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Changes in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the experience period and projection period. The reimbursement changes are in response to modifications to Oscar's underlying contracts with its providers.

A factor of 0.998 is included in the "Change in Network" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Prescription Drug Rebates

An adjustment of 1.005 was included to account for the anticipated changes in the level of prescription drug rebates between the experience period and projection period.

Other Adjustments – Pooling Charge

An adjustment of 1.000 was included to account for Oscar experiencing lower than expected shock claims during the experience period. In this context, a shock claim is defined as annual costs in excess of $750,000 per individual claimant.

Other Adjustments – COVID-19 Pandemic

Oscar included an adjustment to account for the changes in expected COVID-19 healthcare costs and utilization patterns from the experience period to the projection period. While Oscar anticipates that COVID-19 will continue to influence healthcare costs, the projection period assumes that future variants will be less severe relative to the experience period.

First, Oscar applied an adjustment of 0.988 to normalize the 2021 experience by removing the impact of direct costs associated with the pandemic which included items such as COVID-19 treatment, virus testing, vaccination costs, and deferred non-COVID-19 care. Pandemic-induced deferred utilization of non-COVID-19 care was estimated by comparing Oscar's 2019 claim experience projected and normalized to 2021, to the actual 2021 experience of members continuously enrolled from 2019 to 2021. The residual differences between actual and expected are assumed to represent utilization levels that would have been expected absent the pandemic.

A second adjustment of 1.011 was applied to account for the anticipated costs of COVID-19 in the projected period. Oscar projected 2023 COVID-19 treatment cost based on a national regression analysis that estimates how the 2021 vaccination and booster rates influenced COVID-19 treatment cost within each State. The results concluded that there was a negative correlation between vaccination levels and COVID-19 treatment costs. This regression was then applied to Pennsylvania's projected booster adoption rate. Moreover, Oscar assumed antivirals such as Paxlovid would be widely available by 2023 and significantly reduce the inpatient claims. Oscar additionally assumed that COVID-19 testing costs will persist in the projection period and that over-the-counter antigen testing will continue to be covered with no member cost share. To account for projected vaccination costs, Oscar assumed the federal government will continue to cover the cost of booster shots and that insurers will continue to cover the administrative cost. Oscar assumed an adoption rate of 35% across the nationwide membership distribution. Finally, Oscar estimated that 60% of deferred care will return to pre-pandemic utilization levels.

Other Adjustments - Combined

A combined factor of 0.996 is included in the "Other" entry on Worksheet 1, Section II of the URRT.

Separately, a combined factor of 0.997 is included in the "Change in Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits. The factor excludes the Changes in Network impact as that is accounted for in the "Change in Network" entry.

Manual Rate Adjustments

Since Oscar's base experience in Pennsylvania is partially credible, a manual rate methodology was additionally developed for rating purposes as described in this section. The adjustments described below were used to develop the Manual EHB Allowed Claims PMPM entry on Worksheet 1, Section II of the URRT and Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Source and Appropriateness of Experience Data Used

Oscar started with individual claim experience from January 1, 2021 through December 31, 2021, with runout through March 31, 2022, as the manual rate basis in the projection. The starting claim experience is from Oscar's legal entity (Oscar Insurance Company of Florida; NAIC code 16374) offering in the Florida individual market. The premium earned and incurred claims during the manual period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Manual Period Claims and Premiums of the Rate Exhibits are from Oscar's data warehouse for calendar year 2020.

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures,* Oscar's internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar's manual includes 3,109,330 member months and is considered fully credible for purposes of developing claim projections.

Adjustments Made to the Data

Exhibit B summarizes the adjustment factors, as described in this section, used to project the manual rate claims on an allowed basis to the projection period.

- <u>Incurred But Not Reported</u>
  The starting claim experience represents Oscar's best estimate of claims incurred during the manual period. The estimate includes:

  - Claims processed through Oscar's claim system,
  - Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
  - Oscar's best estimate of IBNR.

  Oscar's claim reserves consists of liabilities for both claims incurred but not reported ("IBNR") and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under $250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company's historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over $250,000), supplemented by known open cases that are in various stages of review by Oscar's medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

- <u>Trend Factors – Cost and Utilization</u>

  Average cost trends were developed based on Oscar's anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

  Table 2 provides the annualized trend assumptions that were used to adjust the allowed claims from the manual period to the projection period. The overall trend used to get from the manual period to the projection period is based on an unleveraged prospective annual trend of 3.9%.

Table 2
Annual Trend Assumptions

Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	3.5%	3.2%
Outpatient	1.0%	4.3%	4.5%
Physician	1.0%	1.5%	1.8%
Other	1.0%	1.5%	1.8%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	1.0%	2.0%	2.3%
Grand Total	0.8%	3.0%	3.9%

  A factor of 1.079 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Total Applied Trend Projected Factor" entry of Table 3b — Manual Trend Components of the Rate Exhibits.

- <u>Plan Design Changes</u>

  Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the manual period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar's nationwide risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

  A second adjustment was included to account for anticipated changes in underlying benefit coverage between the manual period and the projection period capturing inherent differences in EHBs, state mandated benefits, and eliminated benefits.

  A combined factor of 0.994 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Benefits" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- <u>Demographic Shift</u>

  An adjustment was included to account for the anticipated changes in demographic mix — in age and gender — between the manual base period and the projection period.

A factor of 1.098 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Demographics" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- <u>Changes in the Morbidity of the Covered Population</u>
  The starting claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar's projected demographic mix and membership distributions.

  A second adjustment was included to reflect anticipated changes to the market morbidity primarily associated with changes in market membership and morbidity profile between the experience period and the projection period. Oscar relied upon the 2022 Marketplace Open Enrollment Period Public Use Files (PUF) published by CMS supporting a market membership increase between the 2021 and 2022 plan years, which was primarily driven by the expanded APTC subsidies. In an effort to quantify the anticipated impact to market morbidity, Oscar analyzed its nationwide individual market membership which persisted vs. lapsed and constructed a regression analysis to estimate the anticipated market morbidity changes in response to membership movement. Lastly, in the development of the anticipated changes in the market morbidity, Oscar assumed that the Public Health Emergency will end and a certain proportion of Medicaid Redeterminations will enroll in the ACA Marketplace.

  Additionally, an adjustment was made to account for the anticipated changes in market morbidity between the Florida and Pennsylvania individual markets. To estimate the market morbidity impact, Oscar relied upon the completed regression results in The Wakely National Risk Adjustment Reporting Project (WNRAR) provided to Oscar on February 15, 2022 to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the Florida and Pennsylvania individual markets.

  These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also utilized when estimating the risk adjustment transfer for the projection period.

  A combined factor of 0.953 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and in the "Change in Morbidity - All Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- <u>Other Adjustments — Change in Network</u>
  Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the manual period and projection period. The reimbursement changes are in response to modifications to Oscar's underlying contracts with its providers.

  A factor of 1.208 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Network" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- <u>Other Adjustments — Prescription Drug Rebates</u>
  An adjustment was included to account for the anticipated changes in the level of prescription drug rebates between the manual period and projection period.

  A factor of 0.999 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments —Pooling Charge
  An adjustment was included to account for Oscar experiencing lower than expected shock claims during the manual period. In this context, a shock claim is defined as annual costs in excess of $750,000 per individual claimant.

  A factor of 1.002 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Impact of the COVID-19 Pandemic
  Oscar included an adjustment to account for the changes in expected COVID-19 healthcare costs and utilization patterns from the manual period to the projection period. While Oscar anticipates that COVID-19 will continue to influence healthcare costs, the projection period assumes that future variants will be less severe relative to the experience period.

  First, Oscar applied an adjustment of 0.939 to normalize the 2021 manual by removing the impact of direct costs associated with the pandemic which included items such as COVID-19 treatment, virus testing, vaccination costs, and deferred non-COVID-19 care. Pandemic-induced deferred utilization of non-COVID-19 care was estimated by comparing Oscar's 2019 claim experience projected and normalized to 2021, to the actual 2021 experience of members continuously enrolled from 2019 to 2021. The residual differences between actual and expected are assumed to represent utilization levels that would have been expected absent the pandemic.

  A second adjustment of 1.009 was applied to account for the anticipated costs of COVID-19 in the projected period. Oscar projected 2023 COVID-19 treatment cost based on a national regression analysis that estimates how the 2021 vaccination and booster rates influenced COVID-19 treatment cost within each State. The results concluded that there was a negative correlation between vaccination levels and COVID-19 treatment costs. This regression was then applied to [State's] projected booster adoption rate. Moreover, Oscar assumed antivirals such as Paxlovid would be widely available by 2023 and significantly reduce the inpatient claims. Oscar additionally assumed that COVID-19 testing costs will persist in the projection period and that over-the-counter antigen testing will continue to be covered with no member cost share. To account for projected vaccination costs, Oscar assumed the federal government will continue to cover the cost of booster shots and that insurers will continue to cover the administrative cost. Oscar assumed an adoption rate of 35% across the nationwide membership distribution. Finally, Oscar estimated that 60% of deferred care will return to pre-pandemic utilization levels.

- [redacted]

  [redacted]

- Other Adjustments — Combined
  A combined factor of 1.202 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

  Separately, a combined factor of 0.995 is included in the "Change in Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits. The factor excludes the Changes in Network impact as that is accounted for in the "Change in Network" entry.

Inclusion of Capitation Payments

Not applicable.

Credibility of Experience

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures,* Oscar's internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar's experience includes 50,828 member months and is considered 77.3% credible for purposes of developing claim projections. Furthermore, the base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Establishing the Index Rate

Experience Period

As shown in Worksheet 1, Section II of the URRT, the experience period index rate is $402.44. The experience period index rate reflects the estimated total combined allowed essential health benefit (EHB) claim experience in the single risk pool, and is not adjusted for payments and charges under the risk adjustment program or for marketplace user fees.

Projection Period

The index rate is defined as the EHB portion of projected allowed claims with respect to trend, benefit, and demographics and divided by all projected single risk pool lives. Oscar's projection period index rate for the 2023 plan year as shown in Worksheet 1, Section II of the URRT is $460.24.

Development of the Market-Wide Adjusted Index Rate

The market-adjusted index rate is calculated as the sum of the projection period index rate, the impact of the risk adjustment program, and the projected exchange user fees. Table 3 details the projection period index rate, allowable market-wide modifiers as defined in 45 CFR Part 156, §156.80(d), and the resulting market-adjusted index rate.

Table 3

Market-Adjusted Index Rate

Description	Value
Projection Period Index Rate	$460.24
Net Impact of Risk Adjustment Program	$194.22
Net Impact of State Reinsurance Program	($18.91)
Exchange User Fees	$20.99
Market-Adjusted Index Rate	$656.54

The adjustments in the table above reflect all of the market-wide modifiers allowed in federal regulation and the average demographic characteristics of the single risk pool. Please note the allowable market-wide modifiers were adjusted to an allowed basis in the development of the market-adjusted index rate which is consistent with the basis of the projected index rate. The market-adjusted modifiers on a net basis are summarized in Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Reinsurance

The starting claim experience was adjusted to reflect the removal of the projected reinsurance recoveries due to the anticipated impact of the state-based reinsurance program proposed in the Pennsylvania 1332 waiver application that was approved by CMS on July 24, 2020. The reinsurance recoveries were developed on a percent of net claims approach using the proposed parameters for the 2023 plan year — $60,000 attachment point, coinsurance of 53%, up to a reinsurance cap of $100,000.

Oscar started with a subset of its nationwide claim experience in the individual market as the basis for estimating the impact of reinsurance recoveries on net claims. The claim experience was both trended to the 2023 plan year at similar trend rates to that of what were included in the premium rate projections and additionally calibrated to align with the projected index rate. Oscar then bootstrapped the projected population with membership samples in line with Oscar's population in the Pennsylvania market.

The expected impact of the state reinsurance program was estimated to be a recovery of approximately 4.1% of net claims (i.e. the mean of the bootstrapped samples), which was then applied evenly across all plans in Oscar's individual market single risk pool.

Additionally, Oscar adjusted the risk adjustment transfer to account for the estimated impact of the state-based reinsurance program to the statewide average premium, which was then applied to the rate projection to bring the medical expense (i.e. net claims +/- risk adjustment) levels to market-wide levels, which form the basis of the market-adjusted index rate.

The projected reinsurance recovery amount, expressed on an allowed basis, is estimated as a recovery of $18.91 and is reflected on Worksheet 1, Section II of the URRT.

Risk Adjustment Payment/Charge

To estimate the risk adjustment PMPM, Oscar relied upon the results of the *Summary Report on Risk Adjustment Transfers for the 2021 Benefit Year* published by CMS on June 30, 2022, in combination with the *Transfer Payment Issuer Report* supplied to Oscar by CMS, to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, statewide average premium, and induced demand factor for the individual market. Oscar's geographic cost factor was also adjusted based on the anticipated geographic mix for the 2023 plan year.

Oscar modeled two independent risk adjustment transfers to appropriately correspond with the risk profile of the members in the underlying experience and manual projections. For the risk adjustment transfer that corresponds to the experience projection, Oscar relied upon projected risk and rating factors that are specific to the experience period in the Pennsylvania market. For the risk adjustment transfer that corresponds to the manual projection, Oscar crosswalked the market metrics — plan liability risk score, statewide average premium, and geographic cost factors — from the manual period (i.e. Texas market) to the projection period (i.e. Pennsylvania market) while maintaining similar relative risk profiles by metal level. The two risk adjustment transfers were then blended by the same credibility weighting used to project allowed claims.

Additional adjustments were made to account for the anticipated changes in the Health and Human Services Hierarchical Condition Categories (HHS-HCC) risk adjustment coefficient changes from the 2021 plan year to the 2023 plan year, for both Oscar and the market. These adjustments were determined from the HHS Risk Weight Conversion Tool that was supplied to Oscar by Wakely on May 18, 2022. The Wakely Conversion Tool was based on the Final HHS-HCC risk adjustment coefficients released in the final rule.

Oscar also included an adjustment to account for the anticipated impact of the Risk Adjustment Data Validation (RADV) audit on the 2023 plan year. To estimate the RADV impact, Oscar relied on historical nationwide experience in the individual market, measured anticipated risk adjustment coding error rates inherent in the 2019 and 2020 plan years, and forecasted those error rates to the projection period. The RADV impact is estimated as a payment of $2.55 PMPM.

Lastly, Oscar considered the impact to the projected risk adjustment transfer for the addition of the high-cost risk pooling mechanism that was implemented starting with the 2018 plan year.

The projected risk adjustment transfer, net of the risk adjustment user fee and expressed on an allowed basis, is estimated as a payment of approximately $194.22 and is reflected in Worksheet 1, Section II of the URRT.

Any resulting risk adjustment transfer payments would be allocated proportionally across all plans in Oscar's individual market single risk pool.

Detailed quantitative support of the risk adjustment transfer projection is provided in Exhibit C.

Exchange User Fees

The impact of the exchange user fee was based on an overall assessment of 3.2%, weighted on the projected premium associated with the distribution of membership expected to enroll on the exchange.

The projected exchange user fee, expressed on an allowed basis, is estimated as a payment of approximately $20.99 and is reflected in Worksheet 1, Section II of the URRT.

4.4. Plan-Adjusted Index Rate

Projected Plan-Adjusted Index Rates

Exhibit D summarizes the plan-adjusted index rates, which are determined by applying the allowable plan-level modifiers to the market-adjusted index rate.

The allowable modifiers as described in 45 CFR Part 156, §156.80(d)(2) are the following:

Actuarial Value and Cost-Sharing

Each plan's actuarial value and cost-sharing factor includes a benefit relativity adjustment and the expected impact of the plan's cost sharing amounts on the member's utilization of services. Oscar's internal benefit pricing model, which uses a single claim distribution for all plans, was used to estimate how members purchase services differently based on the level of plan-specific cost sharing. By utilizing a static claim distribution, the pricing model's adjustments assume the same demographic and risk characteristics for each plan priced and therefore exclude expected differences in the health status of members assumed to select each plan.

Plan's Provider Network and Delivery System Characteristics

There are no anticipated plan-specific differences in the provider network or utilization management practices in Oscar's projected product suite.

Plan Benefits in Addition to the EHBs

Oscar's proposed product suite does not cover any benefits above and beyond the EHB services detailed in the Pennsylvania state benchmark plan.

Administrative Costs, Excluding Exchange User Fees

The net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

Exhibit E summarizes the components of the administrative cost factor as shown in Worksheet 2, Section III of the URRT.

Expected Impact of the Specific Eligibility Categories for the Catastrophic Plan

A specific eligibility adjustment reflects the difference in expected demographics between the catastrophic plan and the non-catastrophic plans due to the unique eligibility requirements of the catastrophic plan (i.e. that only individuals under the age of 30 or eligible by reason of financial hardship can enroll). This adjustment reflects that costs vary by age and the cost of the population expected to enroll in the catastrophic plan is anticipated to be lower than non-catastrophic plans.

Oscar is proposing no change to the currently approved catastrophic eligibility adjustment.

4.5. Calibration

A composite calibration adjustment is applied uniformly to all plans. Detailed support of the calibration factor is provided in Exhibit F. The market-wide calibration factor is 1.732.

Age Curve Calibration

The average age factor used in the calibration process is 1.716 and was determined by applying the standard age curve established by HHS to the projected member distribution by age, with an adjustment for non-billable members who exceed the maximum of three child dependents under the age of 21 rule.

Under this methodology, the approximate average age, rounded to the nearest whole number, associated with the single risk pool is 49.

Geographic Factor Calibration

The average geographic rating factor is 1.002. In order to determine the geographic calibration factor the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

Oscar intends to sell individual market products in Bucks, Carbon, Chester, Delaware, Lackawanna, Lancaster, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, and Wyoming counties, which are within Rating Areas 3, 6, 7, and 8.

Exhibit G provides a summary of the proposed geographic rating factors applied to the plan-adjusted index rates.

Tobacco Factor Calibration

The average tobacco rating factor used in the calibration process is 1.007.

The tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Survey (MEPS). Smoker prevalence rates, which were utilized above to develop the tobacco calibration factor, were based on Oscar's empirical data, and are not anticipated to be substantially different in the projection period.

Oscar is proposing no change to the currently approved tobacco rating factors.

4.6. Consumer-Adjusted Premium Rate Development

Oscar derives consumer-adjusted premium rates by calibrating the plan-adjusted index rate and applying the rating factors specified by 45 CFR Part 147, §147.102. Exhibit H includes the proposed rate manual and a sample rate calculation.

5. Projected Loss Ratio

Oscar's projected loss ratio based on the federally-prescribed MLR methodology is 93.0%. The numerator of the projected loss ratio contains claim costs and HCQI expenses net of receipts from the risk adjustment program and the denominator consists of total premiums net of premium taxes and regulatory fees. Note the MLR in this context does not capture all adjustments, including multi-year averaging, credibility, and deductible averaging.

A summary of each component included in the loss ratio projection is provided in Exhibit I.

6. Plan Product Information

6.1. AV Metal Values

The AV metal values included in Worksheet 2, Section I of the URRT were based solely on the HHS actuarial value calculator. Copies of the results from the actuarial value calculator including screenshots for each plan are provided as a supplemental supporting document titled "ACA AV Screenshots" accompanying the rate filing submission.

6.2. Membership Projections

Oscar projected membership as displayed in Worksheet 2, Section IV of the URRT by considering the size of the projected Pennsylvania individual market in 2023 as well as our historical enrollment patterns of the Pennsylvania individual market, to estimate our assumed market penetration rate and member months projection. For silver level plans in the individual market, an estimate was made for the portion of projected enrollment that will be eligible for CSR subsidies at each subsidy level. When allocating membership within a metal level, Oscar distributed membership uniformly by plan within each metal level for both new and renewing plans.

Exhibit J summarizes the membership projection by metal level, including the alternative variant silver plans which CSR eligibles can purchase, and exchange status.

6.3. Plan Type

The plan types listed in Worksheet 2, Section I of the URRT appropriately describe Oscar's plans.

7. Miscellaneous Information

7.1. Effective Rate Review Information

CSR Subsidies

Oscar assumed that CSR subsidies will not be funded by the federal government for the 2023 plan year. If CSR funds are not appropriated and CSR plans continue to be offered, Oscar will then be solely responsible for covering cost sharing for these members. The proposed rates contained herein assume that CSR subsidies remain unfunded by the federal government and that the resulting shortfall will be accounted for with a factor of 1.22 applied exclusively to Oscar's on-exchange silver plans.

Terminated Products

Exhibit L summarizes both the discontinued plans that were included in the single risk pool during the experience period or made available thereafter and the corresponding mapped plans.

Oscar confirms that all discontinued plans are being mapped in accordance with the hierarchy established in 45 CFR 155.355(j). Discontinued plans are mapped at the plan ID level and will be renewed to a different plan within the existing product. Members who do not actively select a different plan during open enrollment will be re-enrolled in a plan at the same metal level as their current QHP.

Renewability

The products offered within this filing are all guaranteed issue (i.e., no medical underwriting) and guaranteed renewable as required under the ACA. This rate filing applies to non-grandfathered plans only that are open to new sales. Premiums will be charged on a monthly basis and are guaranteed for the duration of the 2023 plan year.

Pennsylvania Actuarial Memorandum and Rate Exhibits

The following information was added to comply with Section D of the 2023 ACA Compliant Health Insurance Rate Filing Guidance and a crosswalk of the various requirements is summarized in Exhibit K.

1A — Company Information

Refer to Table 0 — Identifying Information of the Rate Exhibits for general company information.

1B — Rate History and Proposed Variations in Rate Changes

Table 4 provides Oscar's most recent three years of historical rate changes in Pennsylvania, including the proposed rate change for 2023. Historical filed and approved rate changes varied by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors.

Table 4
Rate Change History

Plan Year	Average Rate Change	SERFF ID
2023	8.4%	OHIN-133283238
2022	-9.4%	OHIN-132808338
2021	6.9%	OHIN-132370048

1C — Average Rate Change

The average rate change over all plans from 2022 to 2023 using the calibrated adjusted index rate is 8.4%. The average rate change for a 21-year-old non-tobacco premium over all plans and rating areas from 2022 to 2023 is 8.4%. Rates are weighted on Oscar's Pennsylvania individual membership as of March 31, 2022. Refer to Table 10 — Plan Rates and Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for additional details.

1D — Membership Count

Refer to Table 1 — Number of Members of the Rate Exhibits for the projected and current (as of February 2021) average age and member months by age group in the rating period.

1E — Benefit Changes

Refer to the Cost Sharing Changes tab in the attached supplemental supporting document titled "ACA Supporting Rate Exhibits" accompanying the rate filing submission.

Refer to Section 4.4 — Plan-Adjusted Index Rate for a description of the pricing assumptions used in development of the proposed premium rates.

1I — Historical Experience

Refer to Table 4 — Historical Experience and Table 4b — Manual Historical Experience of the Rate Exhibits for historical experience estimates for both the experience period and manual period sources.

Refer to Section 4.3 — Projection Factors for a description of the unit cost and utilization trends by service category that were assumed in both the experience period and manual period rate development.

2A — Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Table 5 provides support for the average projected paid-to-allowed ratio. The average projected allowed and incurred PMPM reflect the member month weighted average from Worksheet 2, Section IV of the URRT.

Table 5

Projected Paid-to-Allowed Ratio

Description	Value
Allowed Claim PMPM	$460.24
Net Claim PMPM	$358.75
Paid-to-Allowed Ratio	0.779

Please note the original formula of the paid-to-allowed ratio in Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits was linked to the average paid-to-allowed ratio in cell K15 of Table 10 — Plan Rates of the Rate Exhibits, which is based on the current membership as of February 2022. The formula was overwritten to the average paid-to-allowed ratio based on the projected membership for the 2023 plan year.

Refer to Section 4.3 — Projection Factors and Section 4.4 — Plan-Adjusted Index Rate for a detailed explanation of the development of the projected index rate, projected market-adjusted index rate, and projected allowed claims.

2B — Retention Items

Refer to Table 6 — Retention of the Rate Exhibits for an illustration of the non-benefit expenses, profit, and risk reflected in the projected premium rates.

The proposed commission schedule for the 2023 plan year that Oscar applies to policies in the individual market is $20 PMPM for both new business and renewal business. This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company's sole discretion. For purposes of this commission schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

The percentage of members estimated to come through Oscar's broker channel is 30.5%. Using the proposed commission schedule of $20.00 PMPM, along with override and bonus compensation, this results in a broker commission assumption of $6.55 PMPM (or 1.2% of premium) at the total book level.

In addition, the net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

2D — Components of Rate Change

Refer to Table 8 — Components of Rate Change and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits for the components of the rate change.

Note that Line H does not match Line A in Table 8 — Components of Rate Change of the Rate Exhibits for a number of reasons, including the following:

- The Calibrated Plan Adjusted Index Rate shown in Line A is weighted on current membership, but many of the factors applied to the base period allowed claims before normalization in Line B, including those in Table 7 — Normalized Market-Adjusted Projected Allowed Total Claims and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits, are weighted on projected membership.
- The Normalized Reinsurance Recoveries shown in Line D7 are added to the base period allowed claims (after normalization) in Line D1, when they should be subtracted.
- The retention components shown in Lines F1 to F3 are calculated as a percentage of the Plan Adjusted Index Rate in Table 10 — Plan Rates of the Rate Exhibits, but are applied as a percentage of the Calibrated Plan Adjusted Index Rate in Table 8 — Components of Rate Change. This leads to discrepancies when there are fixed PMPM administrative expenses as is the case for the 2023 plan year.

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

Refer to Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for an illustration of the development of the premium rate offered to a 21-year-old non-tobacco user in the Pennsylvania individual market for the 2022 plan year.

5E — Composite Rating

Not applicable.

Additional Exhibits — MLR Exhibit

Oscar's actual and Pricing MLR and member months for the 2020 plan year are provided in Table 6.

Table 6
MLR Exhibit

Calendar year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	77.0%	93.2%	41,428	136,716

7.2. Reliance

In developing this rate filing, several internal departments were relied upon for information and assumption setting. This information includes Corporate Actuarial providing rating factors, claim trend projections, and membership projections and Financial Planning and Analysis providing non-benefit expenses, taxes and fees. I have performed a limited review of this information and have deemed it to be reasonable.

7.3. Actuarial Certification

I, [redacted], am a Director, Actuarial for Oscar. I am a member of the American Academy of Actuaries and I meet the qualification standards of the Academy to render the actuarial opinion contained herein.

I hereby certify that the projected index rate is to the best of my knowledge and understanding:

- In compliance with all applicable state and federal statutes and regulations (45 CFR Part 156, §156.80(d)(2) and 45 CFR Part 147, §147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
  - ASOP No. 5, *Incurred Health and Disability Claims*,
  - ASOP No. 8, *Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits*,
  - ASOP No. 12, *Risk Classification*,
  - ASOP No. 23, *Data Quality*,
  - ASOP No. 25, *Credibility Procedures*,
  - ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*,
  - ASOP No. 41, *Actuarial Communications*,
  - ASOP No. 42, *Determining Health and Disability Liabilities Other than Liabilities for Incurred Claims,*
  - ASOP No. 45, *The Use of Health Status Based Risk Adjustment Methodologies,* and
  - ASOP No. 50, *Determining Minimum Value and Actuarial Value Under the ACA*.
- Reasonable in relation to the benefits provided and the population anticipated to be covered, and
- Neither excessive nor deficient.

I further certify that:

- The index rate and only the allowable modifiers as described in 45 CFR Part 156, §156.80(d)(1) and 45 CFR Part 156, §156.80(d)(2) were used to generate plan level rates,
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area,
- The AV calculator was used to determine the AV metal values shown on Worksheet 2 of the Part I URRT for all plans,
- All factor, benefit, and other changes from the prior approved filing have been discussed in the actuarial memorandum,
- The proposed new plans are not modifications of an existing plan, and
- The information presented in the Pennsylvania Actuarial Memorandum and Pennsylvania Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

URRT and Rate Exhibit Methodology

The Part I URRT and the Rate Exhibits do not demonstrate the process used by Oscar to develop proposed premium rates. It is representative of information required by federal and state regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with federal regulations and used consistently and only adjusted by the allowable modifiers.

COVID-19 Pandemic

The starting claim experience was adjusted from the base period to the projection period to reflect the anticipated impact of items such as the normalization of the experience period and the introduction of diagnostic testing and vaccine booster costs in response to the ongoing COVID-19 pandemic and its associated impact on the individual market in Pennsylvania. Future regulatory, legislative, or economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

Inflation Reduction Act and Public Health Emergency (PHE) Expiration

Based on passage of the Inflation Reduction Act, rates were developed assuming the expanded ARP subsidies are extended for PY2023. It also assumes the expiration of the PHE will occur on 10/15/2022 followed by redetermination of Medicaid members. Future regulatory, legislative, and economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

[redacted]

Exhibit A

Summary of Proposed Rate Increases

Benefit Plan	HIOS ID	Members	Plan-Adjusted Index Rate[1]		Rate Change
			2021	2022	
Bronze Classic- PCP Saver	98517PA0010002	289	$435.47	$465.02	6.8%
Bronze Classic	98517PA0010003	824	$429.84	$452.76	5.3%
Bronze Elite- PCP Saver	98517PA0010005	749	$542.45	$600.56	10.7%
Silver Classic	98517PA0010006	301	$586.33	$625.37	6.7%
Silver Simple- Specialist Saver	98517PA0010008	193	$607.01	$661.19	8.9%
Secure	98517PA0010011	135	$206.78	$217.30	5.1%
Bronze Elite- Specialist Saver	98517PA0010012	152	$524.53	$582.46	11.0%
Gold Classic	98517PA0010013	528	$569.67	$629.57	10.5%
Bronze Simple- HSA	98517PA0010014	108	$415.18	$437.04	5.3%
Bronze Classic- $0 PCP	98517PA0010021	410	$448.72	$483.77	7.8%
Bronze Classic- $3000 Ded	98517PA0010023	75	$546.31	$608.13	11.3%
Bronze Classic- $4700 Ded	98517PA0010024	100	$457.13	$502.19	9.9%
Silver Simple- PCP Saver	98517PA0010025	82	$660.90	$720.72	9.1%
Silver Simple- HSA	98517PA0010029	29	$578.80	$610.36	5.5%
Silver Elite- $0 Ded	98517PA0010030	93	$526.71	$568.00	7.8%
Gold Elite- $0 Ded	98517PA0010035	0	n/a	n/a	n/a
Gold Elite	98517PA0010036	0	n/a	n/a	n/a
Silver Simple- For Diabetes	98517PA0010045	12	$718.63	$795.44	10.7%
Bronze Classic- Standard	98517PA0010050	0	n/a	n/a	n/a
Bronze Simple- Standard	98517PA0010051	0	n/a	n/a	n/a
Silver Classic- Standard	98517PA0010052	0	n/a	n/a	n/a
Gold Classic- Standard	98517PA0010053	0	n/a	n/a	n/a
Total		4,080	$498.16	$540.19	8.4%

[1]Represents the demographic mix of current membership by age and area distributions for renewing plans.

Exhibit B

Manual Rate Development

Manual Rate Development	
Base Period Allowed Claim PMPM	$389.37
Trend Factors -- Cost and Utilization	1.079
Plan Design Change	0.994
Demographic Shift	1.098
Morbidity Adjustment	0.953
Change in Network	1.208
Pharmacy Drug Rebates	0.999
Pooling Charge	1.002
COVID-19 Impact & Normalization	0.948
[redacted]	[redacted]
Manual Allowed Claim PMPM	$525.59

Exhibit C

Risk Adjustment Transfer Projection for the 2023 Plan Year

Description	Risk Pool		Definition
	Individual	Catastrophic	
Risk Factor — Oscar	1.002	0.176	A
Risk Factor — Market	1.524	0.379	B
Rating Factor — Oscar	1.238	0.714	C
Rating Factor — Market	1.341	0.587	D
State Average Premium PMPM — 2020 Plan Year	$598.55	$213.06	E
State Average Premium Increase[1]	2.4%	2.1%	F
State Average Premium PMPM — 2022 Plan Year	$627.12	$222.23	$G = E \times (1 + F)^2$
Administrative Cost Adjustment	0.86	0.86	H
Transfer PMPM	-$143.32	-$143.47	$I = [(A / B) - (C / D)] \times G \times H$
Billable Member Months	60,082	1,735	J
Forecasted Reinsurance Assessment PMPM	$3.53	$3.53	K
Estimated Reinsurance Recovery PMPM	$0.00	$0.00	L
Risk Adjustment Data Validation (RADV) Estimate	-$2.55	-$2.55	M
Transfer Total	-$8,859,647		$N = I \times J$
Member Months	60,970		O
Transfer PMPM	-$151.39		$P = N / O - K + L + M$

[1]Annualized over two plan years.

Exhibit D

Plan-Adjusted Index Rates (1 of 2)

Benefit Plan	HIOS ID	Market-Adjusted Index Rate	AV & Cost Sharing	Provider Network	EHB Adjustment	Admin Costs	Catastrophic Eligibility	Plan-Adjusted Index Rate[1]
		A	B	C	D	E	F	
Bronze Classic- PCP Saver	98517PA0010002	$656.54	0.653	1.000	1.000	1.094	1.000	$468.80
Bronze Classic	98517PA0010003	$656.54	0.634	1.000	1.000	1.095	1.000	$455.63
Bronze Elite- PCP Saver	98517PA0010005	$656.54	0.792	1.000	1.000	1.085	1.000	$564.29
Silver Classic	98517PA0010006	$656.54	0.949	1.000	1.000	1.079	1.000	$672.21
Silver Simple- Specialist Saver	98517PA0010008	$656.54	0.924	1.000	1.000	1.079	1.000	$654.97
Secure	98517PA0010011	$656.54	0.591	1.000	1.000	1.109	0.843	$362.60
Bronze Elite- Specialist Saver	98517PA0010012	$656.54	0.789	1.000	1.000	1.085	1.000	$561.90
Gold Classic	98517PA0010013	$656.54	0.851	1.000	1.000	1.083	1.000	$605.08
Bronze Simple- HSA	98517PA0010014	$656.54	0.668	1.000	1.000	1.092	1.000	$479.45
Bronze Classic- $0 PCP	98517PA0010021	$656.54	0.685	1.000	1.000	1.091	1.000	$490.74
Bronze Classic- $3000 Ded	98517PA0010023	$656.54	0.780	1.000	1.000	1.086	1.000	$556.05
Bronze Classic- $4700 Ded	98517PA0010024	$656.54	0.700	1.000	1.000	1.090	1.000	$500.81
Silver Simple- PCP Saver	98517PA0010025	$656.54	0.901	1.000	1.000	1.081	1.000	$639.25
Silver Simple- HSA	98517PA0010029	$656.54	0.906	1.000	1.000	1.081	1.000	$642.97
Silver Elite- $0 Ded	98517PA0010030	$656.54	0.959	1.000	1.000	1.078	1.000	$678.95
Gold Elite- $0 Ded	98517PA0010035	$656.54	0.967	1.000	1.000	1.078	1.000	$684.57
Gold Elite	98517PA0010036	$656.54	0.888	1.000	1.000	1.081	1.000	$630.15
Silver Simple- For Diabetes	98517PA0010045	$656.54	0.932	1.000	1.000	1.079	1.000	$660.56
Bronze Classic- Standard	98517PA0010050	$656.54	0.679	1.000	1.000	1.091	1.000	$486.84
Bronze Simple- Standard	98517PA0010051	$656.54	0.599	1.000	1.000	1.098	1.000	$431.67
Silver Classic- Standard	98517PA0010052	$656.54	0.903	1.000	1.000	1.081	1.000	$640.26
Gold Classic- Standard	98517PA0010053	$656.54	0.789	1.000	1.000	1.085	1.000	$562.01

[1]Plan-Adjusted Index Rate = A x B x C x D x E x F

Exhibit D

Plan-Adjusted Index Rates (2 of 2)

		AV & Cost Sharing			
Benefit Plan	HIOS ID	Paid-to-Allowed Ratio	CSR Load	Induced Demand Factor	AV & Cost Sharing[1]
		A	B	C	
Bronze Classic- PCP Saver	98517PA0010002	0.686	1.000	0.952	0.653
Bronze Classic	98517PA0010003	0.670	1.000	0.946	0.634
Bronze Elite- PCP Saver	98517PA0010005	0.792	1.000	1.001	0.792
Silver Classic	98517PA0010006	0.730	1.220	1.065	0.949
Silver Simple- Specialist Saver	98517PA0010008	0.718	1.220	1.055	0.924
Secure	98517PA0010011	0.632	1.000	0.935	0.591
Bronze Elite- Specialist Saver	98517PA0010012	0.789	1.000	0.999	0.789
Gold Classic	98517PA0010013	0.831	1.000	1.024	0.851
Bronze Simple- HSA	98517PA0010014	0.699	1.000	0.957	0.668
Bronze Classic- $0 PCP	98517PA0010021	0.712	1.000	0.962	0.685
Bronze Classic- $3000 Ded	98517PA0010023	0.783	1.000	0.996	0.780
Bronze Classic- $4700 Ded	98517PA0010024	0.724	1.000	0.967	0.700
Silver Simple- PCP Saver	98517PA0010025	0.707	1.220	1.045	0.901
Silver Simple- HSA	98517PA0010029	0.709	1.220	1.047	0.906
Silver Elite- $0 Ded	98517PA0010030	0.735	1.220	1.070	0.959
Gold Elite- $0 Ded	98517PA0010035	0.901	1.000	1.073	0.967
Gold Elite	98517PA0010036	0.855	1.000	1.039	0.888
Silver Simple- For Diabetes	98517PA0010045	0.722	1.220	1.058	0.932
Bronze Classic- Standard	98517PA0010050	0.708	1.000	0.960	0.679
Bronze Simple- Standard	98517PA0010051	0.639	1.000	0.937	0.599
Silver Classic- Standard	98517PA0010052	0.708	1.220	1.045	0.903
Gold Classic- Standard	98517PA0010053	0.790	1.000	0.999	0.789

[1]AV & Cost Sharing = A x B x C

Exhibit E

Administrative Cost Factor Components

Description	Allocation Category	
	PMPM	% of Premium
General Administration	$29.87	5.4%
Broker Commissions	$6.55	1.2%
HCQI	$5.68	1.0%
Subtotal — Administrative Expense Load	$42.10	7.6%
Premium Tax	$0.00	0.0%
Risk Adjustment User Fee	$0.22	0.0%
PCORI	$0.24	0.0%
Exchange Fee	$16.37	2.9%
Federal Income Tax	$0.29	0.1%
Subtotal — Taxes and Fees	$17.12	3.1%
Risk Margin[1]	$1.09	0.2%
Subtotal — Risk Margin	$1.09	0.2%
Total Retention[2]	$43.94	7.9%

[1]The targeted risk margin is net federal income taxes.

[2]The exchange user fee is excluded from the total retention estimate.

Exhibit F

Calibration Development

Age	Member Distribution[1]	Age Factor[2]
0-14	1.7%	0.765
15	0.0%	0.833
16	0.2%	0.859
17	0.3%	0.885
18	0.3%	0.913
19	0.5%	0.941
20	0.9%	0.970
21	0.8%	1.000
22	0.9%	1.000
23	1.2%	1.000
24	1.1%	1.000
25	1.8%	1.004
26	3.9%	1.024
27	3.5%	1.048
28	3.3%	1.087
29	3.2%	1.119
30	2.8%	1.135
31	2.4%	1.159
32	2.3%	1.183
33	2.2%	1.198
34	2.1%	1.214
35	1.8%	1.222
36	1.9%	1.230
37	1.9%	1.238
38	1.8%	1.246
39	1.8%	1.262
40	1.5%	1.278
41	1.7%	1.302
42	1.6%	1.325
43	1.6%	1.357
44	1.7%	1.397
45	1.3%	1.444
46	1.7%	1.500
47	1.7%	1.563
48	1.5%	1.635
49	1.6%	1.706
50	1.8%	1.786
51	1.8%	1.865
52	1.8%	1.952
53	2.1%	2.040
54	1.9%	2.135
55	2.3%	2.230
56	2.6%	2.333
57	2.6%	2.437
58	2.3%	2.548
59	2.5%	2.603
60	2.9%	2.714
61	2.5%	2.810
62	3.2%	2.873
63	4.1%	2.952
64+	4.8%	3.000
Total	99.9%	1.716

[1]Distribution of projected billed members.
[2]Non-billed members were assigned a factor of 0.

Age	Member Distribution		Tobacco Factor
	Smoker	Non-Smoker	
0-14	0.0%	1.8%	1.000
15	0.0%	0.0%	1.000
16	0.0%	0.2%	1.000
17	0.0%	0.3%	1.000
18	0.0%	0.3%	1.000
19	0.0%	0.5%	1.000
20	0.0%	0.9%	1.000
21	0.0%	0.8%	1.000
22	0.1%	0.8%	1.000
23	0.0%	1.2%	1.000
24	0.1%	1.0%	1.000
25	0.1%	1.7%	1.050
26	0.1%	3.8%	1.050
27	0.1%	3.4%	1.050
28	0.1%	3.2%	1.050
29	0.1%	3.1%	1.050
30	0.1%	2.8%	1.050
31	0.1%	2.4%	1.050
32	0.0%	2.3%	1.050
33	0.1%	2.1%	1.050
34	0.1%	2.0%	1.050
35	0.1%	1.7%	1.090
36	0.1%	1.8%	1.090
37	0.1%	1.8%	1.090
38	0.1%	1.7%	1.090
39	0.1%	1.7%	1.090
40	0.1%	1.4%	1.090
41	0.1%	1.6%	1.090
42	0.1%	1.5%	1.090
43	0.0%	1.5%	1.090
44	0.1%	1.6%	1.090
45	0.1%	1.2%	1.090
46	0.2%	1.5%	1.090
47	0.1%	1.6%	1.090
48	0.1%	1.5%	1.090
49	0.2%	1.4%	1.090
50	0.2%	1.7%	1.090
51	0.2%	1.7%	1.090
52	0.3%	1.5%	1.090
53	0.1%	2.0%	1.090
54	0.1%	1.8%	1.090
55	0.2%	2.1%	1.125
56	0.2%	2.4%	1.125
57	0.1%	2.5%	1.125
58	0.2%	2.1%	1.125
59	0.2%	2.4%	1.125
60	0.2%	2.7%	1.125
61	0.2%	2.3%	1.125
62	0.4%	2.8%	1.125
63	0.5%	3.6%	1.125
64+	0.3%	4.5%	1.125
Total	5.7%	94.3%	1.007

Rating Area	Member Distribution	Area Factor
3	17.5%	0.911
6	21.4%	1.093
7	4.4%	0.995
8	56.7%	0.996
Total	100.0%	1.002

Calibration Factor
1.732

Exhibit G

Geographic Rating Factors

Rating Area	Description	Member Distribution[1]	Area Factor		% Change
			Current[2]	Proposed	
3	Scranton	16.9%	0.879	0.911	3.7%
6	Allentown	19.2%	1.044	1.093	4.7%
7	Central PA	5.4%	1.059	0.995	-6.1%
8	Philadelphia	58.5%	1.016	0.996	-1.9%
Total		100.0%	1.000	1.000	0.0%

[1]Membership distribution as of March 2022.

[2]The current factors were normalized with the current distribution for comparison purposes.

Exhibit H
Rate Manual

Sample Rate Calculation

Sample Member Demographics
Silver Classic, 40 Year-Old, Rating Area 8

	Source	Factor
Plan-Adjusted Index Rate:	Exhibit D	$672.21
Age Factor:	Exhibit F	1.278
Tobacco Factor:	Exhibit F	1.090
Area Factor:	Exhibit F	0.996
Calibration Factor:	Exhibit F	1.732

Calculation of Projected Premium
=Plan-Adjusted Index Rate x Age Factor x Tobacco Factor x Area Factor / Calibration Factor
=$538.66

Exhibit I
Projected Medical Loss Ratio

Projected Medical Loss Ratio (Federally-Prescribed)

Description	Value	Definition
Net Claims	$358.75	A
HCQI	$5.68	B
Risk Adjustment	($151.39)	C
State Reinsurance	$14.74	D
MLR Numerator	$501.08	E = A + B - C - D
Premium	$555.71	F
Taxes	$17.12	G
MLR Denominator	$538.59	H = F - G
Projected MLR	93.0%	I = E / H

Exhibit J

Distribution of Membership Across Metal

Metal	Exchange Status	Membership	
		Distribution	Member Months
Catastrophic	On	2.5%	1,514
	Off	0.3%	197
Bronze	On	57.4%	34,976
	Off	0.6%	379
Silver Base Plan	On	2.5%	1,539
	Off	0.7%	407
Silver 94% CSR Variant	On	9.4%	5,709
	Off	0.0%	0
Silver 87% CSR Variant	On	11.7%	7,116
	Off	0.0%	0
Silver 73% CSR Variant	On	3.4%	2,055
	Off	0.0%	0
Gold	On	11.4%	6,942
	Off	0.2%	137
Total		100.0%	60,970

Exhibit K

Crosswalk to Components of the Pennsylvania Actuarial Memorandum

Item		Location
Section 1 — Basic Information and Data		
A.	Company Information	Section 7.1
B.	Rate History & Proposed Variation in Rate Changes	Section 7.1
C.	Average Rate Change	Section 3
D.	Membership Count	Section 7.1
E.	Benefit Changes	Section 4.4
F.	Experience Period Claims & Premium	Sections 4.1 & 4.3
G.	Credibility of Data	Section 4.3
H.	Trend Identification	Section 4.3
I.	Historical Experience	Section 7.1
Section 2 — Rate Development & Change		
A.	Development of PAIR, MAIR and Total Allowed Claims	Sections 7.1
B.	Retention Items	Section 7.1
C.	Normalized Market-Adjusted Projected Allowed Total Claims	Section 4.5
D.	Components of Rate Change	Section 7.1
Section 3 — Plan Rate Development		Sections 4.4 & 4.5 & 5
Section 4 — Plan Premium Development for 21-Year-Old Non-Tobacco User		Section 7.1
Section 5 — Plan Factors		
A.	Age and Tobacco Factors	Section 4.5
B.	Geographic Factors	Section 4.5
C.	Network Factors	Section 4.3
D.	Service Area Composition	Section 4.5
E.	Composite Rating	Section 7.1
Section 6 — Actuarial Certifications		Section 7.3

Exhibit L

Terminated Products

Terminated Plan Name	Terminated HIOS ID	Mapped Plan Name	Mapped HIOS ID
Plans offered during the 2022 plan year and terminated prior to the 2023 plan year			
Silver Classic Off-Ex	98517PA0010010	n/a	n/a
Silver Simple	98517PA0010015	Silver Classic- Standard	98517PA0010052
Silver Classic- $0 Ded	98517PA0010017	Silver Classic	98517PA0010006
Silver Classic- HSA	98517PA0010018	n/a	n/a
Silver Elite- $2000 Ded	98517PA0010019	n/a	n/a
Bronze Classic- Specialist Saver	98517PA0010022	Bronze Classic- $4700 Ded	98517PA0010024
Silver Elite- Specialist Saver	98517PA0010026	Silver Classic	98517PA0010006
Silver Classic- Low Ded	98517PA0010027	Silver Classic	98517PA0010006
Silver Elite- $0 PCP	98517PA0010028	Silver Classic	98517PA0010006
Bronze Classic- $5000 Ded	98517PA0010040	Bronze Classic- $4700 Ded	98517PA0010024
Bronze Elite	98517PA0010041	Bronze Elite- PCP Saver	98517PA0010005
Bronze Elite- $1000 Ded	98517PA0010042	Bronze Elite- PCP Saver	98517PA0010005
Bronze Elite- $100 Ded	98517PA0010043	Bronze Elite- PCP Saver	98517PA0010005
Plans offered during the 2021 plan year and terminated prior to the 2022 plan year			
Oscar Silver Classic Next	98517PA0010009	Silver Classic	98517PA0010006
Oscar Silver Classic Copay	98517PA0010016	Silver Elite- $0 Ded	98517PA0010030

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	ected Rating Period
Average Age	42.6	43.0	42.9
Total	50,828	4,468	60,970
<18	1,298	98	1,366
18-24	3,300	258	3,520
25-29	8,262	680	9,526
30-34	5,557	553	7,274
35-39	4,241	418	5,606
40-44	3,937	341	4,912
45-49	4,045	350	4,760
50-54	5,282	416	5,779
55-59	6,857	553	7,583
60-63	6,199	563	7,736
64+	1,850	238	2,908

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
$ 27,566,779.64	$ 14,550,798.87	$ 17,261,511.44	50,828	$ 3,194,002.82	$ 21,288,381.46	$ -	$ (833,267.20)	$ -	$ -	$ (7,116,339.00)	$ 770,711.68
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 402.44**
Loss Ratio											**76.56%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.70%	0.50%	0.00%	3.21%	31.76%
Outpatient Hospital	3.50%	1.00%	0.00%	4.54%	29.14%
Professional	0.80%	1.00%	0.00%	1.81%	23.63%
Other Medical	0.80%	1.00%	0.00%	1.81%	2.37%
Capitation				0.00%	0.00%
Prescription Drugs	1.30%	1.00%	0.00%	2.31%	13.10%
Total Annual Trend				3.12%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.063	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-18	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-19		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-19	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-20		$ 565,941.80	0.9710	$ 582,839.24	3,562	$ 163.62		$ 26,586.78	$ 745,349.05	$ 209.23
Feb-20		$ 1,349,371.78	0.9869	$ 1,367,259.22	3,618	$ 377.91		$ 34,443.86	$ 1,546,347.60	$ 427.41
Mar-20		$ 689,818.39	0.9750	$ 707,536.96	3,535	$ 200.13		$ 30,248.09	$ 832,439.49	$ 235.46
Apr-20		$ 567,455.84	0.9709	$ 584,466.44	3,528	$ 165.68		$ 43,367.95	$ 630,550.94	$ 178.74
May-20		$ 602,659.90	0.9714	$ 620,417.62	3,552	$ 174.68		$ 43,017.76	$ 705,571.54	$ 198.65
Jun-20		$ 955,004.67	0.9805	$ 974,018.48	3,544	$ 274.83		$ 55,181.93	$ 1,093,271.19	$ 308.48
Jul-20		$ 855,316.21	0.9785	$ 874,078.57	3,479	$ 251.28		$ 79,510.78	$ 975,803.63	$ 280.52
Aug-20		$ 1,110,738.77	0.9810	$ 1,132,256.16	3,456	$ 327.62		$ 61,219.10	$ 1,274,866.05	$ 368.88
Sep-20		$ 1,082,477.98	0.9810	$ 1,103,477.37	3,417	$ 322.95		$ 88,297.05	$ 1,194,779.01	$ 349.67
Oct-20		$ 1,115,696.43	0.9803	$ 1,138,159.02	3,326	$ 342.24		$ 74,879.35	$ 1,216,448.28	$ 365.79
Nov-20		$ 1,210,943.77	0.9821	$ 1,232,992.51	3,266	$ 377.47		$ 63,297.70	$ 1,333,522.49	$ 408.25
Dec-20	$ 23,574,211.21	$ 1,592,747.19	0.9850	$ 1,617,046.54	3,147	$ 513.83	$ 1,311,523.20	$ 53,530.04	$ 1,697,122.07	$ 539.28
Jan-21		$ 1,039,182.91	0.9793	$ 1,061,136.87	3,754	$ 282.65		$ 51,190.97	$ 1,275,798.18	$ 339.83
Feb-21		$ 744,419.39	0.9739	$ 764,366.76	4,088	$ 186.96		$ 54,053.74	$ 982,804.28	$ 240.39
Mar-21		$ 1,384,204.86	0.9800	$ 1,412,399.61	4,070	$ 347.00		$ 73,177.06	$ 1,674,599.90	$ 411.41
Apr-21		$ 1,303,204.18	0.9789	$ 1,331,304.55	4,110	$ 323.88		$ 70,142.07	$ 1,601,580.28	$ 389.64
May-21		$ 953,424.36	0.6891	$ 1,383,575.48	4,219	$ 327.91		$ 85,466.36	$ 1,653,304.47	$ 391.84
Jun-21		$ 1,159,052.41	0.9734	$ 1,190,766.33	4,279	$ 278.29		$ 69,176.88	$ 1,480,321.93	$ 345.96
Jul-21		$ 1,054,925.42	0.9679	$ 1,089,884.33	4,331	$ 251.62		$ 57,230.81	$ 1,383,168.25	$ 319.33
Aug-21		$ 1,183,301.78	0.7589	$ 1,559,328.16	4,354	$ 358.11		$ 74,518.90	$ 1,847,955.17	$ 424.40
Sep-21		$ 1,690,588.71	0.8054	$ 2,099,016.11	4,503	$ 466.18		$ 76,187.97	$ 2,414,743.01	$ 536.30
Oct-21		$ 1,440,408.63	0.5926	$ 2,430,821.21	4,433	$ 548.31		$ 64,764.74	$ 2,701,308.62	$ 609.32
Nov-21		$ 1,465,216.37	0.9308	$ 1,574,109.65	4,399	$ 357.81		$ 74,569.61	$ 1,820,137.57	$ 413.73
Dec-21	$ 27,566,779.64	$ 1,132,869.85	0.8301	$ 1,364,802.64	4,285	$ 318.48	$ 3,194,002.82	$ 82,788.24	$ 1,619,392.58	$ 377.89

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

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2023**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 1,716,182,158.54	$ 987,389,333.05	$ 1,077,635,683.00	3,109,330	$ 133,036,056.85	$ 1,253,047,299.65	$ -	$ (42,375,559.80)	$ -	$ -	$ (431,103,817.00)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 389.37**
Loss Ratio											**80.56%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.50%	0.50%	0.00%	4.02%	31.76%
Outpatient Hospital	4.30%	1.00%	0.00%	5.34%	29.14%
Professional	1.50%	1.00%	0.00%	2.52%	23.63%
Other Medical	1.50%	1.00%	0.00%	2.52%	2.37%
Capitation				0.00%	0.00%
Prescription Drugs	2.00%	1.00%	0.00%	3.02%	13.10%
Total Annual Trend				3.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.079	

** 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		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-18	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-19		$ 5,189,410.87	0.9871	$ 5,257,146.04	30,563	$ 172.01		$ 83,021.45	$ 6,320,105.20	$ 206.79
Feb-19		$ 7,795,070.28	0.9899	$ 7,874,952.22	31,001	$ 254.02		$ 124,923.59	$ 9,798,224.79	$ 316.06
Mar-19		$ 7,842,138.11	0.9894	$ 7,926,031.19	30,654	$ 258.56		$ 176,636.90	$ 9,293,985.55	$ 303.19
Apr-19		$ 8,742,369.00	0.9909	$ 8,822,258.07	30,326	$ 290.91		$ 275,135.06	$ 10,119,171.92	$ 333.68
May-19		$ 9,256,904.67	0.9916	$ 9,335,457.88	29,740	$ 313.90		$ 342,033.83	$ 10,738,578.06	$ 361.08
Jun-19		$ 8,562,845.27	0.9904	$ 8,645,663.81	29,570	$ 292.38		$ 304,802.44	$ 9,745,362.33	$ 329.57
Jul-19		$ 8,926,553.31	0.9913	$ 9,005,301.98	29,416	$ 306.14		$ 342,433.16	$ 10,228,901.52	$ 347.74
Aug-19		$ 9,162,339.65	0.9915	$ 9,240,899.31	29,475	$ 313.52		$ 326,180.75	$ 10,496,622.24	$ 356.12
Sep-19		$ 9,359,416.31	0.9689	$ 9,660,056.59	29,506	$ 327.39		$ 294,441.65	$ 10,798,434.15	$ 365.97
Oct-19		$ 10,733,909.88	0.9924	$ 10,816,615.89	29,547	$ 366.08		$ 301,965.63	$ 12,037,210.07	$ 407.39
Nov-19		$ 10,259,355.82	0.9911	$ 10,351,173.84	29,554	$ 350.25		$ 296,118.32	$ 11,506,201.97	$ 389.33
Dec-19	$ 193,101,850.76	$ 9,974,987.97	0.9920	$ 10,055,060.44	28,865	$ 348.35	$ 15,003,449.01	$ 311,698.88	$ 10,911,268.63	$ 378.01
Jan-20		$ 18,215,651.14	0.9520	$ 19,134,097.38	118,126	$ 161.98		$ 587,054.70	$ 23,856,778.03	$ 201.96
Feb-20		$ 21,248,920.59	0.9573	$ 22,197,265.46	119,209	$ 186.20		$ 777,108.16	$ 27,856,824.08	$ 233.68
Mar-20		$ 21,600,482.72	0.9582	$ 22,543,626.91	116,801	$ 193.01		$ 978,541.42	$ 27,624,457.63	$ 236.51
Apr-20		$ 16,680,477.90	0.9475	$ 17,604,770.60	114,354	$ 153.95		$ 887,180.74	$ 21,035,037.75	$ 183.95
May-20		$ 20,921,019.40	0.9568	$ 21,865,348.83	114,837	$ 190.40		$ 933,185.08	$ 26,151,693.91	$ 227.73
Jun-20		$ 28,157,722.12	0.9556	$ 29,464,718.08	116,030	$ 253.94		$ 1,075,802.08	$ 34,434,495.15	$ 296.77
Jul-20		$ 32,462,524.64	0.9701	$ 33,464,277.80	115,324	$ 290.18		$ 1,120,638.56	$ 38,248,890.80	$ 331.67
Aug-20		$ 27,020,950.55	0.9427	$ 28,664,373.68	116,005	$ 247.10		$ 1,143,522.43	$ 33,606,353.51	$ 289.70
Sep-20		$ 29,478,019.65	0.9646	$ 30,560,633.13	115,790	$ 263.93		$ 1,238,319.46	$ 35,568,960.71	$ 307.19
Oct-20		$ 30,729,458.25	0.9659	$ 31,815,634.47	114,763	$ 277.23		$ 1,245,544.18	$ 36,960,329.71	$ 322.06
Nov-20		$ 30,169,913.20	0.9599	$ 31,428,803.35	114,603	$ 274.24		$ 1,178,427.37	$ 36,145,012.14	$ 315.39
Dec-20	$ 716,142,757.03	$ 30,501,904.58	0.9639	$ 31,645,555.98	112,186	$ 282.08	$ 57,225,852.00	$ 1,337,104.98	$ 36,126,129.64	$ 322.02
Jan-21		$ 58,180,295.60	0.9418	$ 61,773,820.84	231,118	$ 267.28		$ 1,947,376.79	$ 70,519,094.57	$ 305.12
Feb-21		$ 62,537,990.42	0.9301	$ 67,238,072.92	231,836	$ 290.02		$ 2,523,619.81	$ 77,182,537.43	$ 332.92
Mar-21		$ 74,984,429.45	0.9495	$ 78,972,692.58	234,170	$ 337.24		$ 3,027,618.21	$ 90,273,915.13	$ 385.51
Apr-21		$ 77,750,616.86	0.9410	$ 82,626,874.94	238,653	$ 346.22		$ 3,336,393.60	$ 93,612,525.61	$ 392.25
May-21		$ 79,289,552.77	0.9448	$ 83,920,717.57	249,231	$ 336.72		$ 3,399,923.33	$ 95,019,017.59	$ 381.25
Jun-21		$ 84,428,911.13	0.9418	$ 89,645,289.86	257,564	$ 348.05		$ 3,697,755.29	$ 101,367,543.26	$ 393.56
Jul-21		$ 90,945,285.95	0.9297	$ 97,823,890.18	263,812	$ 370.81		$ 3,487,195.29	$ 109,166,440.42	$ 413.80
Aug-21		$ 102,182,178.13	0.9178	$ 111,338,427.76	271,080	$ 410.72		$ 4,010,655.86	$ 122,336,112.86	$ 451.29
Sep-21		$ 94,392,492.20	0.9246	$ 102,084,851.15	279,303	$ 365.50		$ 3,988,369.24	$ 114,254,762.28	$ 409.07
Oct-21		$ 90,367,690.25	0.8935	$ 101,143,147.40	281,503	$ 359.30		$ 4,023,154.34	$ 113,123,949.56	$ 401.86
Nov-21		$ 85,905,894.95	0.8648	$ 99,332,178.53	285,959	$ 347.36		$ 4,480,969.01	$ 110,937,730.62	$ 387.95
Dec-21	$ 1,716,182,158.54	$ 86,423,995.33	0.8495	$ 101,735,719.64	285,102	$ 356.84	$133,036,056.85	$ 4,452,529.02	$ 112,878,110.52	$ 395.92

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

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

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**	**Attachment Point:**	**$60,000**
Product(s):	**HMO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**53%**
Rate Effective Date:	**1/1/2023**		
Incurred Dates:	**1/1/2021 to 12/31/2021**	**Proj. Incurred Claim Impact:**	**-3.7%**

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2021 to 12/31/2021					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999	6,459	49,846	$8,127,091	$8,127,091
$30,000	$34,999	15	138	$509,449	$509,449
$35,000	$39,999	9	103	$361,194	$361,194
$40,000	$44,999	9	90	$405,059	$405,059
$45,000	$49,999	6	64	$296,830	$296,830
$50,000	$54,999	8	73	$435,250	$435,250
$55,000	$59,999	5	49	$299,857	$299,857
$60,000	$64,999	8	95	$522,007	$499,743
$65,000	$69,999	3	26	$210,653	$194,407
$70,000	$74,999	4	32	$302,412	$269,334
$75,000	$79,999	0	0	$0	$0
$80,000	$84,999	3	36	$261,149	$218,140
$85,000	$89,999	2	23	$183,763	$149,968
$90,000	$94,999	0	0	$0	$0
$95,000	$99,999	0	0	$0	$0
$100,000	$109,999	1	4	$110,484	$89,284
$110,000	$119,999	3	32	$368,729	$305,129
$120,000	$129,999	4	47	$527,372	$442,572
$130,000	$139,999	3	35	$414,647	$351,047
$140,000	$149,999	1	4	$153,816	$132,616
$150,000	$159,999	0	0	$0	$0
$160,000	$169,999	2	24	$344,476	$302,076
$170,000	$179,999	3	26	$556,129	$492,529
$180,000	$189,999	2	16	$387,870	$345,470
$190,000	$199,999	0	0	$0	$0
$200,000	$209,999	0	0	$0	$0
$210,000	$219,999	0	0	$0	$0
$220,000	$229,999	0	0	$0	$0
$230,000	$239,999	0	0	$0	$0
$240,000	$249,999	0	0	$0	$0
$250,000	$259,999	0	0	$0	$0
$260,000	$269,999	0	0	$0	$0
$270,000	$279,999	0	0	$0	$0
$280,000	$289,999	0	0	$0	$0
$290,000	$299,999	0	0	$0	$0
$300,000	$324,999	0	0	$0	$0
$325,000	$349,999	0	0	$0	$0
$350,000	$374,999	1	12	$390,546	$369,346
$375,000	$399,999	0	0	$0	$0
$400,000	$424,999	1	12	$433,201	$412,001
$425,000	$449,999	1	11	$470,037	$448,837
$450,000	$474,999	0	0	$0	$0
$475,000	$499,999	0	0	$0	$0
$500,000	$599,999	1	6	$534,347	$513,147
$600,000	$699,999	1	12	$638,176	$616,976
$700,000	$799,999	0	0	$0	$0
$800,000	$899,999	1	12	$850,235	$829,035
$900,000	$999,999	0	0	$0	$0
$1,000,000+				$0	$0
Total		**6,556**	**50,828**	**$18,094,779**	**$17,416,388**

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

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**	**Attachment Point:**	**$60,000**
Product(s):	**HMO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**53%**
Rate Effective Date:	**1/1/2023**		
		Proj. Incurred Claim Impact:	**-4.1%**
		Proj. Morbidity Impact:	**0.0%**

Reinsurance Program Impact Continuance Table Development - Plan Year 2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
$0	$29,999	14,756	119,177	$19,557,446	$19,557,446
$30,000	$34,999	35	369	$1,233,354	$1,233,354
$35,000	$39,999	29	303	$1,165,387	$1,165,387
$40,000	$44,999	25	268	$1,129,383	$1,129,383
$45,000	$49,999	18	192	$941,995	$941,995
$50,000	$54,999	16	175	$927,170	$927,170
$55,000	$59,999	13	134	$808,451	$808,451
$60,000	$64,999	11	114	$777,845	$725,060
$65,000	$69,999	9	89	$659,106	$593,135
$70,000	$74,999	6	72	$513,537	$446,008
$75,000	$79,999	8	88	$687,245	$579,115
$80,000	$84,999	5	54	$452,211	$373,578
$85,000	$89,999	6	54	$529,879	$423,943
$90,000	$94,999	5	51	$523,002	$413,919
$95,000	$99,999	4	43	$436,085	$349,971
$100,000	$109,999	7	65	$796,001	$649,793
$110,000	$119,999	5	50	$628,478	$522,605
$120,000	$129,999	4	43	$555,640	$470,323
$130,000	$139,999	4	42	$618,176	$529,815
$140,000	$149,999	3	28	$419,549	$364,061
$150,000	$159,999	3	34	$540,278	$473,195
$160,000	$169,999	3	31	$517,033	$456,959
$170,000	$179,999	2	25	$465,201	$414,010
$180,000	$189,999	3	32	$584,848	$524,042
$190,000	$199,999	2	21	$375,592	$338,506
$200,000	$209,999	2	21	$432,010	$391,264
$210,000	$219,999	2	20	$417,041	$379,807
$220,000	$229,999	1	14	$331,953	$303,535
$230,000	$239,999	2	24	$541,691	$497,201
$240,000	$249,999	2	21	$501,002	$461,668
$250,000	$259,999	1	17	$388,666	$359,250
$260,000	$269,999	1	13	$323,133	$299,526
$270,000	$279,999	2	15	$466,326	$433,586
$280,000	$289,999	1	12	$334,657	$312,132
$290,000	$299,999	1	14	$427,704	$400,028
$300,000	$324,999	2	23	$770,551	$723,529
$325,000	$349,999	1	15	$504,885	$476,699
$350,000	$374,999	1	13	$422,672	$400,004
$375,000	$399,999	1	9	$543,498	$516,639
$400,000	$424,999	1	9	$513,100	$489,250
$425,000	$449,999	1	14	$577,200	$551,896
$450,000	$474,999	1	7	$563,665	$539,882
$475,000	$499,999	1	6	$547,617	$526,417
$500,000	$599,999	2	21	$1,358,675	$1,310,280
$600,000	$699,999	1	11	$1,035,486	$1,004,970
$700,000	$799,999	1	12	$937,474	$912,722
$800,000	$899,999	1	14	$1,084,040	$1,059,381
$900,000	$999,999	1	6	$1,078,682	$1,056,627
$1,000,000+		1	14	$2,444,747	$2,419,084
Total		**15,016**	**121,899**	**$52,389,368**	**$50,236,604**

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2023**

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

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 402.44	$ 389.37	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.063	1.079	
Unadjusted Projected Allowed EHB Claims PMPM	$ 427.95	$ 420.24	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.021	0.953	<- See URRT Instructions
Total Non-Morbidity Changes	1.009	1.312	
Change in Demographics	1.012	1.098	<- See URRT Instructions
Change in Network	0.998	1.208	
Change in Benefits	1.002	0.994	<- See URRT Instructions
Change in Other	0.997	0.995	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 441.04	$ 525.62	
Credibility Factors	**77%**	**23%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 460.24**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 460.24	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.779		
Projected Incurred EHB Claims PMPM	$ 358.75		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-$151.39		
Projected Incurred Exchange User Fees PMPM	$16.37		
Projected Incurred Reinsurance Recoveries PMPM	$14.74		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 511.77		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 656.54	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 511.77		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 656.54		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 399.47**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 410,882,470.65**	
Blended Loss Ratio	**77.47%**	

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

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	$ 460.24	$ 460.24	$ 460.24	$ 460.24	$ 460.24
Months of Trend	-	3	6	9	
Annual Trend	3.29%	3.29%	3.29%	3.29%	
Single Risk Pool Projected Allowed Claims	$ 460.24	$ 463.99	$ 467.76	$ 471.57	$ -
Quarterly Trend Factor	1.000	1.008	1.016	1.025	0.000

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	7.73%	$43.02
General and Claims	5.53%	$30.77
Agent/Broker Fees and Commissions	1.18%	$6.56
Quality Improvement Initiatives	1.02%	$5.69
Taxes and Fees	0.14%	$0.75
Risk Adjustment User Fee	0.04%	$0.22
PCORI Fee	0.04%	$0.24
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.05%	$0.29
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.20%	$1.09
Total Retention	8.06%	$44.87
Projected Required Revenue PMPM	$ 556.63	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2022**	**2023**
Average Age Factor	1.717	1.716
Average Geographic Factor	1.005	1.002
Average Tobacco Factor	1.008	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	$ 586.36	$ 656.54
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 337.37	$ 379.08

Table 8. Components of Rate Change

Rate Components	**2022**	**2023**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 290.13	$ 314.49	$ 24.35	8.4%
B. Base period allowed claims before normalization	$ 320.77	$ 399.47	$ 78.70	27.1%
C. Normalization factor component of change	$ (136.21)	$ (168.82)	$ (32.61)	-11.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 184.56	$ 230.65	$ 46.09	15.9%
D2. URRT Trend	$ 15.41	$ 15.45	$ 0.04	0.0%
D3. URRT Morbidity	$ 5.40	$ 1.48	$ (3.92)	-1.4%
D4. URRT Other	$ 34.53	$ 19.24	$ (15.28)	-5.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 100.66	$ 112.14	$ 11.47	4.0%
D6. Normalized Exchange User Fee on an allowed basis	$ 10.79	$ 12.12	$ 1.33	0.5%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (12.84)	$ (10.92)	$ 1.92	0.7%
D8. Subtotal - Sum(D1:D7)	$ 338.52	$ 380.16	$ 41.65	14.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (71.51)	$ (88.38)	$ (16.87)	-5.8%
E3. Benefit Richness	$ (1.16)	$ (1.82)	$ (0.66)	-0.2%
E4. Catastrophic Eligibility	$ (2.04)	$ (1.38)	$ 0.66	0.2%
E5. Subtotal - Sum(E1:E4)	$ (74.71)	$ (91.58)	$ (16.87)	-5.8%
F. Change in Retention Components				
F1. Administrative Expenses	$ 27.39	$ 24.31	$ (3.08)	-1.1%
F2. Taxes and Fees	$ 0.45	$ 0.43	$ (0.03)	0.0%
F3. Profit and/or Contingency	$ 0.69	$ 0.62	$ (0.07)	0.0%
F4. Subtotal - Sum(F1:F3)	$ 28.53	$ 25.35	$ (3.18)	-1.1%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 292.34	$ 313.94	$ 21.60	7.4%

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

	2022	**2023**	
Paid-to-Allowed	0.797	0.779	
URRT Trend (Total Applied Trend Factor)	1.084	1.067	<- URRT W1, S2
URRT Morbidity	1.027	1.006	<- URRT W1, S2
URRT "Other"	1.168	1.078	<- URRT W1, S2
Risk Adjustment	$ 139.44	$ 151.39	<- URRT W1, S3
Exchange User Fee	$ 14.95	$ 16.37	<- URRT W1, S3
Reinsurance Recoveries	$ 17.78	$ 14.74	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.789	0.768	<- 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	0.996	0.994	
Catastrophic Eligibility	0.992	0.995	
Administrative Expenses	9.44%	7.73%	
Taxes and Fees	0.16%	0.14%	
Profit and/or Contingency	0.24%	0.20%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2023
Base Period Start Date	1/1/2021
Date of Most Recent Membership:	2/1/2022
Market Adjusted Index Rate:	$ 656.54

Calibration	
Age Calibration Factor	1.716
Geographic Calibration Factor	1.002
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	1.732

Total Covered Lives @ 02-01-2022
4,468

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals - Current Membership							0.662			0.768	0.994	1.000	1.000	0.995	1.042	$ 501.23	7.7%	0.1%	0.2%
Total - Projected Membership							0.668			0.778	1.000	1.000	1.000	0.996	1.061	$ 511.77	7.7%	0.1%	0.2%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	98517PA0010002	HMO	Bronze Classic- PCP Saver	E	n/a	Bronze	0.6271	Standard AV	On/Off	0.686	0.952	1.000	1.000	1.000	1.000	$428.69	8.2%	0.1%	0.2%
Plan 2	98517PA0010003	HMO	Bronze Classic	E	n/a	Bronze	0.6159	Standard AV	On/Off	0.670	0.946	1.000	1.000	1.000	1.000	$416.23	8.3%	0.1%	0.2%
Plan 3	98517PA0010005	HMO	Bronze Elite- PCP Saver	E	n/a	Bronze	0.6494	Standard AV	On/Off	0.792	1.001	1.000	1.000	1.000	1.000	$520.14	7.5%	0.1%	0.2%
Plan 4	98517PA0010006	HMO	Silver Classic	E	n/a	Silver	0.7006	Standard AV	On/Off	0.730	1.065	1.000	1.000	1.000	1.220	$622.73	7.0%	0.1%	0.2%
Plan 5	98517PA0010008	HMO	Silver Simple- Specialist Saver	E	n/a	Silver	0.7005	Standard AV	On/Off	0.718	1.055	1.000	1.000	1.000	1.220	$606.76	7.0%	0.1%	0.2%
Plan 6	98517PA0010011	HMO	Secure	E	n/a	Catastrophic	0.58	Standard AV	On/Off	0.632	0.935	1.000	1.000	0.843	1.000	$327.03	9.5%	0.1%	0.2%
Plan 7	98517PA0010012	HMO	Bronze Elite- Specialist Saver	E	n/a	Bronze	0.6474	Standard AV	On/Off	0.789	0.999	1.000	1.000	1.000	1.000	$517.94	7.5%	0.1%	0.2%
Plan 8	98517PA0010013	HMO	Gold Classic	E	n/a	Gold	0.7809	Standard AV	On/Off	0.831	1.024	1.000	1.000	1.000	1.000	$558.86	7.3%	0.1%	0.2%
Plan 9	98517PA0010014	HMO	Bronze Simple- HSA	E	n/a	Bronze	0.6364	Standard AV	On/Off	0.699	0.957	1.000	1.000	1.000	1.000	$438.86	8.1%	0.1%	0.2%
Plan 10	98517PA0010021	HMO	Bronze Classic- $0 PCP	E	n/a	Bronze	0.636	Standard AV	On/Off	0.712	0.962	1.000	1.000	1.000	1.000	$449.64	8.0%	0.1%	0.2%
Plan 11	98517PA0010023	HMO	Bronze Classic- $3000 Ded	E	n/a	Bronze	0.6456	Standard AV	On/Off	0.783	0.996	1.000	1.000	1.000	1.000	$512.03	7.6%	0.1%	0.2%
Plan 12	98517PA0010024	HMO	Bronze Classic- $4700 Ded	E	n/a	Bronze	0.6437	Standard AV	On/Off	0.724	0.967	1.000	1.000	1.000	1.000	$459.32	8.0%	0.1%	0.2%
Plan 13	98517PA0010025	HMO	Silver Simple- PCP Saver	E	n/a	Silver	0.7006	Standard AV	On/Off	0.707	1.045	1.000	1.000	1.000	1.220	$591.61	7.1%	0.1%	0.2%
Plan 14	98517PA0010029	HMO	Silver Simple- HSA	E	n/a	Silver	0.718	Standard AV	On/Off	0.709	1.047	1.000	1.000	1.000	1.220	$595.05	7.1%	0.1%	0.2%
Plan 15	98517PA0010030	HMO	Silver Elite- $0 Ded	E	n/a	Silver	0.708	Standard AV	On/Off	0.735	1.070	1.000	1.000	1.000	1.220	$629.61	6.9%	0.1%	0.2%
Plan 16	98517PA0010035	HMO	Gold Elite- $0 Ded	N	n/a	Gold	0.7839	Standard AV	On/Off	0.901	1.073	1.000	1.000	1.000	1.000	$634.82	6.9%	0.1%	0.2%
Plan 17	98517PA0010036	HMO	Gold Elite	N	n/a	Gold	0.812	Standard AV	On/Off	0.855	1.039	1.000	1.000	1.000	1.000	$583.18	7.1%	0.1%	0.2%
Plan 18	98517PA0010045	HMO	Silver Simple- For Diabetes	E	n/a	Silver	0.7009	Standard AV	On/Off	0.722	1.058	1.000	1.000	1.000	1.220	$611.94	7.0%	0.1%	0.2%
Plan 19	98517PA0010050	HMO	Bronze Classic- Standard	N	n/a	Bronze	0.6418	Standard AV	On/Off	0.708	0.960	1.000	1.000	1.000	1.000	$446.07	8.0%	0.1%	0.2%
Plan 20	98517PA0010051	HMO	Bronze Simple- Standard	N	n/a	Bronze	0.5986	Standard AV	On/Off	0.639	0.937	1.000	1.000	1.000	1.000	$393.17	8.6%	0.1%	0.2%
Plan 21	98517PA0010052	HMO	Silver Classic- Standard	N	n/a	Silver	0.7006	Standard AV	On/Off	0.708	1.045	1.000	1.000	1.000	1.220	$592.54	7.1%	0.1%	0.2%
Plan 22	98517PA0010053	HMO	Gold Classic- Standard	N	n/a	Gold	0.78	Standard AV	On/Off	0.790	0.999	1.000	1.000	1.000	1.000	$518.03	7.5%	0.1%	0.2%
Plan 23	98517PA0010010	HMO	Silver Classic Off-Ex	DNM	n/a	Silver	0.7	Standard AV	Off	0.766	0.987	1.000	1.000	1.000	1.000	$496.33	7.7%	0.1%	0.2%
Plan 24	98517PA0010015	HMO	Silver Simple	DM	98517PA0010052	Silver	0.7	Standard AV	On/Off	0.732	1.067	1.000	1.000	1.000	1.220	$626.13	7.0%	0.1%	0.2%
Plan 25	98517PA0010017	HMO	Silver Classic- $0 Ded	DM	98517PA0010006	Silver	0.7	Standard AV	On/Off	0.765	1.099	1.000	1.000	1.000	1.220	$673.23	6.8%	0.1%	0.2%
Plan 26	98517PA0010018	HMO	Silver Classic- HSA	DNM	n/a	Silver	0.7	Standard AV	Off	0.747	0.977	1.000	1.000	1.000	1.000	$479.28	7.8%	0.1%	0.2%
Plan 27	98517PA0010019	HMO	Silver Elite- $2000 Ded	DNM	n/a	Silver	0.7	Standard AV	Off	0.828	1.022	1.000	1.000	1.000	1.000	$556.01	7.3%	0.1%	0.2%
Plan 28	98517PA0010022	HMO	Bronze Classic- Specialist Saver	DM	98517PA0010024	Bronze	0.6	Standard AV	On/Off	0.768	0.988	1.000	1.000	1.000	1.000	$497.81	7.7%	0.1%	0.2%
Plan 29	98517PA0010026	HMO	Silver Elite- Specialist Saver	DM	98517PA0010006	Silver	0.7	Standard AV	On/Off	0.759	1.093	1.000	1.000	1.000	1.220	$664.60	6.8%	0.1%	0.2%
Plan 30	98517PA0010027	HMO	Silver Classic- Low Ded	DM	98517PA0010006	Silver	0.7	Standard AV	On/Off	0.740	1.075	1.000	1.000	1.000	1.220	$637.04	6.9%	0.1%	0.2%
Plan 31	98517PA0010028	HMO	Silver Elite- $0 PCP	DM	98517PA0010006	Silver	0.7	Standard AV	On/Off	0.762	1.096	1.000	1.000	1.000	1.220	$669.40	6.8%	0.1%	0.2%
Plan 32	98517PA0010040	HMO	Bronze Classic- $5000 Ded	DM	98517PA0010024	Bronze	0.6	Standard AV	On/Off	0.772	0.990	1.000	1.000	1.000	1.000	$501.29	7.7%	0.1%	0.2%
Plan 33	98517PA0010041	HMO	Bronze Elite	DM	98517PA0010005	Bronze	0.6	Standard AV	On/Off	0.789	0.999	1.000	1.000	1.000	1.000	$517.17	7.6%	0.1%	0.2%
Plan 34	98517PA0010042	HMO	Bronze Elite- $1000 Ded	DM	98517PA0010005	Bronze	0.6	Standard AV	On/Off	0.789	0.999	1.000	1.000	1.000	1.000	$517.88	7.5%	0.1%	0.2%
Plan 35	98517PA0010043	HMO	Bronze Elite- $100 Ded	DM	98517PA0010005	Bronze	0.6	Standard AV	On/Off	0.791	1.000	1.000	1.000	1.000	1.000	$519.49	7.5%	0.1%	0.2%
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Plan Number	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives	2022 Calibrated Plan Adjusted Index Rate PMPM	2023 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2022 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
Totals - Current Membership	4,455	5,564	$ 290.13	$ 314.49	8.4%		-	-	755	-	-	842	227	2,644	-	4,468	
Transitional Plans	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
Plan 1	298	315	$ 252.60	$ 270.68	7.2%	6.7%	-	-	37	-	-	58	22	181	-	298	1
Plan 2	855	913	$ 246.85	$ 263.07	6.6%	19.2%	-	-	69	-	-	70	40	676	-	855	1
Plan 3	782	937	$ 295.49	$ 325.81	10.3%	17.6%	-	-	110	-	-	183	17	472	-	782	1
Plan 4	325	709	$ 361.73	$ 388.12	7.3%	7.3%	-	-	39	-	-	41	1	244	-	325	1
Plan 5	212	425	$ 352.48	$ 378.17	7.3%	4.8%	-	-	80	-	-	53	-	79	-	212	1
Plan 6	135	156	$ 196.15	$ 209.36	6.7%	3.0%	-	-	9	-	-	1	1	124	-	135	1
Plan 7	150	146	$ 295.65	$ 324.43	9.7%	3.4%	-	-	38	-	-	36	9	67	-	150	1
Plan 8	534	607	$ 318.50	$ 349.37	9.7%	12.0%	-	-	121	-	-	134	34	245	-	534	1
Plan 9	107	118	$ 263.07	$ 276.83	5.2%	2.4%	-	-	6	-	-	23	1	77	-	107	1
Plan 10	416	416	$ 262.32	$ 283.35	8.0%	9.3%	-	-	79	-	-	87	50	200	-	416	1
Plan 11	77	78	$ 285.82	$ 321.05	12.3%	1.7%	-	-	6	-	-	19	17	35	-	77	1
Plan 12	105	175	$ 265.35	$ 289.16	9.0%	2.4%	-	-	35	-	-	20	8	42	-	105	1
Plan 13	77	131	$ 347.54	$ 369.10	6.2%	1.7%	-	-	29	-	-	31	4	13	-	77	1
Plan 14	29	46	$ 354.64	$ 371.24	4.7%	0.7%	-	-	7	-	-	8	3	11	-	29	1
Plan 15	92	160	$ 365.03	$ 392.02	7.4%	2.1%	-	-	23	-	-	14	3	52	-	92	1
Plan 16	-	13	$ -	$ 395.26	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 17	-	13	$ -	$ 363.84	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 18	11	19	$ 355.02	$ 381.40	7.4%	0.2%	-	-	1	-	-	7	-	3	-	11	1
Plan 19	-	65	$ -	$ 281.09	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 20	-	65	$ -	$ 249.24	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 21	-	46	$ -	$ 369.68	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 22	-	13	$ -	$ 324.49	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 23	-		$ 281.81	$ 311.55	10.6%	0.0%	-	-	-	-	-	-	-	4	-	4	0
Plan 24	28		$ 352.31	$ 390.09	10.7%	0.6%	-	-	10	-	-	8	1	9	-	28	1
Plan 25	30		$ 377.94	$ 418.59	10.8%	0.7%	-	-	14	-	-	2	-	14	-	30	1
Plan 26	-		$ 272.40	$ 301.23	10.6%	0.0%	-	-	1	-	-	-	-	3	-	4	0
Plan 27	-		$ 314.16	$ 347.66	10.7%	0.0%	-	-	-	-	-	-	-	5	-	5	0
Plan 28	48		$ 282.48	$ 312.44	10.6%	1.1%	-	-	8	-	-	7	4	29	-	48	1
Plan 29	12		$ 373.25	$ 413.37	10.8%	0.3%	-	-	1	-	-	4	-	7	-	12	1
Plan 30	5		$ 358.25	$ 396.69	10.7%	0.1%	-	-	1	-	-	1	-	3	-	5	1
Plan 31	26		$ 375.86	$ 416.27	10.8%	0.6%	-	-	6	-	-	6	4	10	-	26	1
Plan 32	24		$ 284.38	$ 314.55	10.6%	0.5%	-	-	4	-	-	11	3	6	-	24	1
Plan 33	10		$ 293.02	$ 324.16	10.6%	0.2%	-	-	4	-	-	-	2	4	-	10	1
Plan 34	13		$ 293.41	$ 324.59	10.6%	0.3%	-	-	4	-	-	2	-	7	-	13	1
Plan 35	54		$ 294.28	$ 325.56	10.6%	1.2%	-	-	13	-	-	16	3	22	-	54	1
Plan 36	-		$ -	$ -	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	0
Plan 37	-		$ -	$ -	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	0
Plan 38	-			$ -	0.0%	0.0%										-	0
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Plan 243	-			$ -	0.0%	0.0%										-	0
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Plan 246	-			$ -	0.0%	0.0%										-	0
Plan 247	-			$ -	0.0%	0.0%										-	0
Plan 248	-			$ -	0.0%	0.0%										-	0
Plan 249	-			$ -	0.0%	0.0%										-	0
Plan 250	-			$ -	0.0%	0.0%										-	0
Plan 251	-			$ -	0.0%	0.0%										-	0
Plan 252	-			$ -	0.0%	0.0%										-	0
Plan 253	-			$ -	0.0%	0.0%										-	0
Plan 254	-			$ -	0.0%	0.0%										-	0
Plan 255	-			$ -	0.0%	0.0%										-	0
Plan 256	-			$ -	0.0%	0.0%										-	0
Plan 257	-			$ -	0.0%	0.0%										-	0
Plan 258	-			$ -	0.0%	0.0%										-	0
Plan 259	-			$ -	0.0%	0.0%										-	0
Plan 260	-			$ -	0.0%	0.0%										-	0
Plan 261	-			$ -	0.0%	0.0%										-	0
Plan 262	-			$ -	0.0%	0.0%										-	0
Plan 263	-			$ -	0.0%	0.0%										-	0
Plan 264	-			$ -	0.0%	0.0%										-	0
Plan 265	-			$ -	0.0%	0.0%										-	0
Plan 266	-			$ -	0.0%	0.0%										-	0
Plan 267	-			$ -	0.0%	0.0%										-	0
Plan 268	-			$ -	0.0%	0.0%										-	0
Plan 269	-			$ -	0.0%	0.0%										-	0
Plan 270	-			$ -	0.0%	0.0%										-	0
Plan 271	-			$ -	0.0%	0.0%										-	0
Plan 272	-			$ -	0.0%	0.0%										-	0
Plan 273	-			$ -	0.0%	0.0%										-	0
Plan 274	-			$ -	0.0%	0.0%										-	0
Plan 275	-			$ -	0.0%	0.0%										-	0
Plan 276	-			$ -	0.0%	0.0%										-	0
Plan 277	-			$ -	0.0%	0.0%										-	0
Plan 278	-			$ -	0.0%	0.0%										-	0
Plan 279	-			$ -	0.0%	0.0%										-	0
Plan 280	-			$ -	0.0%	0.0%										-	0
Plan 281	-			$ -	0.0%	0.0%										-	0
Plan 282	-			$ -	0.0%	0.0%										-	0
Plan 283	-			$ -	0.0%	0.0%										-	0
Plan 284	-			$ -	0.0%	0.0%										-	0
Plan 285	-			$ -	0.0%	0.0%										-	0
Plan 286	-			$ -	0.0%	0.0%										-	0
Plan 287	-			$ -	0.0%	0.0%										-	0
Plan 288	-			$ -	0.0%	0.0%										-	0
Plan 289	-			$ -	0.0%	0.0%										-	0
Plan 290	-			$ -	0.0%	0.0%										-	0
Plan 291	-			$ -	0.0%	0.0%										-	0
Plan 292	-			$ -	0.0%	0.0%										-	0
Plan 293	-			$ -	0.0%	0.0%										-	0
Plan 294	-			$ -	0.0%	0.0%										-	0
Plan 295	-			$ -	0.0%	0.0%										-	0
Plan 296	-			$ -	0.0%	0.0%										-	0
Plan 297	-			$ -	0.0%	0.0%										-	0
Plan 298	-			$ -	0.0%	0.0%										-	0
Plan 299	-			$ -	0.0%	0.0%										-	0
Plan 300	-			$ -	0.0%	0.0%										-	0

PA Rate Template Part IV A - Individual

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

Plan	2022 Area 8	2022 Area 9	2022 Average (weighted by enrollment by rating area)	2023 Area 1	2023 Area 2	2023 Area 3	2023 Area 4	2023 Area 5	2023 Area 6	2023 Area 7	2023 Area 8	2023 Area 9	2023 Average (weighted by enrollment by rating area)	Change Area 1	Change Area 2	Change Area 3	Change Area 4	Change Area 5	Change Area 6	Change Area 7	Change Area 8	Change Area 9	Change Average (weighted by enrollment by rating area)
Total	288.58	$ -	$ 289.66	$ -	$ -	$ 300.17	$ -	$ -	$ 355.46	$ 303.50	$ 306.44	$ -	$ 314.50	0.0%	0.0%	12.7%	0.0%	0.0%	13.9%	2.1%	6.1%	0.0%	8.4%
Plan 1	256.44	$ -	$ 254.28	$ -	$ -	$ 246.70	$ -	$ -	$ 295.80	$ 269.22	$ 269.68	$ -	$ 271.87			11.2%			12.3%	0.8%	5.2%		6.9%
Plan 2	250.61	$ -	$ 248.92	$ -	$ -	$ 239.77	$ -	$ -	$ 287.49	$ 261.65	$ 262.10	$ -	$ 262.36			10.6%			11.7%	0.2%	4.6%		5.4%
Plan 3	299.98	$ -	$ 296.45	$ -	$ -	$ 296.95	$ -	$ -	$ 356.05	$ 324.05	$ 324.61	$ -	$ 328.06			14.5%			15.5%	3.7%	8.2%		10.7%
Plan 4	367.23	$ -	$ 362.58	$ -	$ -	$ 353.74	$ -	$ -	$ 424.14	$ 386.03	$ 386.69	$ -	$ 387.46			11.4%			12.4%	0.9%	5.3%		6.9%
Plan 5	357.83	$ -	$ 342.00	$ -	$ -	$ 344.66	$ -	$ -	$ 413.26	$ 376.13	$ 376.77	$ -	$ 373.78			11.4%			12.4%	0.9%	5.3%		9.3%
Plan 6	199.13	$ -	$ 197.44	$ -	$ -	$ 190.81	$ -	$ -	$ 228.79	$ 208.23	$ 208.58	$ -	$ 207.55			10.8%			11.9%	0.4%	4.7%		5.1%
Plan 7	300.15	$ -	$ 292.58	$ -	$ -	$ 295.69	$ -	$ -	$ 354.54	$ 322.68	$ 323.23	$ -	$ 323.74			13.9%			15.0%	3.2%	7.7%		10.6%
Plan 8	323.35	$ -	$ 316.51	$ -	$ -	$ 318.41	$ -	$ -	$ 381.79	$ 347.48	$ 348.07	$ -	$ 349.77			13.9%			14.9%	3.1%	7.6%		10.5%
Plan 9	267.07	$ -	$ 266.71	$ -	$ -	$ 252.30	$ -	$ -	$ 302.52	$ 275.33	$ 275.80	$ -	$ 280.22			9.2%			10.3%	-1.1%	3.3%		5.1%
Plan 10	266.30	$ -	$ 262.32	$ -	$ -	$ 258.24	$ -	$ -	$ 309.64	$ 281.82	$ 282.30	$ -	$ 283.39			12.1%			13.2%	1.6%	6.0%		8.0%
Plan 11	290.17	$ -	$ 291.74	$ -	$ -	$ 292.61	$ -	$ -	$ 350.85	$ 319.32	$ 319.87	$ -	$ 325.27			16.6%			17.7%	5.6%	10.2%		11.5%
Plan 12	269.38	$ -	$ 259.49	$ -	$ -	$ 263.54	$ -	$ -	$ 315.99	$ 287.60	$ 288.09	$ -	$ 285.18			13.1%			14.2%	2.5%	6.9%		9.9%
Plan 13	352.83	$ -	$ 339.49	$ -	$ -	$ 336.39	$ -	$ -	$ 403.35	$ 367.10	$ 367.73	$ -	$ 370.23			10.3%			11.3%	-0.1%	4.2%		9.1%
Plan 14	360.03	$ -	$ 352.54	$ -	$ -	$ 338.35	$ -	$ -	$ 405.69	$ 369.24	$ 369.87	$ -	$ 372.08			8.7%			9.7%	-1.6%	2.7%		5.5%
Plan 15	370.58	$ -	$ 360.09	$ -	$ -	$ 357.28	$ -	$ -	$ 428.39	$ 389.90	$ 390.56	$ -	$ 387.98			11.5%			12.5%	1.0%	5.4%		7.7%
Plan 16	-	$ -	$ -	$ -	$ -	$ 360.24	$ -	$ -	$ 431.94	$ 393.13	$ 393.80	$ -	$ -										
Plan 17	-	$ -	$ -	$ -	$ -	$ 331.60	$ -	$ -	$ 397.60	$ 361.87	$ 362.49	$ -	$ -										
Plan 18	360.42	$ -	$ 362.22	$ -	$ -	$ 347.61	$ -	$ -	$ 416.79	$ 379.34	$ 379.99	$ -	$ 400.47			11.5%			12.6%	1.0%	5.4%		10.6%
Plan 19	-	$ -	$ -	$ -	$ -	$ 256.19	$ -	$ -	$ 307.18	$ 279.57	$ 280.05	$ -	$ -										
Plan 20	-	$ -	$ -	$ -	$ -	$ 227.16	$ -	$ -	$ 272.37	$ 247.89	$ 248.32	$ -	$ -										
Plan 21	-	$ -	$ -	$ -	$ -	$ 336.92	$ -	$ -	$ 403.98	$ 367.68	$ 368.31	$ -	$ -										
Plan 22	-	$ -	$ -	$ -	$ -	$ 295.74	$ -	$ -	$ 354.61	$ 322.74	$ 323.29	$ -	$ -										
Plan 23	286.09	$ -	$ 286.09	$ -	$ -	$ 283.95	$ -	$ -	$ 340.46	$ 309.87	$ 310.40	$ -	$ 310.40			14.8%			15.9%	3.9%	8.5%		8.5%
Plan 24	357.66	$ -	$ 343.70	$ -	$ -	$ 355.53	$ -	$ -	$ 426.29	$ 387.98	$ 388.65	$ -	$ 387.55			14.9%			16.0%	4.1%	8.7%		12.8%
Plan 25	383.68	$ -	$ 360.16	$ -	$ -	$ 381.50	$ -	$ -	$ 457.44	$ 416.33	$ 417.04	$ -	$ 403.15			15.0%			16.1%	4.1%	8.7%		11.9%
Plan 26	276.54	$ -	$ 267.19	$ -	$ -	$ 274.54	$ -	$ -	$ 329.19	$ 299.61	$ 300.12	$ -	$ 293.72			14.8%			15.9%	4.0%	8.5%		9.9%
Plan 27	318.93	$ -	$ 318.93	$ -	$ -	$ 316.86	$ -	$ -	$ 379.92	$ 345.78	$ 346.38	$ -	$ 346.38			14.9%			16.0%	4.1%	8.6%		8.6%
Plan 28	286.78	$ -	$ 282.45	$ -	$ -	$ 284.76	$ -	$ -	$ 341.44	$ 310.75	$ 311.28	$ -	$ 311.22			14.8%			15.9%	4.0%	8.5%		10.2%
Plan 29	378.92	$ -	$ 378.08	$ -	$ -	$ 376.75	$ -	$ -	$ 451.73	$ 411.14	$ 411.84	$ -	$ 422.21			15.0%			16.1%	4.1%	8.7%		11.7%
Plan 30	363.69	$ -	$ 355.83	$ -	$ -	$ 361.55	$ -	$ -	$ 433.51	$ 394.55	$ 395.23	$ -	$ 396.15			15.0%			16.0%	4.1%	8.7%		11.3%
Plan 31	381.57	$ -	$ 374.52	$ -	$ -	$ 379.39	$ -	$ -	$ 454.90	$ 414.03	$ 414.73	$ -	$ 415.74			15.0%			16.1%	4.1%	8.7%		11.0%
Plan 32	288.70	$ -	$ 287.31	$ -	$ -	$ 286.68	$ -	$ -	$ 343.74	$ 312.85	$ 313.39	$ -	$ 322.78			14.8%			15.9%	4.0%	8.5%		12.3%
Plan 33	297.47	$ -	$ 283.88	$ -	$ -	$ 295.44	$ -	$ -	$ 354.24	$ 322.41	$ 322.96	$ -	$ 311.84			14.8%			15.9%	4.0%	8.6%		9.8%
Plan 34	297.87	$ -	$ 286.72	$ -	$ -	$ 295.83	$ -	$ -	$ 354.71	$ 322.83	$ 323.39	$ -	$ 319.73			14.8%			15.9%	4.0%	8.6%		11.5%
Plan 35	298.75	$ -	$ 292.13	$ -	$ -	$ 296.72	$ -	$ -	$ 355.77	$ 323.80	$ 324.36	$ -	$ 326.98			14.9%			15.9%	4.0%	8.6%		11.9%

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N, M,E) for 2023	1/1/2023 HIOS Plan ID (if 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	98517PA0010002	Bronze Classic- PCP Saver	E	n/a	Bronze	On/Off
Plan 2	98517PA0010003	Bronze Classic	E	n/a	Bronze	On/Off
Plan 3	98517PA0010005	Bronze Elite- PCP Saver	E	n/a	Bronze	On/Off
Plan 4	98517PA0010006	Silver Classic	E	n/a	Silver	On/Off
Plan 5	98517PA0010008	Silver Simple- Specialist Saver	E	n/a	Silver	On/Off
Plan 6	98517PA0010011	Secure	E	n/a	Catastrophic	On/Off
Plan 7	98517PA0010012	Bronze Elite- Specialist Saver	E	n/a	Bronze	On/Off
Plan 8	98517PA0010013	Gold Classic	E	n/a	Gold	On/Off
Plan 9	98517PA0010014	Bronze Simple- HSA	E	n/a	Bronze	On/Off
Plan 10	98517PA0010021	Bronze Classic- $0 PCP	E	n/a	Bronze	On/Off
Plan 11	98517PA0010023	Bronze Classic- $3000 Ded	E	n/a	Bronze	On/Off
Plan 12	98517PA0010024	Bronze Classic- $4700 Ded	E	n/a	Bronze	On/Off
Plan 13	98517PA0010025	Silver Simple- PCP Saver	E	n/a	Silver	On/Off
Plan 14	98517PA0010029	Silver Simple- HSA	E	n/a	Silver	On/Off
Plan 15	98517PA0010030	Silver Elite- $0 Ded	E	n/a	Silver	On/Off
Plan 16	98517PA0010035	Gold Elite- $0 Ded	N	n/a	Gold	On/Off
Plan 17	98517PA0010036	Gold Elite	N	n/a	Gold	On/Off
Plan 18	98517PA0010045	Silver Simple- For Diabetes	E	n/a	Silver	On/Off
Plan 19	98517PA0010050	Bronze Classic- Standard	N	n/a	Bronze	On/Off
Plan 20	98517PA0010051	Bronze Simple- Standard	N	n/a	Bronze	On/Off
Plan 21	98517PA0010052	Silver Classic- Standard	N	n/a	Silver	On/Off
Plan 22	98517PA0010053	Gold Classic- Standard	N	n/a	Gold	On/Off
Plan 23	98517PA0010010	Silver Classic Off-Ex	DNM	n/a	Silver	Off
Plan 24	98517PA0010015	Silver Simple	DM	98517PA0010052	Silver	On/Off
Plan 25	98517PA0010017	Silver Classic- $0 Ded	DM	98517PA0010006	Silver	On/Off
Plan 26	98517PA0010018	Silver Classic- HSA	DNM	n/a	Silver	Off
Plan 27	98517PA0010019	Silver Elite- $2000 Ded	DNM	n/a	Silver	Off
Plan 28	98517PA0010022	Bronze Classic- Specialist Saver	DM	98517PA0010024	Bronze	On/Off
Plan 29	98517PA0010026	Silver Elite- Specialist Saver	DM	98517PA0010006	Silver	On/Off
Plan 30	98517PA0010027	Silver Classic- Low Ded	DM	98517PA0010006	Silver	On/Off
Plan 31	98517PA0010028	Silver Elite- $0 PCP	DM	98517PA0010006	Silver	On/Off
Plan 32	98517PA0010040	Bronze Classic- $5000 Ded	DM	98517PA0010024	Bronze	On/Off
Plan 33	98517PA0010041	Bronze Elite	DM	98517PA0010005	Bronze	On/Off
Plan 34	98517PA0010042	Bronze Elite- $1000 Ded	DM	98517PA0010005	Bronze	On/Off
Plan 35	98517PA0010043	Bronze Elite- $100 Ded	DM	98517PA0010005	Bronze	On/Off

Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 1 to Plan 35										$ -

Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 300.17	$ -	$ -	$ 355.46	$ 303.50	$ 306.44	$ -	$ 314.50
Plan 1	$ -	$ -	$ 246.70	$ -	$ -	$ 295.80	$ 269.22	$ 269.68	$ -	$ 271.87
Plan 2	$ -	$ -	$ 239.77	$ -	$ -	$ 287.49	$ 261.65	$ 262.10	$ -	$ 262.36
Plan 3	$ -	$ -	$ 296.95	$ -	$ -	$ 356.05	$ 324.05	$ 324.61	$ -	$ 328.06
Plan 4	$ -	$ -	$ 353.74	$ -	$ -	$ 424.14	$ 386.03	$ 386.69	$ -	$ 387.46
Plan 5	$ -	$ -	$ 344.66	$ -	$ -	$ 413.26	$ 376.13	$ 376.77	$ -	$ 373.78
Plan 6	$ -	$ -	$ 190.81	$ -	$ -	$ 228.79	$ 208.23	$ 208.58	$ -	$ 207.55
Plan 7	$ -	$ -	$ 295.69	$ -	$ -	$ 354.54	$ 322.68	$ 323.23	$ -	$ 323.74
Plan 8	$ -	$ -	$ 318.41	$ -	$ -	$ 381.79	$ 347.48	$ 348.07	$ -	$ 349.77
Plan 9	$ -	$ -	$ 252.30	$ -	$ -	$ 302.52	$ 275.33	$ 275.80	$ -	$ 280.22
Plan 10	$ -	$ -	$ 258.24	$ -	$ -	$ 309.64	$ 281.82	$ 282.30	$ -	$ 283.39
Plan 11	$ -	$ -	$ 292.61	$ -	$ -	$ 350.85	$ 319.32	$ 319.87	$ -	$ 325.27
Plan 12	$ -	$ -	$ 263.54	$ -	$ -	$ 315.99	$ 287.60	$ 288.09	$ -	$ 285.18
Plan 13	$ -	$ -	$ 336.39	$ -	$ -	$ 403.35	$ 367.10	$ 367.73	$ -	$ 370.23
Plan 14	$ -	$ -	$ 338.35	$ -	$ -	$ 405.69	$ 369.24	$ 369.87	$ -	$ 372.08
Plan 15	$ -	$ -	$ 357.28	$ -	$ -	$ 428.39	$ 389.90	$ 390.56	$ -	$ 387.98
Plan 16	$ -	$ -	$ 360.24	$ -	$ -	$ 431.94	$ 393.13	$ 393.80	$ -	$ -
Plan 17	$ -	$ -	$ 331.60	$ -	$ -	$ 397.60	$ 361.87	$ 362.49	$ -	$ -
Plan 18	$ -	$ -	$ 347.61	$ -	$ -	$ 416.79	$ 379.34	$ 379.99	$ -	$ 400.47
Plan 19	$ -	$ -	$ 256.19	$ -	$ -	$ 307.18	$ 279.57	$ 280.05	$ -	$ -
Plan 20	$ -	$ -	$ 227.16	$ -	$ -	$ 272.37	$ 247.89	$ 248.32	$ -	$ -
Plan 21	$ -	$ -	$ 336.92	$ -	$ -	$ 403.98	$ 367.68	$ 368.31	$ -	$ -
Plan 22	$ -	$ -	$ 295.74	$ -	$ -	$ 354.61	$ 322.74	$ 323.29	$ -	$ -
Plan 23	$ -	$ -	$ 283.95	$ -	$ -	$ 340.46	$ 309.87	$ 310.40	$ -	$ 310.40
Plan 24	$ -	$ -	$ 355.53	$ -	$ -	$ 426.29	$ 387.98	$ 388.65	$ -	$ 387.55
Plan 25	$ -	$ -	$ 381.50	$ -	$ -	$ 457.44	$ 416.33	$ 417.04	$ -	$ 403.15
Plan 26	$ -	$ -	$ 274.54	$ -	$ -	$ 329.19	$ 299.61	$ 300.12	$ -	$ 293.72
Plan 27	$ -	$ -	$ 316.86	$ -	$ -	$ 379.92	$ 345.78	$ 346.38	$ -	$ 346.38
Plan 28	$ -	$ -	$ 284.76	$ -	$ -	$ 341.44	$ 310.75	$ 311.28	$ -	$ 311.22
Plan 29	$ -	$ -	$ 376.75	$ -	$ -	$ 451.73	$ 411.14	$ 411.84	$ -	$ 422.21
Plan 30	$ -	$ -	$ 361.55	$ -	$ -	$ 433.51	$ 394.55	$ 395.23	$ -	$ 396.15
Plan 31	$ -	$ -	$ 379.39	$ -	$ -	$ 454.90	$ 414.03	$ 414.73	$ -	$ 415.74
Plan 32	$ -	$ -	$ 286.68	$ -	$ -	$ 343.74	$ 312.85	$ 313.39	$ -	$ 322.78
Plan 33	$ -	$ -	$ 295.44	$ -	$ -	$ 354.24	$ 322.41	$ 322.96	$ -	$ 311.84
Plan 34	$ -	$ -	$ 295.83	$ -	$ -	$ 354.71	$ 322.83	$ 323.39	$ -	$ 319.73
Plan 35	$ -	$ -	$ 296.72	$ -	$ -	$ 355.77	$ 323.80	$ 324.36	$ -	$ 326.98

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Quarter 2 2023, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 302.61	$ -	$ -	$ 358.35	$ 305.97	$ 308.94	$ -	$ 317.06
Plan 1	$ -	$ -	$ 248.71	$ -	$ -	$ 298.21	$ 271.41	$ 271.87	$ -	$ 274.09
Plan 2	$ -	$ -	$ 241.72	$ -	$ -	$ 289.83	$ 263.78	$ 264.23	$ -	$ 264.49
Plan 3	$ -	$ -	$ 299.36	$ -	$ -	$ 358.95	$ 326.69	$ 327.25	$ -	$ 330.73
Plan 4	$ -	$ -	$ 356.61	$ -	$ -	$ 427.59	$ 389.17	$ 389.83	$ -	$ 390.61
Plan 5	$ -	$ -	$ 347.47	$ -	$ -	$ 416.63	$ 379.19	$ 379.84	$ -	$ 376.82
Plan 6	$ -	$ -	$ 192.36	$ -	$ -	$ 230.65	$ 209.92	$ 210.28	$ -	$ 209.23
Plan 7	$ -	$ -	$ 298.10	$ -	$ -	$ 357.43	$ 325.31	$ 325.86	$ -	$ 326.37
Plan 8	$ -	$ -	$ 321.00	$ -	$ -	$ 384.89	$ 350.31	$ 350.90	$ -	$ 352.62
Plan 9	$ -	$ -	$ 254.35	$ -	$ -	$ 304.98	$ 277.57	$ 278.05	$ -	$ 282.50
Plan 10	$ -	$ -	$ 260.34	$ -	$ -	$ 312.16	$ 284.11	$ 284.60	$ -	$ 285.70
Plan 11	$ -	$ -	$ 294.99	$ -	$ -	$ 353.70	$ 321.92	$ 322.47	$ -	$ 327.91
Plan 12	$ -	$ -	$ 265.68	$ -	$ -	$ 318.56	$ 289.94	$ 290.43	$ -	$ 287.50
Plan 13	$ -	$ -	$ 339.13	$ -	$ -	$ 406.63	$ 370.09	$ 370.72	$ -	$ 373.25
Plan 14	$ -	$ -	$ 341.10	$ -	$ -	$ 409.00	$ 372.24	$ 372.88	$ -	$ 375.11
Plan 15	$ -	$ -	$ 360.19	$ -	$ -	$ 431.88	$ 393.07	$ 393.74	$ -	$ 391.14
Plan 16	$ -	$ -	$ 363.17	$ -	$ -	$ 435.45	$ 396.32	$ 397.00	$ -	$ -
Plan 17	$ -	$ -	$ 334.30	$ -	$ -	$ 400.84	$ 364.82	$ 365.44	$ -	$ -
Plan 18	$ -	$ -	$ 350.44	$ -	$ -	$ 420.19	$ 382.43	$ 383.08	$ -	$ 403.73
Plan 19	$ -	$ -	$ 258.27	$ -	$ -	$ 309.68	$ 281.85	$ 282.33	$ -	$ -
Plan 20	$ -	$ -	$ 229.01	$ -	$ -	$ 274.59	$ 249.91	$ 250.34	$ -	$ -
Plan 21	$ -	$ -	$ 339.67	$ -	$ -	$ 407.27	$ 370.67	$ 371.31	$ -	$ -
Plan 22	$ -	$ -	$ 298.15	$ -	$ -	$ 357.49	$ 325.37	$ 325.92	$ -	$ -
Plan 23	$ -	$ -	$ 286.26	$ -	$ -	$ 343.23	$ 312.39	$ 312.92	$ -	$ 312.92
Plan 24	$ -	$ -	$ 358.42	$ -	$ -	$ 429.76	$ 391.14	$ 391.81	$ -	$ 390.70
Plan 25	$ -	$ -	$ 384.61	$ -	$ -	$ 461.16	$ 419.72	$ 420.43	$ -	$ 406.43
Plan 26	$ -	$ -	$ 276.78	$ -	$ -	$ 331.86	$ 302.04	$ 302.56	$ -	$ 296.11
Plan 27	$ -	$ -	$ 319.44	$ -	$ -	$ 383.02	$ 348.60	$ 349.19	$ -	$ 349.19
Plan 28	$ -	$ -	$ 287.08	$ -	$ -	$ 344.21	$ 313.28	$ 313.82	$ -	$ 313.75
Plan 29	$ -	$ -	$ 379.81	$ -	$ -	$ 455.41	$ 414.49	$ 415.19	$ -	$ 425.65
Plan 30	$ -	$ -	$ 364.49	$ -	$ -	$ 437.03	$ 397.76	$ 398.44	$ -	$ 399.37
Plan 31	$ -	$ -	$ 382.48	$ -	$ -	$ 458.61	$ 417.39	$ 418.11	$ -	$ 419.12
Plan 32	$ -	$ -	$ 289.01	$ -	$ -	$ 346.54	$ 315.40	$ 315.94	$ -	$ 325.41
Plan 33	$ -	$ -	$ 297.86	$ -	$ -	$ 357.12	$ 325.03	$ 325.59	$ -	$ 314.38
Plan 34	$ -	$ -	$ 298.24	$ -	$ -	$ 357.59	$ 325.46	$ 326.02	$ -	$ 322.33
Plan 35	$ -	$ -	$ 299.13	$ -	$ -	$ 358.67	$ 326.44	$ 327.00	$ -	$ 329.64

Quarter 3 2023, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 305.07	$ -	$ -	$ 361.27	$ 308.46	$ 311.45	$ -	$ 319.64
Plan 1	$ -	$ -	$ 250.73	$ -	$ -	$ 300.63	$ 273.62	$ 274.09	$ -	$ 276.32
Plan 2	$ -	$ -	$ 243.68	$ -	$ -	$ 292.19	$ 265.93	$ 266.38	$ -	$ 266.64
Plan 3	$ -	$ -	$ 301.80	$ -	$ -	$ 361.87	$ 329.35	$ 329.91	$ -	$ 333.42
Plan 4	$ -	$ -	$ 359.52	$ -	$ -	$ 431.07	$ 392.34	$ 393.01	$ -	$ 393.79
Plan 5	$ -	$ -	$ 350.29	$ -	$ -	$ 420.02	$ 382.27	$ 382.93	$ -	$ 379.88
Plan 6	$ -	$ -	$ 193.93	$ -	$ -	$ 232.52	$ 211.63	$ 211.99	$ -	$ 210.94
Plan 7	$ -	$ -	$ 300.52	$ -	$ -	$ 360.34	$ 327.96	$ 328.52	$ -	$ 329.03
Plan 8	$ -	$ -	$ 323.61	$ -	$ -	$ 388.02	$ 353.16	$ 353.76	$ -	$ 355.49
Plan 9	$ -	$ -	$ 256.42	$ -	$ -	$ 307.46	$ 279.83	$ 280.31	$ -	$ 284.80
Plan 10	$ -	$ -	$ 262.46	$ -	$ -	$ 314.70	$ 286.42	$ 286.91	$ -	$ 288.02
Plan 11	$ -	$ -	$ 297.39	$ -	$ -	$ 356.58	$ 324.54	$ 325.09	$ -	$ 330.58
Plan 12	$ -	$ -	$ 267.85	$ -	$ -	$ 321.16	$ 292.30	$ 292.80	$ -	$ 289.84
Plan 13	$ -	$ -	$ 341.89	$ -	$ -	$ 409.94	$ 373.10	$ 373.74	$ -	$ 376.28
Plan 14	$ -	$ -	$ 343.88	$ -	$ -	$ 412.32	$ 375.27	$ 375.91	$ -	$ 378.16
Plan 15	$ -	$ -	$ 363.12	$ -	$ -	$ 435.39	$ 396.27	$ 396.95	$ -	$ 394.32
Plan 16	$ -	$ -	$ 366.13	$ -	$ -	$ 439.00	$ 399.55	$ 400.23	$ -	$ -
Plan 17	$ -	$ -	$ 337.02	$ -	$ -	$ 404.10	$ 367.79	$ 368.42	$ -	$ -
Plan 18	$ -	$ -	$ 353.29	$ -	$ -	$ 423.60	$ 385.54	$ 386.20	$ -	$ 407.01
Plan 19	$ -	$ -	$ 260.37	$ -	$ -	$ 312.20	$ 284.14	$ 284.63	$ -	$ -
Plan 20	$ -	$ -	$ 230.87	$ -	$ -	$ 276.82	$ 251.95	$ 252.38	$ -	$ -
Plan 21	$ -	$ -	$ 342.43	$ -	$ -	$ 410.58	$ 373.69	$ 374.33	$ -	$ -
Plan 22	$ -	$ -	$ 300.58	$ -	$ -	$ 360.40	$ 328.02	$ 328.58	$ -	$ -
Plan 23	$ -	$ -	$ 288.59	$ -	$ -	$ 346.02	$ 314.93	$ 315.47	$ -	$ 315.47
Plan 24	$ -	$ -	$ 361.34	$ -	$ -	$ 433.26	$ 394.32	$ 395.00	$ -	$ 393.88
Plan 25	$ -	$ -	$ 387.74	$ -	$ -	$ 464.91	$ 423.13	$ 423.86	$ -	$ 409.74
Plan 26	$ -	$ -	$ 279.03	$ -	$ -	$ 334.57	$ 304.50	$ 305.02	$ -	$ 298.52
Plan 27	$ -	$ -	$ 322.04	$ -	$ -	$ 386.13	$ 351.43	$ 352.04	$ -	$ 352.04
Plan 28	$ -	$ -	$ 289.41	$ -	$ -	$ 347.01	$ 315.83	$ 316.37	$ -	$ 316.30
Plan 29	$ -	$ -	$ 382.90	$ -	$ -	$ 459.11	$ 417.86	$ 418.57	$ -	$ 429.11
Plan 30	$ -	$ -	$ 367.45	$ -	$ -	$ 440.59	$ 401.00	$ 401.68	$ -	$ 402.62
Plan 31	$ -	$ -	$ 385.59	$ -	$ -	$ 462.34	$ 420.79	$ 421.51	$ -	$ 422.53
Plan 32	$ -	$ -	$ 291.36	$ -	$ -	$ 349.36	$ 317.96	$ 318.51	$ -	$ 328.05
Plan 33	$ -	$ -	$ 300.26	$ -	$ -	$ 360.03	$ 327.68	$ 328.24	$ -	$ 316.94
Plan 34	$ -	$ -	$ 300.66	$ -	$ -	$ 360.50	$ 328.11	$ 328.67	$ -	$ 324.95
Plan 35	$ -	$ -	$ 301.56	$ -	$ -	$ 361.59	$ 329.09	$ 329.66	$ -	$ 332.32

Quarter 4 2023, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 307.56	$ -	$ -	$ 364.21	$ 310.97	$ 313.99	$ -	$ 322.24
Plan 1	$ -	$ -	$ 252.77	$ -	$ -	$ 303.08	$ 275.84	$ 276.32	$ -	$ 278.57
Plan 2	$ -	$ -	$ 245.67	$ -	$ -	$ 294.56	$ 268.09	$ 268.55	$ -	$ 268.81
Plan 3	$ -	$ -	$ 304.25	$ -	$ -	$ 364.81	$ 332.03	$ 332.60	$ -	$ 336.14
Plan 4	$ -	$ -	$ 362.44	$ -	$ -	$ 434.58	$ 395.53	$ 396.20	$ -	$ 396.99
Plan 5	$ -	$ -	$ 353.15	$ -	$ -	$ 423.43	$ 385.38	$ 386.04	$ -	$ 382.98
Plan 6	$ -	$ -	$ 195.50	$ -	$ -	$ 234.42	$ 213.35	$ 213.72	$ -	$ 212.65
Plan 7	$ -	$ -	$ 302.97	$ -	$ -	$ 363.27	$ 330.62	$ 331.19	$ -	$ 331.70
Plan 8	$ -	$ -	$ 326.25	$ -	$ -	$ 391.18	$ 356.03	$ 356.64	$ -	$ 358.38
Plan 9	$ -	$ -	$ 258.51	$ -	$ -	$ 309.96	$ 282.11	$ 282.59	$ -	$ 287.12
Plan 10	$ -	$ -	$ 264.60	$ -	$ -	$ 317.26	$ 288.75	$ 289.25	$ -	$ 290.36
Plan 11	$ -	$ -	$ 299.81	$ -	$ -	$ 359.48	$ 327.18	$ 327.74	$ -	$ 333.27
Plan 12	$ -	$ -	$ 270.02	$ -	$ -	$ 323.77	$ 294.68	$ 295.18	$ -	$ 292.20
Plan 13	$ -	$ -	$ 344.67	$ -	$ -	$ 413.27	$ 376.14	$ 376.78	$ -	$ 379.35
Plan 14	$ -	$ -	$ 346.68	$ -	$ -	$ 415.68	$ 378.33	$ 378.97	$ -	$ 381.24
Plan 15	$ -	$ -	$ 366.08	$ -	$ -	$ 438.94	$ 399.49	$ 400.18	$ -	$ 397.53
Plan 16	$ -	$ -	$ 369.11	$ -	$ -	$ 442.57	$ 402.80	$ 403.49	$ -	$ -
Plan 17	$ -	$ -	$ 339.76	$ -	$ -	$ 407.39	$ 370.78	$ 371.41	$ -	$ -
Plan 18	$ -	$ -	$ 356.16	$ -	$ -	$ 427.05	$ 388.68	$ 389.34	$ -	$ 410.32
Plan 19	$ -	$ -	$ 262.49	$ -	$ -	$ 314.74	$ 286.45	$ 286.94	$ -	$ -
Plan 20	$ -	$ -	$ 232.75	$ -	$ -	$ 279.07	$ 254.00	$ 254.43	$ -	$ -
Plan 21	$ -	$ -	$ 345.22	$ -	$ -	$ 413.93	$ 376.73	$ 377.37	$ -	$ -
Plan 22	$ -	$ -	$ 303.02	$ -	$ -	$ 363.33	$ 330.68	$ 331.25	$ -	$ -
Plan 23	$ -	$ -	$ 290.93	$ -	$ -	$ 348.84	$ 317.49	$ 318.03	$ -	$ 318.03
Plan 24	$ -	$ -	$ 364.28	$ -	$ -	$ 436.78	$ 397.53	$ 398.21	$ -	$ 397.09
Plan 25	$ -	$ -	$ 390.89	$ -	$ -	$ 468.69	$ 426.58	$ 427.31	$ -	$ 413.07
Plan 26	$ -	$ -	$ 281.30	$ -	$ -	$ 337.29	$ 306.98	$ 307.50	$ -	$ 300.95
Plan 27	$ -	$ -	$ 324.66	$ -	$ -	$ 389.28	$ 354.29	$ 354.90	$ -	$ 354.90
Plan 28	$ -	$ -	$ 291.77	$ -	$ -	$ 349.84	$ 318.40	$ 318.95	$ -	$ 318.88
Plan 29	$ -	$ -	$ 386.02	$ -	$ -	$ 462.85	$ 421.26	$ 421.98	$ -	$ 432.61
Plan 30	$ -	$ -	$ 370.44	$ -	$ -	$ 444.18	$ 404.26	$ 404.95	$ -	$ 405.90
Plan 31	$ -	$ -	$ 388.73	$ -	$ -	$ 466.10	$ 424.22	$ 424.94	$ -	$ 425.97
Plan 32	$ -	$ -	$ 293.74	$ -	$ -	$ 352.20	$ 320.55	$ 321.10	$ -	$ 330.72
Plan 33	$ -	$ -	$ 302.71	$ -	$ -	$ 362.96	$ 330.34	$ 330.91	$ -	$ 319.51
Plan 34	$ -	$ -	$ 303.11	$ -	$ -	$ 363.44	$ 330.78	$ 331.34	$ -	$ 327.59
Plan 35	$ -	$ -	$ 304.02	$ -	$ -	$ 364.53	$ 331.77	$ 332.34	$ -	$ 335.03

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2023**

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors					
Age Band	**Age Factor**	**Tobacco Factor**	**Age Band**	**Age Factor**	**Tobacco Factor**
0-14	0.765		40	1.278	1.090
15	0.833		41	1.302	1.090
16	0.859		42	1.325	1.090
17	0.885		43	1.357	1.090
18	0.913		44	1.397	1.090
19	0.941		45	1.444	1.090
20	0.970		46	1.500	1.090
21	1.000	1.000	47	1.563	1.090
22	1.000	1.000	48	1.635	1.090
23	1.000	1.000	49	1.706	1.090
24	1.000	1.000	50	1.786	1.090
25	1.004	1.050	51	1.865	1.090
26	1.024	1.050	52	1.952	1.090
27	1.048	1.050	53	2.040	1.090
28	1.087	1.050	54	2.135	1.090
29	1.119	1.050	55	2.230	1.125
30	1.135	1.050	56	2.333	1.125
31	1.159	1.050	57	2.437	1.125
32	1.183	1.050	58	2.548	1.125
33	1.198	1.050	59	2.603	1.125
34	1.214	1.050	60	2.714	1.125
35	1.222	1.090	61	2.810	1.125
36	1.230	1.090	62	2.873	1.125
37	1.238	1.090	63	2.952	1.125
38	1.246	1.090	64+	3.000	1.125
39	1.262	1.090			

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	n/a	0.000	0.000
Rating Area 2	n/a	0.000	0.000
Rating Area 3	Luzerne, Monroe, Carbon, Lackawanna, Wyoming	0.878	0.911
Rating Area 4	n/a	0.000	0.000
Rating Area 5	n/a	0.000	0.000
Rating Area 6	Lehigh, Northampton	1.043	1.093
Rating Area 7	Lancaster	1.058	0.995
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.015	0.996
Rating Area 9	n/a	0.000	0.000

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
Oscar HMO	Rating Area 3, 6, 7, 8	1.000	1.000	5/22/2020

RATE PAGES

Company Name:	Health Plan of Pennsylvania, Inc.
Market:	Individual
Product:	HMO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>	98517PA0010003		98517PA0010021		98517PA0010002		98517PA0010024		98517PA0010023		98517PA0010005		98517PA0010012		98517PA
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Plan Marketing Name =>	Bronze Classic		Bronze Classic- $0 PCP		Bronze Classic- PCP Saver		Bronze Classic- $4700 Ded		Bronze Classic- $3000 Ded		Bronze Elite- PCP Saver		Bronze Elite- Specialist Saver		Bronze Sir
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-13:
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bro
Deductible =>	$7,750		$8,500		$7,750		$4,700		$3,000		Medical: $100, Rx: $6,500		Medical: $100, Rx: $8,000		$5,
Coinsurance =>	50%		50%		50%		50%		50%		50%		50%		50
Copays =>	PCP: 1 @ $50, then 50% post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $0 Urgent care: $75 Labs: Tier 1: $25 Tier 2: $75Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $500 post-ded		PCP: $50 BH/SA office: $90 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $70 BH/SA office: $70 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $70 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $70 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $65 X-rays and diagnostic imaging: $95 Advanced imaging: $500 ER: $1500 Outpatient facility fee: $1000 Outpatient physician services: $300 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $40 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: $1500 Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $70 post-ded		PCP: $60 BH/SA office: 2 @ $50 (BH office and Specialist combined), then $125 for subsequent visits Specialist/Home Health: 2 @ $50 (BH office and Specialist combined), then $125 for subsequent visits Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: 1 @ $1000, then $1500 for subsequent visits Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $50 BH/SA office: Specialist/Home He Urgent care: $ PT/OT/ST: $ Labs: Tier 1: $ Tier 2: $50 Tier 1A Rx: $ Tier 1B Rx: $ Tier 2 Rx: $2
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100		$7,4
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
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
0 - 14	$183.42	$183.42	$197.55	$197.55	$188.72	$188.72	$201.61	$201.61	$223.85	$223.85	$227.16	$227.16	$226.20	$226.20	$193.01
15	$199.72	$199.72	$215.12	$215.12	$205.50	$205.50	$219.53	$219.53	$243.74	$243.74	$247.36	$247.36	$246.31	$246.31	$210.17
16	$205.96	$205.96	$221.83	$221.83	$211.91	$211.91	$226.38	$226.38	$251.35	$251.35	$255.08	$255.08	$254.00	$254.00	$216.73
17	$212.19	$212.19	$228.54	$228.54	$218.33	$218.33	$233.23	$233.23	$258.96	$258.96	$262.80	$262.80	$261.69	$261.69	$223.29
18	$218.91	$218.91	$235.77	$235.77	$225.23	$225.23	$240.61	$240.61	$267.15	$267.15	$271.11	$271.11	$269.96	$269.96	$230.35
19	$225.62	$225.62	$243.01	$243.01	$232.14	$232.14	$247.99	$247.99	$275.34	$275.34	$279.43	$279.43	$278.24	$278.24	$237.41
20	$232.57	$232.57	$250.49	$250.49	$239.30	$239.30	$255.63	$255.63	$283.83	$283.83	$288.04	$288.04	$286.82	$286.82	$244.73
21	$239.78	$239.78	$258.25	$258.25	$246.71	$246.71	$263.55	$263.55	$292.62	$292.62	$296.96	$296.96	$295.70	$295.70	$252.31
22	$239.78	$239.78	$258.25	$258.25	$246.71	$246.71	$263.55	$263.55	$292.62	$292.62	$296.96	$296.96	$295.70	$295.70	$252.31
23	$239.78	$239.78	$258.25	$258.25	$246.71	$246.71	$263.55	$263.55	$292.62	$292.62	$296.96	$296.96	$295.70	$295.70	$252.31
24	$239.78	$239.78	$258.25	$258.25	$246.71	$246.71	$263.55	$263.55	$292.62	$292.62	$296.96	$296.96	$295.70	$295.70	$252.31
25	$240.72	$252.76	$259.27	$272.24	$247.68	$260.07	$264.59	$277.82	$293.78	$308.47	$298.13	$313.04	$296.87	$311.72	$253.31
26	$245.52	$257.80	$264.44	$277.66	$252.62	$265.25	$269.86	$283.36	$299.63	$314.61	$304.07	$319.28	$302.79	$317.93	$258.36
27	$251.27	$263.84	$270.64	$284.17	$258.54	$271.47	$276.19	$290.00	$306.65	$321.99	$311.20	$326.76	$309.88	$325.38	$264.41
28	$260.63	$273.66	$280.71	$294.74	$268.16	$281.57	$286.47	$300.79	$318.07	$333.97	$322.78	$338.92	$321.41	$337.49	$274.25
29	$268.30	$281.71	$288.97	$303.42	$276.05	$289.86	$294.90	$309.64	$327.43	$343.80	$332.28	$348.90	$330.88	$347.42	$282.32
30	$272.13	$285.74	$293.10	$307.76	$280.00	$294.00	$299.12	$314.07	$332.11	$348.72	$337.03	$353.88	$335.61	$352.39	$286.36
31	$277.89	$291.78	$299.30	$314.27	$285.92	$300.22	$305.44	$320.71	$339.13	$356.09	$344.16	$361.37	$342.70	$359.84	$292.42
32	$283.64	$297.82	$305.50	$320.77	$291.84	$306.44	$311.77	$327.35	$346.16	$363.46	$351.29	$368.85	$349.80	$367.29	$298.47
33	$287.24	$301.60	$309.37	$324.84	$295.54	$310.32	$315.72	$331.51	$350.55	$368.07	$355.74	$373.53	$354.24	$371.95	$302.26
34	$291.08	$305.63	$313.51	$329.18	$299.49	$314.47	$319.94	$335.93	$355.23	$372.99	$360.49	$378.52	$358.97	$376.92	$306.29
35	$292.99	$319.36	$315.57	$343.97	$301.46	$328.60	$322.04	$351.03	$357.57	$389.75	$362.87	$395.53	$361.33	$393.85	$308.31
36	$294.91	$321.45	$317.64	$346.22	$303.44	$330.75	$324.15	$353.33	$359.91	$392.30	$365.24	$398.11	$363.70	$396.43	$310.33
37	$296.83	$323.54	$319.70	$348.48	$305.41	$332.90	$326.26	$355.62	$362.25	$394.85	$367.62	$400.70	$366.06	$399.01	$312.35
38	$298.75	$325.64	$321.77	$350.73	$307.38	$335.05	$328.37	$357.92	$364.59	$397.40	$369.99	$403.29	$368.43	$401.59	$314.37
39	$302.58	$329.82	$325.90	$355.23	$311.33	$339.35	$332.59	$362.52	$369.27	$402.51	$374.75	$408.47	$373.16	$406.74	$318.40
40	$306.42	$334.00	$330.03	$359.74	$315.28	$343.65	$336.80	$367.11	$373.95	$407.61	$379.50	$413.65	$377.89	$411.90	$322.44
41	$312.17	$340.27	$336.23	$366.49	$321.20	$350.11	$343.13	$374.01	$380.98	$415.26	$386.62	$421.42	$384.99	$419.64	$328.50
42	$317.69	$346.28	$342.17	$372.97	$326.87	$356.29	$349.19	$380.62	$387.71	$422.60	$393.45	$428.86	$391.79	$427.05	$334.30
43	$325.36	$354.64	$350.43	$381.97	$334.77	$364.90	$357.62	$389.81	$397.07	$432.81	$402.96	$439.22	$401.25	$437.36	$342.37
44	$334.95	$365.10	$360.76	$393.23	$344.64	$375.65	$368.16	$401.30	$408.77	$445.56	$414.83	$452.17	$413.08	$450.26	$352.46
45	$346.22	$377.38	$372.90	$406.46	$356.23	$388.29	$380.55	$414.80	$422.53	$460.55	$428.79	$467.38	$426.98	$465.40	$364.32
46	$359.65	$392.02	$387.36	$422.22	$370.05	$403.35	$395.31	$430.89	$438.91	$478.42	$445.42	$485.51	$443.53	$483.45	$378.45
47	$374.75	$408.48	$403.63	$439.96	$385.59	$420.29	$411.91	$448.98	$457.35	$498.51	$464.13	$505.90	$462.16	$503.76	$394.35
48	$392.02	$427.30	$422.22	$460.23	$403.35	$439.65	$430.89	$469.67	$478.42	$521.47	$485.51	$529.20	$483.45	$526.96	$412.51
49	$409.04	$445.85	$440.56	$480.21	$420.87	$458.74	$449.60	$490.06	$499.19	$544.12	$506.59	$552.18	$504.45	$549.85	$430.42
50	$428.22	$466.76	$461.22	$502.73	$440.60	$480.26	$470.68	$513.04	$522.60	$569.63	$530.34	$578.08	$528.10	$575.63	$450.61
51	$447.16	$487.41	$481.62	$524.97	$460.09	$501.50	$491.50	$535.73	$545.72	$594.83	$553.80	$603.65	$551.46	$601.09	$470.54
52	$468.02	$510.14	$504.09	$549.46	$481.55	$524.89	$514.43	$560.73	$571.17	$622.58	$579.64	$631.81	$577.19	$629.13	$492.49
53	$489.12	$533.14	$526.81	$574.23	$503.26	$548.56	$537.62	$586.00	$596.92	$650.64	$605.77	$660.29	$603.21	$657.49	$514.69
54	$511.90	$557.97	$551.35	$600.97	$526.70	$574.10	$562.66	$613.29	$624.72	$680.94	$633.98	$691.04	$631.30	$688.11	$538.66
55	$534.68	$601.51	$575.88	$647.86	$550.14	$618.90	$587.69	$661.15	$652.52	$734.08	$662.19	$744.96	$659.39	$741.81	$562.63
56	$559.37	$629.29	$602.48	$677.79	$575.54	$647.49	$614.84	$691.69	$682.66	$767.99	$692.77	$779.37	$689.84	$776.07	$588.62
57	$584.31	$657.35	$629.33	$708.00	$601.20	$676.35	$642.24	$722.52	$713.09	$802.22	$723.66	$814.11	$720.59	$810.67	$614.86
58	$610.92	$687.29	$658.00	$740.25	$628.58	$707.16	$671.50	$755.43	$745.57	$838.76	$756.62	$851.19	$753.42	$847.59	$642.86

59	$624.11	$702.12	$672.20	$756.23	$642.15	$722.42	$685.99	$771.74	$761.66	$856.87	$772.95	$869.57	$769.68	$865.89	$656.74
60	$650.72	$732.06	$700.87	$788.48	$669.54	$753.23	$715.24	$804.65	$794.14	$893.41	$805.91	$906.65	$802.50	$902.81	$684.74
61	$673.74	$757.96	$725.66	$816.37	$693.22	$779.87	$740.54	$833.11	$822.23	$925.01	$834.42	$938.72	$830.89	$934.75	$708.96
62	$688.85	$774.95	$741.93	$834.67	$708.76	$797.36	$757.15	$851.79	$840.67	$945.75	$853.12	$959.77	$849.52	$955.70	$724.86
63	$707.79	$796.26	$762.33	$857.62	$728.25	$819.28	$777.97	$875.21	$863.78	$971.75	$876.58	$986.16	$872.88	$981.98	$744.79
64+	$719.30	$809.21	$774.72	$871.57	$740.09	$832.60	$790.62	$889.44	$877.83	$987.55	$890.84	$1,002.19	$887.07	$997.95	$756.90

RATE PAGES

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

HIOS Plan ID (On Exchange)=>	0010014	98517PA0010011		98517PA0010013		98517PA0010008		98517PA0010006		98517PA0010025		98517PA0010029		98517PA0010030		98517PA
HIOS Plan ID (Off Exchange)=>	'Off	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Plan Marketing Name =>	nple- HSA	Secure		Gold Classic		Silver Simple- Specialist Saver		Silver Classic		Silver Simple- PCP Saver		Silver Simple- HSA		Silver Elite- $0 Ded		Gold Elite
Form # =>	3245408	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133
Rating Area =>	Area 3	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	HMO	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Metal =>	nze	Catastrophic		Gold		Silver		Silver		Silver		Silver		Silver		Go
Deductible =>	200	$9,100		$3,500		$6,500		$5,400		$5,500		$4,850		$0		$
Coinsurance =>	)%	0%		30%		50%		50%		40%		0%		50%		20
Copays =>	post-ded $50 post-ded ealth: $90 post-ded $75 post-ded 90 post-ded $10 post-ded) post-ded $3 post-ded 25 post-ded 00 post-ded	PCP: 3 @ $0, then $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $50 PT/OT/ST: $40 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $650 Tier 1A Rx: $3 Tier 1B Rx: $15 Tier 2 Rx: $50		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $75 Labs: Tier 1: $10 Tier 2: $60 Tier 1A Rx: $3 Tier 1B Rx: 25 Tier 2 Rx: $75		PCP: $35 BH/SA office: $80 Specialist/Home Health: $95 Urgent care: $80 MHP PT/OT/ST: $80 Labs: Tier 1: $10 Tier 2: $50"= X-rays and diagnostic imaging: $70 ER: $750 post-ded Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: $20 BH/SA office: $20 Specialist/Home Health: $80 Urgent care: $75 Labs: Tier 1: $10 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $100		PCP: $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $60 BH/SA office: $60 Specialist/Home Health: $100 Urgent care: $50 PT/OT/ST: $100 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $100 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $200		PCP BH/SA of Specialist/Hon Urgent c PT/OT/ Labs: Ti Tier 2 X-rays and diagno Advanced in ER: $ Inpatient facility (3 day Skilled nursing fa (3 day Outpatient fac Outpatient physic Tier 1A Tier 1B Tier 2 R Tier 3 R Specialty
OOP Maximum =>	450	$9,100		$7,000		$9,000		$8,650		$8,900		$4,850		$9,100		$8,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$193.01	$145.97	$145.97	$243.58	$243.58	$263.67	$263.67	$270.61	$270.61	$257.34	$257.34	$258.84	$258.84	$273.32	$273.32	$275.58
15	$210.17	$158.94	$158.94	$265.24	$265.24	$287.10	$287.10	$294.66	$294.66	$280.22	$280.22	$281.85	$281.85	$297.62	$297.62	$300.08
16	$216.73	$163.90	$163.90	$273.52	$273.52	$296.07	$296.07	$303.86	$303.86	$288.96	$288.96	$290.64	$290.64	$306.91	$306.91	$309.45
17	$223.29	$168.87	$168.87	$281.79	$281.79	$305.03	$305.03	$313.06	$313.06	$297.71	$297.71	$299.44	$299.44	$316.19	$316.19	$318.81
18	$230.35	$174.21	$174.21	$290.71	$290.71	$314.68	$314.68	$322.96	$322.96	$307.13	$307.13	$308.91	$308.91	$326.20	$326.20	$328.90
19	$237.41	$179.55	$179.55	$299.62	$299.62	$324.33	$324.33	$332.87	$332.87	$316.55	$316.55	$318.39	$318.39	$336.20	$336.20	$338.99
20	$244.73	$185.08	$185.08	$308.86	$308.86	$334.32	$334.32	$343.12	$343.12	$326.30	$326.30	$328.20	$328.20	$346.56	$346.56	$349.43
21	$252.31	$190.82	$190.82	$318.42	$318.42	$344.67	$344.67	$353.75	$353.75	$336.40	$336.40	$338.36	$338.36	$357.29	$357.29	$360.25
22	$252.31	$190.82	$190.82	$318.42	$318.42	$344.67	$344.67	$353.75	$353.75	$336.40	$336.40	$338.36	$338.36	$357.29	$357.29	$360.25
23	$252.31	$190.82	$190.82	$318.42	$318.42	$344.67	$344.67	$353.75	$353.75	$336.40	$336.40	$338.36	$338.36	$357.29	$357.29	$360.25
24	$252.31	$190.82	$190.82	$318.42	$318.42	$344.67	$344.67	$353.75	$353.75	$336.40	$336.40	$338.36	$338.36	$357.29	$357.29	$360.25
25	$265.98	$191.57	$201.15	$319.68	$335.67	$346.04	$363.34	$355.15	$372.91	$337.74	$354.63	$339.70	$356.69	$358.71	$376.65	$361.68
26	$271.27	$195.39	$205.16	$326.05	$342.36	$352.93	$370.58	$362.23	$380.34	$344.47	$361.69	$346.47	$363.79	$365.86	$384.15	$368.88
27	$277.63	$199.97	$209.97	$333.69	$350.38	$361.21	$379.27	$370.71	$389.25	$352.54	$370.17	$354.59	$372.32	$374.43	$393.15	$377.53
28	$287.96	$207.41	$217.78	$346.11	$363.42	$374.65	$393.38	$384.51	$403.74	$365.66	$383.94	$367.79	$386.18	$388.37	$407.78	$391.58
29	$296.44	$213.51	$224.19	$356.30	$374.12	$385.68	$404.96	$395.83	$415.62	$376.42	$395.24	$378.61	$397.55	$399.80	$419.79	$403.11
30	$300.68	$216.57	$227.40	$361.40	$379.47	$391.19	$410.75	$401.49	$421.56	$381.81	$400.90	$384.03	$403.23	$405.52	$425.79	$408.87
31	$307.04	$221.15	$232.20	$369.04	$387.49	$399.46	$419.44	$409.98	$430.48	$389.88	$409.37	$392.15	$411.76	$414.09	$434.79	$417.52
32	$313.40	$225.73	$237.01	$376.68	$395.51	$407.74	$428.12	$418.47	$439.39	$397.95	$417.85	$400.27	$420.28	$422.67	$443.80	$426.16
33	$317.37	$228.59	$240.02	$381.46	$400.53	$412.91	$433.55	$423.77	$444.96	$403.00	$423.15	$405.34	$425.61	$428.02	$449.43	$431.57
34	$321.61	$231.64	$243.22	$386.55	$405.88	$418.42	$439.34	$429.43	$450.91	$408.38	$428.80	$410.76	$431.30	$433.74	$455.43	$437.33
35	$336.06	$233.17	$254.15	$389.10	$424.12	$421.18	$459.08	$432.26	$471.17	$411.07	$448.07	$413.46	$450.68	$436.60	$475.89	$440.21
36	$338.26	$234.69	$255.82	$391.65	$426.89	$423.93	$462.09	$435.09	$474.25	$413.76	$451.00	$416.17	$453.63	$439.46	$479.01	$443.09
37	$340.46	$236.22	$257.48	$394.19	$429.67	$426.69	$465.09	$437.92	$477.34	$416.45	$453.94	$418.88	$456.58	$442.32	$482.12	$445.98
38	$342.66	$237.75	$259.14	$396.74	$432.45	$429.45	$468.10	$440.75	$480.42	$419.15	$456.87	$421.59	$459.53	$445.17	$485.24	$448.86
39	$347.06	$240.80	$262.47	$401.83	$438.00	$434.96	$474.11	$446.41	$486.59	$424.53	$462.74	$427.00	$465.43	$450.89	$491.47	$454.62
40	$351.46	$243.85	$265.80	$406.93	$443.55	$440.48	$480.12	$452.07	$492.76	$429.91	$468.60	$432.41	$471.33	$456.61	$497.70	$460.39
41	$358.06	$248.43	$270.79	$414.57	$451.88	$448.75	$489.14	$460.56	$502.01	$437.98	$477.40	$440.53	$480.18	$465.18	$507.05	$469.03
42	$364.39	$252.82	$275.58	$421.89	$459.87	$456.68	$497.78	$468.70	$510.88	$445.72	$485.84	$448.32	$488.66	$473.40	$516.01	$477.32
43	$373.19	$258.93	$282.23	$432.08	$470.97	$467.71	$509.80	$480.02	$523.22	$456.49	$497.57	$459.14	$500.47	$484.83	$528.47	$488.84
44	$384.19	$266.56	$290.55	$444.82	$484.85	$481.49	$524.83	$494.17	$538.64	$469.94	$512.24	$472.68	$515.22	$499.12	$544.04	$503.25
45	$397.11	$275.53	$300.33	$459.79	$501.17	$497.69	$542.48	$510.79	$556.77	$485.75	$529.47	$488.58	$532.55	$515.92	$562.35	$520.19
46	$412.51	$286.21	$311.97	$477.62	$520.60	$516.99	$563.52	$530.60	$578.36	$504.59	$550.00	$507.53	$553.20	$535.92	$584.16	$540.36
47	$429.84	$298.23	$325.08	$497.68	$542.47	$538.71	$587.19	$552.89	$602.65	$525.78	$573.10	$528.84	$576.44	$558.43	$608.69	$563.05
48	$449.64	$311.97	$340.05	$520.60	$567.46	$563.52	$614.24	$578.36	$630.41	$550.00	$599.50	$553.20	$602.99	$584.16	$636.73	$588.99
49	$469.16	$325.52	$354.82	$543.21	$592.10	$587.99	$640.91	$603.47	$657.79	$573.89	$625.54	$577.23	$629.18	$609.52	$664.38	$614.57
50	$491.16	$340.78	$371.45	$568.68	$619.86	$615.57	$670.97	$631.77	$688.63	$600.80	$654.87	$604.29	$658.68	$638.11	$695.54	$643.39
51	$512.89	$355.86	$387.89	$593.84	$647.28	$642.80	$700.65	$659.72	$719.09	$627.37	$683.84	$631.02	$687.82	$666.33	$726.30	$671.85
52	$536.82	$372.46	$405.98	$621.54	$677.48	$672.78	$733.33	$690.49	$752.64	$656.64	$715.74	$660.46	$719.90	$697.42	$760.18	$703.19
53	$561.02	$389.25	$424.28	$649.56	$708.02	$703.11	$766.39	$721.62	$786.57	$686.24	$748.00	$690.24	$752.36	$728.86	$794.45	$734.89
54	$587.14	$407.38	$444.04	$679.81	$740.99	$735.85	$802.08	$755.23	$823.20	$718.20	$782.84	$722.38	$787.39	$762.80	$831.45	$769.11
55	$632.96	$425.50	$478.69	$710.06	$798.81	$768.60	$864.67	$788.83	$887.43	$750.16	$843.93	$754.52	$848.84	$796.74	$896.33	$803.33
56	$662.19	$445.16	$500.80	$742.85	$835.71	$804.10	$904.61	$825.26	$928.42	$784.80	$882.91	$789.37	$888.04	$833.54	$937.73	$840.44
57	$691.71	$465.00	$523.13	$775.97	$872.96	$839.94	$944.94	$862.05	$969.81	$819.79	$922.26	$824.56	$927.63	$870.70	$979.53	$877.90
58	$723.22	$486.18	$546.95	$811.31	$912.73	$878.20	$987.97	$901.32	$1,013.98	$857.13	$964.27	$862.12	$969.88	$910.36	$1,024.15	$917.89

59	$738.83	$496.68	$558.76	$828.82	$932.43	$897.16	$1,009.30	$920.77	$1,035.87	$875.63	$985.08	$880.73	$990.82	$930.01	$1,046.26	$937.70
60	$770.34	$517.85	$582.59	$864.17	$972.19	$935.41	$1,052.34	$960.04	$1,080.04	$912.97	$1,027.09	$918.28	$1,033.07	$969.66	$1,090.87	$977.69
61	$797.59	$536.17	$603.19	$894.74	$1,006.58	$968.50	$1,089.56	$994.00	$1,118.25	$945.26	$1,063.42	$950.77	$1,069.61	$1,003.96	$1,129.46	$1,012.27
62	$815.47	$548.19	$616.72	$914.80	$1,029.14	$990.22	$1,113.99	$1,016.28	$1,143.32	$966.46	$1,087.26	$972.08	$1,093.59	$1,026.47	$1,154.78	$1,034.97
63	$837.89	$563.27	$633.68	$939.95	$1,057.44	$1,017.44	$1,144.62	$1,044.23	$1,174.76	$993.03	$1,117.16	$998.81	$1,123.66	$1,054.70	$1,186.54	$1,063.43
64+	$851.51	$572.43	$643.98	$955.23	$1,074.64	$1,033.99	$1,163.24	$1,061.21	$1,193.86	$1,009.18	$1,135.33	$1,015.05	$1,141.93	$1,071.85	$1,205.83	$1,080.72

RATE PAGES

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

HIOS Plan ID (On Exchange)=>	0010035	98517PA0010036		98517PA0010045		98517PA0010050		98517PA0010051		98517PA0010052		98517PA0010053		98517PA0010003		98517PA
HIOS Plan ID (Off Exchange)=>	'Off	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Plan Marketing Name =>	:- $0 Ded	Gold Elite		Silver Simple- For Diabetes		Bronze Classic- Standard		Bronze Simple- Standard		Silver Classic- Standard		Gold Classic- Standard		Bronze Classic		Bronze Clas
Form # =>	3245408	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-13
Rating Area =>	Area 3	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 6		Rating
Network =>	HMO	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Metal =>	ld	Gold		Silver		Bronze		Bronze		Silver		Gold		Bronze		Bro
Deductible =>	0	$500		$6,450		$7,500		$9,100		$5,800		$2,000		$7,750		$8,
Coinsurance =>	%	30%		50%		50%		0%		40%		25%		50%		50
Copays =>	: $0 fice: $25 ne Health: $25 are: $50 ST: $25 er 1: $0 : $25 stic imaging: $75 aging: $375 500 fee: $1,000/day max) cility: $1,000/day max) cility fee: $500 ian services: $200 Rx: $3 Rx: $10 x: $75 x: $250 Rx: $550	PCP: $25 BH/SA office: $50 Specialist/Home Health: $50 Urgent care: $50 PT/OT/ST: $50 post-ded Labs: Tier 1: $10 Tier 2: $25 X-rays and diagnostic imaging: $75 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: $0 BH/SA office: $0 Specialist/Home Health: $0 diabetic foot care, diabetic retinal exam opthamologist $40 all other specialist Urgent care: $75 Labs: $0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: $10 Tier 2: $65 Tier 1A Rx: $0 Tier 1B Rx: $25 $100 copay max/month for formulary insulin Tier 2 Rx: $75 post-ded $100 copay max/month for formulary insulin Tier 3 Rx: 50% post-ded $100 copay max/month for insulin		PCP: $50 BH/SA office: $50 Specialist/Home Health: $100 Urgent care: $75 PT/OT/ST: $50 Tier 1A Rx: $25 Tier 1B Rx: $25 Tier 2 Rx: $50 post-ded Tier 3 Rx: $100 post-ded Specialty Rx: $500 post-ded				PCP: $40 BH/SA office: $40 Specialist/Home Health: $80 Urgent care: $60 PT/OT/ST: $40 Tier 1A Rx: $20 Tier 1B Rx: $20 Tier 2 Rx: $40 Tier 3 Rx: $80 post-ded Specialty Rx: $350 post-ded		PCP: $30 BH/SA office: $30 Specialist/Home Health: $60 Urgent care: $45 PT/OT/ST: $30 Tier 1A Rx: $15 Tier 1B Rx: $15 Tier 2 Rx: $30 Tier 3 Rx: $60 Specialty Rx: $250		PCP: 1 @ $50, then 50% post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP Urgent c Labs: Tie Tier 2: $75Ti Tier 1B Tier 2 Rx: $5
OOP Maximum =>	700	$5,500		$8,550		$9,000		$9,100		$8,900		$8,700		$9,100		$9,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$275.58	$253.68	$253.68	$265.92	$265.92	$195.98	$195.98	$173.78	$173.78	$257.75	$257.75	$226.24	$226.24	$219.93	$219.93	$236.88
15	$300.08	$276.23	$276.23	$289.56	$289.56	$213.40	$213.40	$189.22	$189.22	$280.66	$280.66	$246.35	$246.35	$239.48	$239.48	$257.93
16	$309.45	$284.85	$284.85	$298.60	$298.60	$220.06	$220.06	$195.13	$195.13	$289.42	$289.42	$254.04	$254.04	$246.95	$246.95	$265.98
17	$318.81	$293.47	$293.47	$307.63	$307.63	$226.73	$226.73	$201.03	$201.03	$298.18	$298.18	$261.73	$261.73	$254.43	$254.43	$274.03
18	$328.90	$302.75	$302.75	$317.37	$317.37	$233.90	$233.90	$207.39	$207.39	$307.61	$307.61	$270.01	$270.01	$262.48	$262.48	$282.70
19	$338.99	$312.04	$312.04	$327.10	$327.10	$241.07	$241.07	$213.76	$213.76	$317.04	$317.04	$278.29	$278.29	$270.53	$270.53	$291.37
20	$349.43	$321.65	$321.65	$337.18	$337.18	$248.50	$248.50	$220.34	$220.34	$326.82	$326.82	$286.87	$286.87	$278.86	$278.86	$300.35
21	$360.25	$331.61	$331.61	$347.62	$347.62	$256.20	$256.20	$227.17	$227.17	$336.93	$336.93	$295.75	$295.75	$287.50	$287.50	$309.65
22	$360.25	$331.61	$331.61	$347.62	$347.62	$256.20	$256.20	$227.17	$227.17	$336.93	$336.93	$295.75	$295.75	$287.50	$287.50	$309.65
23	$360.25	$331.61	$331.61	$347.62	$347.62	$256.20	$256.20	$227.17	$227.17	$336.93	$336.93	$295.75	$295.75	$287.50	$287.50	$309.65
24	$360.25	$331.61	$331.61	$347.62	$347.62	$256.20	$256.20	$227.17	$227.17	$336.93	$336.93	$295.75	$295.75	$287.50	$287.50	$309.65
25	$379.76	$332.93	$349.58	$349.00	$366.45	$257.21	$270.07	$228.07	$239.47	$338.27	$355.18	$296.93	$311.77	$288.64	$303.07	$310.88
26	$387.33	$339.56	$356.54	$355.95	$373.75	$262.34	$275.45	$232.61	$244.24	$345.01	$362.26	$302.84	$317.98	$294.39	$309.11	$317.07
27	$396.41	$347.52	$364.90	$364.29	$382.51	$268.48	$281.91	$238.06	$249.96	$353.10	$370.75	$309.94	$325.44	$301.29	$316.35	$324.50
28	$411.16	$360.45	$378.47	$377.85	$396.74	$278.48	$292.40	$246.92	$259.27	$366.24	$384.55	$321.47	$337.55	$312.50	$328.12	$336.58
29	$423.26	$371.06	$389.62	$388.97	$408.42	$286.67	$301.01	$254.19	$266.90	$377.02	$395.87	$330.94	$347.48	$321.70	$337.78	$346.49
30	$429.32	$376.37	$395.19	$394.53	$414.26	$290.77	$305.31	$257.82	$270.71	$382.41	$401.53	$335.67	$352.45	$326.30	$342.61	$351.44
31	$438.39	$384.33	$403.54	$402.88	$423.02	$296.92	$311.77	$263.28	$276.44	$390.49	$410.02	$342.77	$359.90	$333.20	$349.86	$358.87
32	$447.47	$392.29	$411.90	$411.22	$431.78	$303.07	$318.22	$268.73	$282.16	$398.58	$418.51	$349.86	$367.36	$340.10	$357.10	$366.30
33	$453.14	$397.26	$417.12	$416.43	$437.26	$306.91	$322.26	$272.13	$285.74	$403.63	$423.82	$354.30	$372.02	$344.41	$361.63	$370.95
34	$459.20	$402.57	$422.69	$422.00	$443.10	$311.01	$326.56	$275.77	$289.56	$409.02	$429.48	$359.03	$376.98	$349.01	$366.46	$375.90
35	$479.83	$405.22	$441.69	$424.78	$463.01	$313.06	$341.24	$277.59	$302.57	$411.72	$448.78	$361.40	$393.92	$351.31	$382.93	$378.38
36	$482.97	$407.87	$444.58	$427.56	$466.04	$315.11	$343.47	$279.40	$304.55	$414.42	$451.71	$363.76	$396.50	$353.61	$385.43	$380.86
37	$486.11	$410.52	$447.47	$430.34	$469.07	$317.16	$345.70	$281.22	$306.53	$417.11	$454.65	$366.13	$399.08	$355.91	$387.94	$383.34
38	$489.26	$413.18	$450.36	$433.12	$472.10	$319.21	$347.94	$283.04	$308.51	$419.81	$457.59	$368.50	$401.66	$358.21	$390.45	$385.81
39	$495.54	$418.48	$456.15	$438.68	$478.16	$323.31	$352.41	$286.67	$312.47	$425.20	$463.46	$373.23	$406.82	$362.81	$395.46	$390.77
40	$501.82	$423.79	$461.93	$444.24	$484.22	$327.41	$356.87	$290.31	$316.43	$430.59	$469.34	$377.96	$411.98	$367.41	$400.48	$395.72
41	$511.24	$431.75	$470.60	$452.59	$493.32	$333.56	$363.58	$295.76	$322.38	$438.67	$478.15	$385.06	$419.71	$374.31	$408.00	$403.15
42	$520.28	$439.37	$478.92	$460.58	$502.03	$339.45	$370.00	$300.98	$328.07	$446.42	$486.60	$391.86	$427.13	$380.92	$415.20	$410.27
43	$532.84	$449.98	$490.48	$471.70	$514.16	$347.65	$378.93	$308.25	$336.00	$457.20	$498.35	$401.32	$437.44	$390.12	$425.23	$420.18
44	$548.55	$463.25	$504.94	$485.61	$529.31	$357.89	$390.10	$317.34	$345.90	$470.68	$513.04	$413.15	$450.34	$401.62	$437.77	$432.57
45	$567.00	$478.83	$521.93	$501.95	$547.12	$369.93	$403.23	$328.02	$357.54	$486.52	$530.30	$427.05	$465.49	$415.13	$452.49	$447.12
46	$588.99	$497.40	$542.17	$521.41	$568.34	$384.28	$418.87	$340.74	$371.40	$505.38	$550.87	$443.61	$483.54	$431.23	$470.04	$464.46
47	$613.73	$518.30	$564.94	$543.31	$592.21	$400.42	$436.46	$355.05	$387.00	$526.61	$574.01	$462.25	$503.85	$449.34	$489.78	$483.97
48	$642.00	$542.17	$590.97	$568.34	$619.49	$418.87	$456.56	$371.40	$404.83	$550.87	$600.45	$483.54	$527.06	$470.04	$512.35	$506.26
49	$669.88	$565.71	$616.63	$593.02	$646.39	$437.05	$476.39	$387.53	$422.41	$574.79	$626.52	$504.54	$549.95	$490.45	$534.59	$528.25
50	$701.29	$592.24	$645.54	$620.83	$676.70	$457.55	$498.73	$405.70	$442.22	$601.74	$655.90	$528.20	$575.74	$513.45	$559.66	$553.02
51	$732.31	$618.44	$674.10	$648.29	$706.63	$477.79	$520.79	$423.65	$461.78	$628.36	$684.91	$551.56	$601.20	$536.16	$584.42	$577.48
52	$766.47	$647.29	$705.54	$678.53	$739.60	$500.08	$545.08	$443.41	$483.32	$657.67	$716.86	$577.29	$629.25	$561.17	$611.68	$604.42
53	$801.03	$676.47	$737.35	$709.12	$772.94	$522.62	$569.66	$463.40	$505.11	$687.32	$749.18	$603.32	$657.61	$586.47	$639.26	$631.67
54	$838.33	$707.97	$771.69	$742.14	$808.94	$546.96	$596.19	$484.98	$528.63	$719.33	$784.07	$631.41	$688.24	$613.79	$669.03	$661.08
55	$903.75	$739.47	$831.91	$775.17	$872.06	$571.30	$642.71	$506.56	$569.88	$751.34	$845.26	$659.51	$741.95	$641.10	$721.23	$690.50
56	$945.49	$773.63	$870.33	$810.97	$912.34	$597.68	$672.39	$529.96	$596.20	$786.04	$884.30	$689.97	$776.22	$670.71	$754.55	$722.39
57	$987.64	$808.12	$909.13	$847.12	$953.01	$624.33	$702.37	$553.58	$622.78	$821.08	$923.72	$720.73	$810.82	$700.61	$788.18	$754.59
58	$1,032.63	$844.92	$950.54	$885.70	$996.42	$652.76	$734.36	$578.80	$651.15	$858.48	$965.79	$753.55	$847.75	$732.52	$824.08	$788.96

59	$1,054.92	$863.16	$971.06	$904.82	$1,017.93	$666.85	$750.21	$591.29	$665.20	$877.01	$986.64	$769.82	$866.05	$748.33	$841.87	$805.99
60	$1,099.90	$899.97	$1,012.47	$943.41	$1,061.33	$695.29	$782.20	$616.51	$693.57	$914.41	$1,028.71	$802.65	$902.98	$780.24	$877.77	$840.36
61	$1,138.81	$931.80	$1,048.28	$976.78	$1,098.88	$719.88	$809.87	$638.31	$718.10	$946.75	$1,065.10	$831.04	$934.92	$807.84	$908.82	$870.09
62	$1,164.34	$952.69	$1,071.78	$998.68	$1,123.51	$736.02	$828.03	$652.62	$734.20	$967.98	$1,088.98	$849.67	$955.88	$825.95	$929.19	$889.60
63	$1,196.35	$978.89	$1,101.25	$1,026.14	$1,154.41	$756.26	$850.80	$670.57	$754.39	$994.60	$1,118.92	$873.03	$982.16	$848.66	$954.74	$914.06
64+	$1,215.81	$994.81	$1,119.16	$1,042.82	$1,173.18	$768.56	$864.63	$681.47	$766.66	$1,010.77	$1,137.12	$887.23	$998.13	$862.46	$970.27	$928.92

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

HIOS Plan ID (On Exchange)=>	0010021	98517PA0010002		98517PA0010024		98517PA0010023		98517PA0010005		98517PA0010012		98517PA0010014		98517PA0010011	
HIOS Plan ID (Off Exchange)=>	'Off	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	sic- $0 PCP	Bronze Classic- PCP Saver		Bronze Classic- $4700 Ded		Bronze Classic- $3000 Ded		Bronze Elite- PCP Saver		Bronze Elite- Specialist Saver		Bronze Simple- HSA		Secure	
Form # =>	3245408	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408	
Rating Area =>	Area 6	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	HMO	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	nze	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic	
Deductible =>	500	$7,750		$4,700		$3,000		Medical: $100, Rx: $6,500		Medical: $100, Rx: $8,000		$5,200		$9,100	
Coinsurance =>	%	50%		50%		50%		50%		50%		50%		0%	
Copays =>	: $0 are: $75 r 1: $25 er 1A Rx: $3 Rx: $30 00 post-ded	PCP: $50 BH/SA office: $90 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $70 BH/SA office: $70 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $70 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $70 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $65 X-rays and diagnostic imaging: $95 Advanced imaging: $500 ER: $1500 Outpatient facility fee: $1000 Outpatient physician services: $300 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $40 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: $1500 Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $70 post-ded		PCP: $60 BH/SA office: 2 @ $50 (BH office and Specialist combined), then $125 for subsequent visits Specialist/Home Health: 2 @ $50 (BH office and Specialist combined), then $125 for subsequent visits Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: 1 @ $1000, then $1500 for subsequent visits Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $50 post-ded BH/SA office: $50 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 post-ded PT/OT/ST: $90 post-ded Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Tier 1A Rx: $3 post-ded Tier 1B Rx: $25 post-ded Tier 2 Rx: $200 post-ded		PCP: 3 @ $0, then $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded	
OOP Maximum =>	100	$9,100		$9,100		$9,100		$9,100		$9,100		$7,450		$9,100	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$236.88	$226.29	$226.29	$241.73	$241.73	$268.40	$268.40	$272.38	$272.38	$271.22	$271.22	$231.43	$231.43	$175.02	$175.02
15	$257.93	$246.40	$246.40	$263.22	$263.22	$292.26	$292.26	$296.59	$296.59	$295.33	$295.33	$252.00	$252.00	$190.58	$190.58
16	$265.98	$254.09	$254.09	$271.44	$271.44	$301.38	$301.38	$305.85	$305.85	$304.55	$304.55	$259.86	$259.86	$196.53	$196.53
17	$274.03	$261.78	$261.78	$279.65	$279.65	$310.50	$310.50	$315.10	$315.10	$313.77	$313.77	$267.73	$267.73	$202.48	$202.48
18	$282.70	$270.06	$270.06	$288.50	$288.50	$320.32	$320.32	$325.07	$325.07	$323.70	$323.70	$276.20	$276.20	$208.88	$208.88
19	$291.37	$278.35	$278.35	$297.35	$297.35	$330.15	$330.15	$335.04	$335.04	$333.62	$333.62	$284.67	$284.67	$215.29	$215.29
20	$300.35	$286.92	$286.92	$306.51	$306.51	$340.32	$340.32	$345.37	$345.37	$343.91	$343.91	$293.44	$293.44	$221.92	$221.92
21	$309.65	$295.81	$295.81	$316.00	$316.00	$350.86	$350.86	$356.06	$356.06	$354.55	$354.55	$302.53	$302.53	$228.80	$228.80
22	$309.65	$295.81	$295.81	$316.00	$316.00	$350.86	$350.86	$356.06	$356.06	$354.55	$354.55	$302.53	$302.53	$228.80	$228.80
23	$309.65	$295.81	$295.81	$316.00	$316.00	$350.86	$350.86	$356.06	$356.06	$354.55	$354.55	$302.53	$302.53	$228.80	$228.80
24	$309.65	$295.81	$295.81	$316.00	$316.00	$350.86	$350.86	$356.06	$356.06	$354.55	$354.55	$302.53	$302.53	$228.80	$228.80
25	$326.42	$296.98	$311.83	$317.26	$333.12	$352.25	$369.86	$357.47	$375.35	$355.96	$373.76	$303.73	$318.91	$229.70	$241.19
26	$332.93	$302.90	$318.04	$323.58	$339.75	$359.27	$377.23	$364.59	$382.82	$363.05	$381.20	$309.78	$325.27	$234.28	$245.99
27	$340.73	$310.00	$325.50	$331.16	$347.72	$367.69	$386.07	$373.14	$391.80	$371.56	$390.14	$317.04	$332.89	$239.77	$251.76
28	$353.41	$321.53	$337.61	$343.48	$360.66	$381.37	$400.44	$387.02	$406.38	$385.39	$404.66	$328.84	$345.28	$248.69	$261.13
29	$363.81	$331.00	$347.55	$353.60	$371.27	$392.60	$412.23	$398.42	$418.34	$396.73	$416.57	$338.52	$355.44	$256.01	$268.81
30	$369.01	$335.73	$352.52	$358.65	$376.58	$398.21	$418.12	$404.11	$424.32	$402.40	$422.53	$343.36	$360.52	$259.67	$272.66
31	$376.82	$342.83	$359.97	$366.23	$384.55	$406.63	$426.96	$412.66	$433.29	$410.91	$431.46	$350.62	$368.15	$265.16	$278.42
32	$384.62	$349.93	$367.43	$373.82	$392.51	$415.05	$435.81	$421.20	$442.27	$419.42	$440.39	$357.88	$375.77	$270.65	$284.19
33	$389.50	$354.37	$372.09	$378.56	$397.49	$420.32	$441.33	$426.55	$447.87	$424.74	$445.98	$362.42	$380.54	$274.09	$287.79
34	$394.70	$359.10	$377.05	$383.61	$402.80	$425.93	$447.23	$432.24	$453.85	$430.41	$451.93	$367.26	$385.62	$277.75	$291.63
35	$412.44	$361.47	$394.00	$386.14	$420.90	$428.74	$467.32	$435.09	$474.25	$433.25	$472.24	$369.68	$402.95	$279.58	$304.74
36	$415.14	$363.83	$396.58	$388.67	$423.65	$431.54	$470.38	$437.94	$477.35	$436.09	$475.33	$372.10	$405.58	$281.41	$306.73
37	$417.84	$366.20	$399.16	$391.20	$426.41	$434.35	$473.44	$440.79	$480.46	$438.92	$478.43	$374.52	$408.22	$283.24	$308.73
38	$420.54	$368.57	$401.74	$393.73	$429.16	$437.16	$476.50	$443.64	$483.56	$441.76	$481.52	$376.94	$410.86	$285.07	$310.72
39	$425.94	$373.30	$406.89	$398.78	$434.67	$442.77	$482.62	$449.33	$489.77	$447.43	$487.70	$381.78	$416.14	$288.73	$314.71
40	$431.34	$378.03	$412.05	$403.84	$440.18	$448.38	$488.74	$455.03	$495.98	$453.10	$493.88	$386.62	$421.41	$292.39	$318.70
41	$439.44	$385.13	$419.79	$411.42	$448.45	$456.80	$497.92	$463.57	$505.30	$461.61	$503.16	$393.88	$429.33	$297.88	$324.69
42	$447.20	$391.93	$427.21	$418.69	$456.37	$464.87	$506.71	$471.76	$514.22	$469.77	$512.05	$400.84	$436.91	$303.14	$330.42
43	$458.00	$401.40	$437.52	$428.80	$467.39	$476.10	$518.95	$483.16	$526.64	$481.11	$524.41	$410.52	$447.46	$310.46	$338.40
44	$471.50	$413.23	$450.42	$441.44	$481.17	$490.13	$534.25	$497.40	$542.16	$495.29	$539.87	$422.62	$460.65	$319.61	$348.38
45	$487.36	$427.13	$465.58	$456.29	$497.36	$506.62	$552.22	$514.13	$560.41	$511.96	$558.03	$436.83	$476.15	$330.37	$360.10
46	$506.26	$443.70	$483.63	$473.99	$516.65	$526.27	$573.64	$534.07	$582.14	$531.81	$579.68	$453.78	$494.62	$343.18	$374.07
47	$527.53	$462.33	$503.94	$493.90	$538.35	$548.38	$597.73	$556.50	$606.59	$554.15	$604.02	$472.83	$515.39	$357.59	$389.78
48	$551.83	$483.63	$527.16	$516.65	$563.15	$573.64	$625.26	$582.14	$634.53	$579.68	$631.85	$494.62	$539.13	$374.07	$407.73
49	$575.79	$504.63	$550.05	$539.08	$587.60	$598.55	$652.42	$607.42	$662.09	$604.85	$659.28	$516.09	$562.54	$390.31	$425.44
50	$602.79	$528.30	$575.84	$564.36	$615.15	$626.61	$683.01	$635.90	$693.13	$633.21	$690.20	$540.30	$588.92	$408.61	$445.39
51	$629.45	$551.66	$601.31	$589.33	$642.36	$654.33	$713.22	$664.03	$723.79	$661.22	$720.73	$564.19	$614.97	$426.69	$465.09
52	$658.82	$577.40	$629.36	$616.82	$672.33	$684.86	$746.49	$695.01	$757.56	$692.07	$754.35	$590.51	$643.66	$446.59	$486.78
53	$688.52	$603.43	$657.74	$644.62	$702.64	$715.73	$780.15	$726.34	$791.71	$723.27	$788.36	$617.14	$672.68	$466.72	$508.73
54	$720.58	$631.53	$688.37	$674.64	$735.36	$749.06	$816.48	$760.16	$828.58	$756.95	$825.07	$645.87	$704.00	$488.46	$532.42
55	$776.81	$659.63	$742.08	$704.66	$792.74	$782.39	$880.19	$793.99	$893.24	$790.63	$889.46	$674.61	$758.94	$510.19	$573.97
56	$812.69	$690.10	$776.36	$737.21	$829.36	$818.53	$920.84	$830.66	$934.49	$827.15	$930.54	$705.77	$793.99	$533.76	$600.48
57	$848.92	$720.86	$810.97	$770.07	$866.33	$855.02	$961.89	$867.69	$976.15	$864.02	$972.02	$737.23	$829.39	$557.55	$627.25
58	$887.58	$753.69	$847.91	$805.15	$905.79	$893.96	$1,005.71	$907.21	$1,020.61	$903.37	$1,016.29	$770.81	$867.17	$582.95	$655.82

59	$906.74	$769.96	$866.21	$822.53	$925.34	$913.26	$1,027.41	$926.79	$1,042.64	$922.87	$1,038.23	$787.45	$885.88	$595.53	$669.97
60	$945.41	$802.80	$903.15	$857.60	$964.80	$952.20	$1,071.23	$966.31	$1,087.10	$962.23	$1,082.50	$821.03	$923.66	$620.93	$698.54
61	$978.85	$831.19	$935.09	$887.94	$998.93	$985.88	$1,109.12	$1,000.49	$1,125.56	$996.26	$1,120.80	$850.07	$956.33	$642.89	$723.25
62	$1,000.80	$849.83	$956.06	$907.85	$1,021.33	$1,007.99	$1,133.98	$1,022.93	$1,150.79	$1,018.60	$1,145.92	$869.13	$977.77	$657.30	$739.47
63	$1,028.32	$873.20	$982.35	$932.81	$1,049.41	$1,035.70	$1,165.17	$1,051.05	$1,182.44	$1,046.61	$1,177.43	$893.03	$1,004.66	$675.38	$759.80
64+	$1,045.04	$887.40	$998.32	$947.98	$1,066.47	$1,052.54	$1,184.11	$1,068.14	$1,201.66	$1,063.63	$1,196.58	$907.55	$1,021.00	$686.36	$772.15

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

HIOS Plan ID (On Exchange)=>	98517PA0010013		98517PA0010008		98517PA0010006		98517PA0010025		98517PA0010029		98517PA0010030		98517PA0010035		98517PA0010036	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Gold Classic		Silver Simple- Specialist Saver		Silver Classic		Silver Simple- PCP Saver		Silver Simple- HSA		Silver Elite- $0 Ded		Gold Elite- $0 Ded		Gold Elite	
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Gold		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	$3,500		$6,500		$5,400		$5,500		$4,850		$0		$0		$500	
Coinsurance =>	30%		50%		50%		40%		0%		50%		20%		30%	
Copays =>	PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $50 PT/OT/ST: $40 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $650 Tier 1A Rx: $3 Tier 1B Rx: $15 Tier 2 Rx: $50		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $75 Labs: Tier 1: $10 Tier 2: $60 Tier 1A Rx: $3 Tier 1B Rx: 25 Tier 2 Rx: $75		PCP: $35 BH/SA office: $80 Specialist/Home Health: $95 Urgent care: $80 MHP PT/OT/ST: $80 Labs: Tier 1: $10 Tier 2: $50"= X-rays and diagnostic imaging: $70 ER: $750 post-ded Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: $20 BH/SA office: $20 Specialist/Home Health: $80 Urgent care: $75 Labs: Tier 1: $10 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $100		PCP: $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $60 BH/SA office: $60 Specialist/Home Health: $100 Urgent care: $50 PT/OT/ST: $100 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $100 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $200		PCP: $0 BH/SA office: $25 Specialist/Home Health: $25 Urgent care: $50 PT/OT/ST: $25 Labs: Tier 1: $0 Tier 2: $25 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $500 Inpatient facility fee: $1,000/day (3 day max) Skilled nursing facility: $1,000/day (3 day max) Outpatient facility fee: $500 Outpatient physician services: $200 Tier 1A Rx: $3 Tier 1B Rx: $10 Tier 2 Rx: $75 Tier 3 Rx: $250 Specialty Rx: $550		PCP: $25 BH/SA office: $50 Specialist/Home Health: $50 Urgent care: $50 PT/OT/ST: $50 post-ded Labs: Tier 1: $10 Tier 2: $25 X-rays and diagnostic imaging: $75 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75	
OOP Maximum =>	$7,000		$9,000		$8,650		$8,900		$4,850		$9,100		$8,700		$5,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$292.07	$292.07	$316.15	$316.15	$324.47	$324.47	$308.56	$308.56	$310.36	$310.36	$327.72	$327.72	$330.43	$330.43	$304.17	$304.17
15	$318.03	$318.03	$344.25	$344.25	$353.31	$353.31	$335.99	$335.99	$337.94	$337.94	$356.85	$356.85	$359.81	$359.81	$331.20	$331.20
16	$327.95	$327.95	$354.99	$354.99	$364.34	$364.34	$346.47	$346.47	$348.49	$348.49	$367.99	$367.99	$371.04	$371.04	$341.54	$341.54
17	$337.88	$337.88	$365.74	$365.74	$375.36	$375.36	$356.96	$356.96	$359.04	$359.04	$379.13	$379.13	$382.27	$382.27	$351.88	$351.88
18	$348.57	$348.57	$377.31	$377.31	$387.24	$387.24	$368.26	$368.26	$370.40	$370.40	$391.12	$391.12	$394.36	$394.36	$363.01	$363.01
19	$359.26	$359.26	$388.88	$388.88	$399.12	$399.12	$379.55	$379.55	$381.76	$381.76	$403.12	$403.12	$406.45	$406.45	$374.14	$374.14
20	$370.33	$370.33	$400.86	$400.86	$411.42	$411.42	$391.25	$391.25	$393.52	$393.52	$415.54	$415.54	$418.98	$418.98	$385.68	$385.68
21	$381.80	$381.80	$413.27	$413.27	$424.15	$424.15	$403.36	$403.36	$405.70	$405.70	$428.40	$428.40	$431.95	$431.95	$397.61	$397.61
22	$381.80	$381.80	$413.27	$413.27	$424.15	$424.15	$403.36	$403.36	$405.70	$405.70	$428.40	$428.40	$431.95	$431.95	$397.61	$397.61
23	$381.80	$381.80	$413.27	$413.27	$424.15	$424.15	$403.36	$403.36	$405.70	$405.70	$428.40	$428.40	$431.95	$431.95	$397.61	$397.61
24	$381.80	$381.80	$413.27	$413.27	$424.15	$424.15	$403.36	$403.36	$405.70	$405.70	$428.40	$428.40	$431.95	$431.95	$397.61	$397.61
25	$383.31	$402.48	$414.92	$435.66	$425.84	$447.13	$404.96	$425.21	$407.32	$427.68	$430.11	$451.61	$433.67	$455.35	$399.19	$419.15
26	$390.95	$410.50	$423.18	$444.34	$434.32	$456.04	$413.03	$433.68	$415.43	$436.20	$438.68	$460.61	$442.31	$464.42	$407.15	$427.50
27	$400.11	$420.12	$433.10	$454.75	$444.50	$466.72	$422.71	$443.84	$425.17	$446.43	$448.96	$471.40	$452.67	$475.31	$416.69	$437.52
28	$415.00	$435.75	$449.22	$471.68	$461.04	$484.09	$438.44	$460.36	$440.99	$463.04	$465.66	$488.95	$469.52	$492.99	$432.19	$453.80
29	$427.22	$448.58	$462.44	$485.56	$474.61	$498.34	$451.35	$473.91	$453.97	$476.67	$479.37	$503.34	$483.34	$507.51	$444.92	$467.16
30	$433.33	$454.99	$469.05	$492.51	$481.40	$505.47	$457.80	$480.69	$460.46	$483.49	$486.23	$510.54	$490.25	$514.76	$451.28	$473.84
31	$442.49	$464.61	$478.97	$502.92	$491.58	$516.16	$467.48	$490.85	$470.20	$493.71	$496.51	$521.33	$500.62	$525.65	$460.82	$483.86
32	$451.65	$474.24	$488.89	$513.33	$501.76	$526.85	$477.16	$501.02	$479.94	$503.93	$506.79	$532.13	$510.98	$536.53	$470.36	$493.88
33	$457.38	$480.25	$495.09	$519.84	$508.12	$533.53	$483.21	$507.37	$486.02	$510.32	$513.22	$538.88	$517.46	$543.34	$476.33	$500.14
34	$463.49	$486.66	$501.70	$526.79	$514.91	$540.65	$489.66	$514.15	$492.51	$517.14	$520.07	$546.07	$524.37	$550.59	$482.69	$506.82
35	$466.54	$508.53	$505.01	$550.46	$518.30	$564.95	$492.89	$537.25	$495.76	$540.38	$523.50	$570.61	$527.83	$575.33	$485.87	$529.60
36	$469.60	$511.86	$508.31	$554.06	$521.69	$568.65	$496.12	$540.77	$499.00	$543.91	$526.92	$574.35	$531.29	$579.10	$489.05	$533.07
37	$472.65	$515.19	$511.62	$557.66	$525.09	$572.34	$499.34	$544.28	$502.25	$547.45	$530.35	$578.08	$534.74	$582.87	$492.23	$536.53
38	$475.71	$518.52	$514.92	$561.27	$528.48	$576.04	$502.57	$547.80	$505.50	$550.99	$533.78	$581.82	$538.20	$586.63	$495.41	$540.00
39	$481.81	$525.18	$521.54	$568.48	$535.27	$583.44	$509.02	$554.84	$511.99	$558.07	$540.63	$589.29	$545.11	$594.17	$501.78	$546.93
40	$487.92	$531.84	$528.15	$575.68	$542.05	$590.84	$515.48	$561.87	$518.48	$565.14	$547.49	$596.76	$552.02	$601.70	$508.14	$553.87
41	$497.09	$541.82	$538.07	$586.49	$552.23	$601.93	$525.16	$572.42	$528.21	$575.75	$557.77	$607.97	$562.38	$613.00	$517.68	$564.27
42	$505.87	$551.39	$547.57	$596.85	$561.99	$612.57	$534.43	$582.53	$537.55	$585.92	$567.62	$618.71	$572.32	$623.83	$526.82	$574.24
43	$518.08	$564.71	$560.80	$611.27	$575.56	$627.36	$547.34	$596.60	$550.53	$600.07	$581.33	$633.65	$586.14	$638.89	$539.55	$588.11
44	$533.35	$581.36	$577.33	$629.29	$592.52	$645.85	$563.48	$614.19	$566.76	$617.76	$598.47	$652.33	$603.42	$657.73	$555.45	$605.44
45	$551.30	$600.92	$596.75	$650.46	$612.46	$667.58	$582.43	$634.85	$585.82	$638.55	$618.60	$674.28	$623.72	$679.86	$574.14	$625.81
46	$572.68	$624.22	$619.89	$675.68	$636.21	$693.47	$605.02	$659.47	$608.54	$663.31	$642.59	$700.42	$647.91	$706.22	$596.40	$650.08
47	$596.73	$650.44	$645.93	$704.06	$662.93	$722.60	$630.43	$687.17	$634.10	$691.17	$669.58	$729.84	$675.12	$735.88	$621.45	$677.38
48	$624.22	$680.40	$675.68	$736.50	$693.47	$755.88	$659.47	$718.82	$663.31	$723.01	$700.42	$763.46	$706.22	$769.78	$650.08	$708.59
49	$651.33	$709.95	$705.03	$768.48	$723.58	$788.71	$688.11	$750.04	$692.11	$754.41	$730.84	$796.62	$736.89	$803.21	$678.31	$739.36
50	$681.87	$743.24	$738.09	$804.51	$757.52	$825.69	$720.38	$785.21	$724.57	$789.78	$765.11	$833.97	$771.44	$840.87	$710.12	$774.03
51	$712.03	$776.11	$770.73	$840.10	$791.02	$862.21	$752.24	$819.94	$756.62	$824.72	$798.95	$870.86	$805.57	$878.07	$741.53	$808.27
52	$745.25	$812.32	$806.69	$879.29	$827.92	$902.44	$787.33	$858.19	$791.92	$863.19	$836.23	$911.49	$843.15	$919.03	$776.12	$845.97
53	$778.84	$848.94	$843.05	$918.93	$865.25	$943.12	$822.83	$896.88	$827.62	$902.10	$873.92	$952.58	$881.16	$960.46	$811.11	$884.11
54	$815.11	$888.47	$882.31	$961.72	$905.54	$987.04	$861.15	$938.65	$866.16	$944.11	$914.62	$996.94	$922.19	$1,005.19	$848.88	$925.28
55	$851.38	$957.81	$921.57	$1,036.77	$945.83	$1,064.06	$899.46	$1,011.90	$904.70	$1,017.79	$955.32	$1,074.73	$963.22	$1,083.63	$886.65	$997.49
56	$890.71	$1,002.04	$964.14	$1,084.66	$989.52	$1,113.21	$941.01	$1,058.63	$946.49	$1,064.80	$999.44	$1,124.37	$1,007.71	$1,133.68	$927.61	$1,043.56
57	$930.41	$1,046.71	$1,007.12	$1,133.01	$1,033.63	$1,162.84	$982.96	$1,105.83	$988.68	$1,112.26	$1,044.00	$1,174.50	$1,052.64	$1,184.22	$968.96	$1,090.08
58	$972.79	$1,094.39	$1,052.99	$1,184.62	$1,080.71	$1,215.80	$1,027.73	$1,156.19	$1,033.71	$1,162.92	$1,091.55	$1,227.99	$1,100.58	$1,238.15	$1,013.09	$1,139.73

59	$993.79	$1,118.01	$1,075.72	$1,210.19	$1,104.04	$1,242.04	$1,049.91	$1,181.15	$1,056.02	$1,188.03	$1,115.11	$1,254.50	$1,124.34	$1,264.88	$1,034.96	$1,164.33
60	$1,036.17	$1,165.69	$1,121.59	$1,261.79	$1,151.12	$1,295.01	$1,094.68	$1,231.52	$1,101.05	$1,238.69	$1,162.66	$1,307.99	$1,172.28	$1,318.82	$1,079.09	$1,213.98
61	$1,072.82	$1,206.92	$1,161.27	$1,306.43	$1,191.84	$1,340.82	$1,133.40	$1,275.08	$1,140.00	$1,282.50	$1,203.79	$1,354.26	$1,213.75	$1,365.47	$1,117.26	$1,256.92
62	$1,096.87	$1,233.98	$1,187.30	$1,335.71	$1,218.56	$1,370.88	$1,158.82	$1,303.67	$1,165.56	$1,311.26	$1,230.78	$1,384.62	$1,240.96	$1,396.08	$1,142.31	$1,285.10
63	$1,127.03	$1,267.91	$1,219.95	$1,372.44	$1,252.06	$1,408.57	$1,190.68	$1,339.51	$1,197.61	$1,347.31	$1,264.62	$1,422.70	$1,275.08	$1,434.47	$1,173.72	$1,320.44
64+	$1,145.36	$1,288.53	$1,239.79	$1,394.76	$1,272.42	$1,431.48	$1,210.04	$1,361.30	$1,217.08	$1,369.22	$1,285.18	$1,445.83	$1,295.82	$1,457.79	$1,192.81	$1,341.91

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

HIOS Plan ID (On Exchange)=>	98517PA0010045		98517PA0010050		98517PA0010051		98517PA0010052		98517PA0010053		98517PA0010003		98517PA0010021		98517PA0010002	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Silver Simple- For Diabetes		Bronze Classic- Standard		Bronze Simple- Standard		Silver Classic- Standard		Gold Classic- Standard		Bronze Classic		Bronze Classic- $0 PCP		Bronze Classic- PCP Saver	
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Silver		Bronze		Bronze		Silver		Gold		Bronze		Bronze		Bronze	
Deductible =>	$6,450		$7,500		$9,100		$5,800		$2,000		$7,750		$8,500		$7,750	
Coinsurance =>	50%		50%		0%		40%		25%		50%		50%		50%	
Copays =>	PCP: $0 BH/SA office: $0 Health: $0 diabetic foot care, diabetic retinal exa $40 all other specialist Urgent care: $75 Labs: $0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: $10 Tier 2: $65 Tier 1A Rx: $0 Tier 1B Rx: $25 $100 copay max/month for formulary insulin Tier 2 Rx: $75 post-ded $100 copay max/month for formulary insulin Tier 3 Rx: 50% post-ded $100 copay max/month for insulin		PCP: $50 BH/SA office: $50 Specialist/Home Health: $100 Urgent care: $75 PT/OT/ST: $50 Tier 1A Rx: $25 Tier 1B Rx: $25 Tier 2 Rx: $50 post-ded Tier 3 Rx: $100 post-ded Specialty Rx: $500 post-ded				PCP: $40 BH/SA office: $40 Specialist/Home Health: $80 Urgent care: $60 PT/OT/ST: $40 Tier 1A Rx: $20 Tier 1B Rx: $20 Tier 2 Rx: $40 Tier 3 Rx: $80 post-ded Specialty Rx: $350 post-ded		PCP: $30 BH/SA office: $30 Specialist/Home Health: $60 Urgent care: $45 PT/OT/ST: $30 Tier 1A Rx: $15 Tier 1B Rx: $15 Tier 2 Rx: $30 Tier 3 Rx: $60 Specialty Rx: $250		PCP: 1 @ $50, then 50% post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $0 Urgent care: $75 Labs: Tier 1: $25 Tier 2: $75Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $500 post-ded		PCP: $50 BH/SA office: $90 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded	
OOP Maximum =>	$8,550		$9,000		$9,100		$8,900		$8,700		$9,100		$9,100		$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$318.85	$318.85	$234.99	$234.99	$208.36	$208.36	$309.05	$309.05	$271.27	$271.27	$200.16	$200.16	$215.59	$215.59	$205.95	$205.95
15	$347.19	$347.19	$255.88	$255.88	$226.88	$226.88	$336.52	$336.52	$295.39	$295.39	$217.96	$217.96	$234.75	$234.75	$224.26	$224.26
16	$358.03	$358.03	$263.86	$263.86	$233.97	$233.97	$347.02	$347.02	$304.61	$304.61	$224.76	$224.76	$242.08	$242.08	$231.26	$231.26
17	$368.86	$368.86	$271.85	$271.85	$241.05	$241.05	$357.52	$357.52	$313.83	$313.83	$231.56	$231.56	$249.41	$249.41	$238.26	$238.26
18	$380.53	$380.53	$280.45	$280.45	$248.67	$248.67	$368.84	$368.84	$323.76	$323.76	$238.89	$238.89	$257.30	$257.30	$245.80	$245.80
19	$392.20	$392.20	$289.05	$289.05	$256.30	$256.30	$380.15	$380.15	$333.68	$333.68	$246.22	$246.22	$265.19	$265.19	$253.33	$253.33
20	$404.29	$404.29	$297.96	$297.96	$264.20	$264.20	$391.86	$391.86	$343.97	$343.97	$253.80	$253.80	$273.36	$273.36	$261.14	$261.14
21	$416.80	$416.80	$307.19	$307.19	$272.38	$272.38	$403.99	$403.99	$354.62	$354.62	$261.66	$261.66	$281.83	$281.83	$269.23	$269.23
22	$416.80	$416.80	$307.19	$307.19	$272.38	$272.38	$403.99	$403.99	$354.62	$354.62	$261.66	$261.66	$281.83	$281.83	$269.23	$269.23
23	$416.80	$416.80	$307.19	$307.19	$272.38	$272.38	$403.99	$403.99	$354.62	$354.62	$261.66	$261.66	$281.83	$281.83	$269.23	$269.23
24	$416.80	$416.80	$307.19	$307.19	$272.38	$272.38	$403.99	$403.99	$354.62	$354.62	$261.66	$261.66	$281.83	$281.83	$269.23	$269.23
25	$418.46	$439.38	$308.41	$323.83	$273.46	$287.13	$405.60	$425.88	$356.02	$373.83	$262.70	$275.83	$282.94	$297.09	$270.29	$283.81
26	$426.80	$448.14	$314.55	$330.28	$278.91	$292.85	$413.68	$434.36	$363.12	$381.27	$267.93	$281.33	$288.58	$303.01	$275.68	$289.46
27	$436.80	$458.64	$321.92	$338.02	$285.44	$299.72	$423.37	$444.54	$371.63	$390.21	$274.21	$287.92	$295.34	$310.11	$282.14	$296.25
28	$453.05	$475.71	$333.90	$350.60	$296.07	$310.87	$439.13	$461.09	$385.46	$404.73	$284.42	$298.64	$306.33	$321.65	$292.64	$307.27
29	$466.39	$489.71	$343.73	$360.92	$304.78	$320.02	$452.06	$474.66	$396.80	$416.64	$292.79	$307.43	$315.35	$331.12	$301.25	$316.32
30	$473.06	$496.71	$348.65	$366.08	$309.14	$324.60	$458.52	$481.45	$402.48	$422.60	$296.98	$311.83	$319.86	$335.85	$305.56	$320.84
31	$483.06	$507.22	$356.02	$373.82	$315.68	$331.46	$468.22	$491.63	$410.99	$431.54	$303.26	$318.42	$326.62	$342.96	$312.02	$327.62
32	$493.07	$517.72	$363.39	$381.56	$322.21	$338.32	$477.91	$501.81	$419.50	$440.47	$309.54	$325.01	$333.39	$350.06	$318.48	$334.41
33	$499.32	$524.28	$368.00	$386.40	$326.30	$342.61	$483.97	$508.17	$424.82	$446.06	$313.46	$329.13	$337.62	$354.50	$322.52	$338.65
34	$505.99	$531.29	$372.91	$391.56	$330.66	$347.19	$490.43	$514.96	$430.49	$452.02	$317.65	$333.53	$342.12	$359.23	$326.83	$343.17
35	$509.32	$555.16	$375.37	$409.15	$332.84	$362.79	$493.67	$538.10	$433.33	$472.33	$319.74	$348.52	$344.38	$375.37	$328.98	$358.59
36	$512.66	$558.80	$377.83	$411.83	$335.01	$365.17	$496.90	$541.62	$436.17	$475.42	$321.83	$350.80	$346.63	$377.83	$331.14	$360.94
37	$515.99	$562.43	$380.28	$414.51	$337.19	$367.54	$500.13	$545.14	$439.00	$478.51	$323.93	$353.08	$348.89	$380.29	$333.29	$363.29
38	$519.33	$566.06	$382.74	$417.19	$339.37	$369.92	$503.36	$548.66	$441.84	$481.61	$326.02	$355.36	$351.14	$382.75	$335.45	$365.64
39	$525.99	$573.33	$387.66	$422.55	$343.73	$374.67	$509.83	$555.71	$447.51	$487.79	$330.21	$359.93	$355.65	$387.66	$339.75	$370.33
40	$532.66	$580.60	$392.57	$427.90	$348.09	$379.42	$516.29	$562.76	$453.19	$493.97	$334.39	$364.49	$360.16	$392.58	$344.06	$375.03
41	$542.67	$591.51	$399.94	$435.94	$354.63	$386.54	$525.99	$573.32	$461.70	$503.25	$340.67	$371.33	$366.92	$399.95	$350.52	$382.07
42	$552.25	$601.95	$407.01	$443.64	$360.89	$393.37	$535.28	$583.45	$469.85	$512.14	$346.69	$377.89	$373.41	$407.01	$356.71	$388.82
43	$565.59	$616.49	$416.84	$454.35	$369.61	$402.87	$548.20	$597.54	$481.20	$524.51	$355.06	$387.02	$382.42	$416.84	$365.33	$398.21
44	$582.26	$634.66	$429.13	$467.75	$380.50	$414.75	$564.36	$615.16	$495.39	$539.97	$365.53	$398.43	$393.70	$429.13	$376.10	$409.95
45	$601.85	$656.02	$443.56	$483.48	$393.30	$428.70	$583.35	$635.85	$512.05	$558.14	$377.83	$411.83	$406.94	$443.57	$388.75	$423.74
46	$625.19	$681.46	$460.77	$502.23	$408.55	$445.32	$605.97	$660.51	$531.91	$579.78	$392.48	$427.80	$422.72	$460.77	$403.83	$440.17
47	$651.45	$710.08	$480.12	$523.33	$425.71	$464.03	$631.42	$688.25	$554.25	$604.13	$408.96	$445.77	$440.48	$480.12	$420.79	$458.66
48	$681.46	$742.79	$502.23	$547.44	$445.32	$485.40	$660.51	$719.96	$579.78	$631.96	$427.80	$466.31	$460.77	$502.24	$440.17	$479.79
49	$711.05	$775.04	$524.04	$571.21	$464.66	$506.48	$689.19	$751.22	$604.96	$659.40	$446.38	$486.55	$480.78	$524.05	$459.29	$500.62
50	$744.39	$811.39	$548.62	$597.99	$486.45	$530.23	$721.51	$786.45	$633.33	$690.33	$467.31	$509.37	$503.32	$548.62	$480.82	$524.10
51	$777.32	$847.28	$572.88	$624.44	$507.97	$553.69	$753.43	$821.24	$661.34	$720.86	$487.98	$531.90	$525.59	$572.89	$502.09	$547.28
52	$813.58	$886.80	$599.61	$653.57	$531.67	$579.52	$788.57	$859.55	$692.19	$754.49	$510.75	$556.71	$550.10	$599.61	$525.51	$572.81
53	$850.26	$926.78	$626.64	$683.04	$555.63	$605.64	$824.12	$898.30	$723.40	$788.50	$533.77	$581.81	$574.90	$626.65	$549.20	$598.63
54	$889.85	$969.94	$655.82	$714.85	$581.51	$633.85	$862.50	$940.13	$757.08	$825.22	$558.63	$608.91	$601.68	$655.83	$574.78	$626.51
55	$929.45	$1,045.63	$685.00	$770.63	$607.38	$683.31	$900.88	$1,013.49	$790.77	$889.62	$583.49	$656.42	$628.45	$707.01	$600.36	$675.40
56	$972.38	$1,093.93	$716.64	$806.22	$635.44	$714.87	$942.49	$1,060.30	$827.30	$930.71	$610.44	$686.74	$657.48	$739.66	$628.09	$706.60
57	$1,015.73	$1,142.69	$748.59	$842.16	$663.76	$746.74	$984.51	$1,107.57	$864.18	$972.20	$637.65	$717.36	$686.79	$772.63	$656.08	$738.09
58	$1,061.99	$1,194.74	$782.69	$880.52	$694.00	$780.75	$1,029.35	$1,158.02	$903.54	$1,016.48	$666.69	$750.03	$718.07	$807.83	$685.97	$771.71

59	$1,084.91	$1,220.53	$799.58	$899.53	$708.98	$797.60	$1,051.57	$1,183.01	$923.04	$1,038.42	$681.08	$766.22	$733.57	$825.26	$700.77	$788.37
60	$1,131.18	$1,272.58	$833.68	$937.89	$739.21	$831.61	$1,096.41	$1,233.46	$962.40	$1,082.70	$710.13	$798.89	$764.85	$860.45	$730.66	$821.99
61	$1,171.19	$1,317.59	$863.17	$971.06	$765.36	$861.03	$1,135.19	$1,277.09	$996.44	$1,121.00	$735.25	$827.15	$791.90	$890.89	$756.50	$851.07
62	$1,197.45	$1,347.13	$882.52	$992.83	$782.52	$880.33	$1,160.64	$1,305.72	$1,018.78	$1,146.13	$751.73	$845.70	$809.66	$910.86	$773.46	$870.15
63	$1,230.38	$1,384.17	$906.79	$1,020.13	$804.04	$904.54	$1,192.56	$1,341.63	$1,046.80	$1,177.65	$772.40	$868.95	$831.92	$935.91	$794.73	$894.07
64+	$1,250.38	$1,406.68	$921.53	$1,036.72	$817.11	$919.25	$1,211.95	$1,363.44	$1,063.82	$1,196.80	$784.96	$883.08	$845.45	$951.13	$807.65	$908.61

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

HIOS Plan ID (On Exchange)=>	98517PA0010024		98517PA0010023		98517PA0010005		98517PA0010012		98517PA0010014		98517PA0010011		98517PA0010013		98517PA0010008	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Bronze Classic- $4700 Ded		Bronze Classic- $3000 Ded		Bronze Elite- PCP Saver		Bronze Elite- Specialist Saver		Bronze Simple- HSA		Secure		Gold Classic		Silver Simple- Specialist Saver	
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Gold		Silver	
Deductible =>	$4,700		$3,000		Medical: $100, Rx: $6,500		Medical: $100, Rx: $8,000		$5,200		$9,100		$3,500		$6,500	
Coinsurance =>	50%		50%		50%		50%		50%		0%		30%		50%	
Copays =>	PCP: $70 BH/SA office: $70 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $70 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $70 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $65 X-rays and diagnostic imaging: $95 Advanced imaging: $500 ER: $1500 Outpatient facility fee: $1000 Outpatient physician services: $300 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $40 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: $1500 Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $70 post-ded		PCP: $60 0 (BH office and Specialist combined), then $125 @ $50 (BH office and Specialist combined), then Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: 1 @ $1000, then $1500 for subsequent visits Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $50 post-ded BH/SA office: $50 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 post-ded PT/OT/ST: $90 post-ded Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Tier 1A Rx: $3 post-ded Tier 1B Rx: $25 post-ded Tier 2 Rx: $200 post-ded		PCP: 3 @ $0, then $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $50 PT/OT/ST: $40 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $650 Tier 1A Rx: $3 Tier 1B Rx: $15 Tier 2 Rx: $50		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $75 Labs: Tier 1: $10 Tier 2: $60 Tier 1A Rx: $3 Tier 1B Rx: 25 Tier 2 Rx: $75	
OOP Maximum =>	$9,100		$9,100		$9,100		$9,100		$7,450		$9,100		$7,000		$9,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$220.01	$220.01	$244.28	$244.28	$247.90	$247.90	$246.85	$246.85	$210.63	$210.63	$159.29	$159.29	$265.82	$265.82	$287.74	$287.74
15	$239.57	$239.57	$265.99	$265.99	$269.94	$269.94	$268.79	$268.79	$229.35	$229.35	$173.45	$173.45	$289.45	$289.45	$313.31	$313.31
16	$247.05	$247.05	$274.30	$274.30	$278.36	$278.36	$277.18	$277.18	$236.51	$236.51	$178.87	$178.87	$298.48	$298.48	$323.09	$323.09
17	$254.52	$254.52	$282.60	$282.60	$286.79	$286.79	$285.57	$285.57	$243.67	$243.67	$184.28	$184.28	$307.52	$307.52	$332.87	$332.87
18	$262.58	$262.58	$291.54	$291.54	$295.86	$295.86	$294.61	$294.61	$251.38	$251.38	$190.11	$190.11	$317.25	$317.25	$343.40	$343.40
19	$270.63	$270.63	$300.48	$300.48	$304.93	$304.93	$303.64	$303.64	$259.09	$259.09	$195.94	$195.94	$326.98	$326.98	$353.93	$353.93
20	$278.97	$278.97	$309.74	$309.74	$314.33	$314.33	$313.00	$313.00	$267.07	$267.07	$201.98	$201.98	$337.05	$337.05	$364.84	$364.84
21	$287.61	$287.61	$319.33	$319.33	$324.06	$324.06	$322.69	$322.69	$275.34	$275.34	$208.24	$208.24	$347.49	$347.49	$376.14	$376.14
22	$287.61	$287.61	$319.33	$319.33	$324.06	$324.06	$322.69	$322.69	$275.34	$275.34	$208.24	$208.24	$347.49	$347.49	$376.14	$376.14
23	$287.61	$287.61	$319.33	$319.33	$324.06	$324.06	$322.69	$322.69	$275.34	$275.34	$208.24	$208.24	$347.49	$347.49	$376.14	$376.14
24	$287.61	$287.61	$319.33	$319.33	$324.06	$324.06	$322.69	$322.69	$275.34	$275.34	$208.24	$208.24	$347.49	$347.49	$376.14	$376.14
25	$288.75	$303.18	$320.60	$336.63	$325.35	$341.62	$323.97	$340.17	$276.43	$290.26	$209.06	$219.51	$348.87	$366.31	$377.63	$396.51
26	$294.50	$309.22	$326.98	$343.33	$331.83	$348.42	$330.43	$346.95	$281.94	$296.04	$213.22	$223.89	$355.82	$373.61	$385.15	$404.41
27	$301.40	$316.47	$334.65	$351.38	$339.61	$356.59	$338.17	$355.08	$288.55	$302.98	$218.22	$229.13	$364.16	$382.37	$394.18	$413.89
28	$312.62	$328.25	$347.10	$364.46	$352.25	$369.86	$350.76	$368.29	$299.29	$314.25	$226.34	$237.66	$377.71	$396.59	$408.85	$429.29
29	$321.82	$337.91	$357.32	$375.19	$362.62	$380.75	$361.08	$379.14	$308.10	$323.50	$233.01	$244.66	$388.83	$408.27	$420.89	$441.93
30	$326.42	$342.74	$362.43	$380.55	$367.80	$386.19	$366.24	$384.56	$312.50	$328.13	$236.34	$248.15	$394.39	$414.11	$426.90	$448.25
31	$333.32	$349.99	$370.09	$388.60	$375.58	$394.36	$373.99	$392.69	$319.11	$335.07	$241.34	$253.40	$402.73	$422.86	$435.93	$457.73
32	$340.23	$357.24	$377.76	$396.64	$383.35	$402.52	$381.73	$400.82	$325.72	$342.00	$246.33	$258.65	$411.07	$431.62	$444.96	$467.20
33	$344.54	$361.77	$382.55	$401.67	$388.22	$407.63	$386.57	$405.90	$329.85	$346.34	$249.46	$261.93	$416.28	$437.09	$450.60	$473.13
34	$349.14	$366.60	$387.66	$407.04	$393.40	$413.07	$391.74	$411.32	$334.25	$350.97	$252.79	$265.43	$421.84	$442.93	$456.62	$479.45
35	$351.44	$383.07	$390.21	$425.33	$395.99	$431.63	$394.32	$429.81	$336.46	$366.74	$254.45	$277.35	$424.62	$462.83	$459.63	$500.99
36	$353.74	$385.58	$392.76	$428.11	$398.59	$434.46	$396.90	$432.62	$338.66	$369.14	$256.12	$279.17	$427.40	$465.86	$462.64	$504.27
37	$356.04	$388.09	$395.32	$430.90	$401.18	$437.28	$399.48	$435.43	$340.86	$371.54	$257.79	$280.99	$430.18	$468.89	$465.64	$507.55
38	$358.35	$390.60	$397.87	$433.68	$403.77	$440.11	$402.06	$438.25	$343.06	$373.94	$259.45	$282.80	$432.96	$471.92	$468.65	$510.83
39	$362.95	$395.61	$402.98	$439.25	$408.96	$445.76	$407.23	$443.88	$347.47	$378.74	$262.78	$286.43	$438.52	$477.98	$474.67	$517.39
40	$367.55	$400.63	$408.09	$444.82	$414.14	$451.41	$412.39	$449.50	$351.88	$383.54	$266.11	$290.06	$444.08	$484.04	$480.69	$523.95
41	$374.45	$408.15	$415.76	$453.17	$421.92	$459.89	$420.13	$457.94	$358.48	$390.75	$271.11	$295.51	$452.42	$493.13	$489.72	$533.79
42	$381.07	$415.36	$423.10	$461.18	$429.37	$468.01	$427.55	$466.03	$364.82	$397.65	$275.90	$300.73	$460.41	$501.85	$498.37	$543.22
43	$390.27	$425.39	$433.32	$472.32	$439.74	$479.32	$437.88	$477.29	$373.63	$407.25	$282.56	$308.00	$471.53	$513.97	$510.40	$556.34
44	$401.77	$437.93	$446.09	$486.24	$452.70	$493.45	$450.79	$491.36	$384.64	$419.26	$290.89	$317.07	$485.43	$529.12	$525.45	$572.74
45	$415.29	$452.67	$461.10	$502.60	$467.93	$510.05	$465.95	$507.89	$397.58	$433.36	$300.68	$327.74	$501.76	$546.92	$543.13	$592.01
46	$431.40	$470.22	$478.98	$522.09	$486.08	$529.83	$484.02	$527.59	$413.00	$450.17	$312.34	$340.45	$521.22	$568.13	$564.19	$614.97
47	$449.51	$489.97	$499.10	$544.02	$506.50	$552.08	$504.35	$549.74	$430.35	$469.08	$325.46	$354.75	$543.11	$591.99	$587.89	$640.79
48	$470.22	$512.54	$522.09	$569.08	$529.83	$577.51	$527.59	$575.07	$450.17	$490.68	$340.45	$371.09	$568.13	$619.26	$614.97	$670.31
49	$490.64	$534.80	$544.76	$593.79	$552.83	$602.59	$550.50	$600.04	$469.72	$511.99	$355.24	$387.21	$592.80	$646.15	$641.67	$699.42
50	$513.65	$559.88	$570.31	$621.63	$578.76	$630.85	$576.31	$628.18	$491.74	$536.00	$371.89	$405.36	$620.60	$676.45	$671.76	$732.22
51	$536.37	$584.64	$595.53	$649.13	$604.36	$658.75	$601.80	$655.96	$513.50	$559.71	$388.34	$423.29	$648.05	$706.37	$701.48	$764.61
52	$561.39	$611.91	$623.31	$679.41	$632.55	$689.48	$629.88	$686.56	$537.45	$585.82	$406.46	$443.04	$678.28	$739.32	$734.20	$800.28
53	$586.70	$639.50	$651.41	$710.04	$661.07	$720.56	$658.27	$717.52	$561.68	$612.23	$424.78	$463.01	$708.86	$772.65	$767.30	$836.35
54	$614.02	$669.28	$681.75	$743.11	$691.85	$754.12	$688.93	$750.93	$587.84	$640.74	$444.57	$484.58	$741.87	$808.63	$803.03	$875.30
55	$641.34	$721.51	$712.08	$801.10	$722.64	$812.97	$719.58	$809.53	$613.99	$690.74	$464.35	$522.39	$774.88	$871.74	$838.76	$943.61
56	$670.96	$754.83	$744.97	$838.10	$756.02	$850.52	$752.82	$846.92	$642.35	$722.65	$485.79	$546.52	$810.67	$912.00	$877.50	$987.19
57	$700.87	$788.48	$778.18	$875.46	$789.72	$888.43	$786.38	$884.67	$670.99	$754.86	$507.45	$570.88	$846.80	$952.66	$916.62	$1,031.20
58	$732.80	$824.40	$813.63	$915.33	$825.69	$928.90	$822.19	$924.97	$701.55	$789.24	$530.56	$596.88	$885.37	$996.05	$958.37	$1,078.17

59	$748.61	$842.19	$831.19	$935.09	$843.51	$948.95	$839.94	$944.93	$716.69	$806.28	$542.02	$609.77	$904.49	$1,017.55	$979.06	$1,101.44
60	$780.54	$878.10	$866.64	$974.97	$879.48	$989.42	$875.76	$985.23	$747.25	$840.66	$565.13	$635.77	$943.06	$1,060.94	$1,020.81	$1,148.41
61	$808.15	$909.17	$897.29	$1,009.45	$910.59	$1,024.41	$906.74	$1,020.08	$773.69	$870.40	$585.12	$658.26	$976.41	$1,098.47	$1,056.91	$1,189.03
62	$826.27	$929.55	$917.41	$1,032.08	$931.00	$1,047.38	$927.07	$1,042.95	$791.03	$889.91	$598.24	$673.02	$998.31	$1,123.09	$1,080.61	$1,215.69
63	$848.99	$955.11	$942.63	$1,060.46	$956.61	$1,076.18	$952.56	$1,071.63	$812.78	$914.38	$614.69	$691.52	$1,025.76	$1,153.98	$1,110.32	$1,249.11
64+	$862.79	$970.64	$957.96	$1,077.71	$972.16	$1,093.68	$968.05	$1,089.05	$826.00	$929.25	$624.68	$702.77	$1,042.43	$1,172.74	$1,128.38	$1,269.43

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

HIOS Plan ID (On Exchange)=>	98517PA0010006		98517PA0010025		98517PA0010029		98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010045		98517PA0010050	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Silver Classic		Silver Simple- PCP Saver		Silver Simple- HSA		Silver Elite- $0 Ded		Gold Elite- $0 Ded		Gold Elite		Silver Simple- For Diabetes		Bronze Classic- Standard	
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Silver		Silver		Silver		Silver		Gold		Gold		Silver		Bronze	
Deductible =>	$5,400		$5,500		$4,850		$0		$0		$500		$6,450		$7,500	
Coinsurance =>	50%		40%		0%		50%		20%		30%		50%		50%	
Copays =>	PCP: $35 BH/SA office: $80 Specialist/Home Health: $95 Urgent care: $80 MHP PT/OT/ST: $80 Labs: Tier 1: $10 Tier 2: $50"= X-rays and diagnostic imaging: $70 ER: $750 post-ded Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: $20 BH/SA office: $20 Specialist/Home Health: $80 Urgent care: $75 Labs: Tier 1: $10 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $100		PCP: $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $60 BH/SA office: $60 Specialist/Home Health: $100 Urgent care: $50 PT/OT/ST: $100 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $100 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $200		PCP: $0 BH/SA office: $25 Specialist/Home Health: $25 Urgent care: $50 PT/OT/ST: $25 Labs: Tier 1: $0 Tier 2: $25 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $500 Inpatient facility fee: $1,000/day (3 day max) Skilled nursing facility: $1,000/day (3 day max) Outpatient facility fee: $500 Outpatient physician services: $200 Tier 1A Rx: $3 Tier 1B Rx: $10 Tier 2 Rx: $75 Tier 3 Rx: $250 Specialty Rx: $550		PCP: $25 BH/SA office: $50 Specialist/Home Health: $50 Urgent care: $50 PT/OT/ST: $50 post-ded Labs: Tier 1: $10 Tier 2: $25 X-rays and diagnostic imaging: $75 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: $0 BH/SA office: $0 Specialist/Home Health: $0 diabetic foot care, diabetic retinal exam opthamologist $40 all other specialist Urgent care: $75 Labs: $0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: $10 Tier 2: $65 Tier 1A Rx: $0 Tier 1B Rx: $25 $100 copay max/month for formulary insulin Tier 2 Rx: $75 post-ded $100 copay max/month for formulary insulin Tier 3 Rx: 50% post-ded $100 copay max/month for insulin		PCP: $50 BH/SA office: $50 Specialist/Home Health: $100 Urgent care: $75 PT/OT/ST: $50 Tier 1A Rx: $25 Tier 1B Rx: $25 Tier 2 Rx: $50 post-ded Tier 3 Rx: $100 post-ded Specialty Rx: $500 post-ded	
OOP Maximum =>	$8,650		$8,900		$4,850		$9,100		$8,700		$5,500		$8,550		$9,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$295.31	$295.31	$280.83	$280.83	$282.47	$282.47	$298.27	$298.27	$300.74	$300.74	$276.83	$276.83	$290.20	$290.20	$213.87	$213.87
15	$321.56	$321.56	$305.80	$305.80	$307.58	$307.58	$324.79	$324.79	$327.47	$327.47	$301.44	$301.44	$315.99	$315.99	$232.88	$232.88
16	$331.60	$331.60	$315.34	$315.34	$317.18	$317.18	$334.92	$334.92	$337.69	$337.69	$310.85	$310.85	$325.85	$325.85	$240.15	$240.15
17	$341.63	$341.63	$324.88	$324.88	$326.78	$326.78	$345.06	$345.06	$347.92	$347.92	$320.26	$320.26	$335.72	$335.72	$247.42	$247.42
18	$352.44	$352.44	$335.16	$335.16	$337.11	$337.11	$355.98	$355.98	$358.92	$358.92	$330.39	$330.39	$346.34	$346.34	$255.25	$255.25
19	$363.25	$363.25	$345.44	$345.44	$347.45	$347.45	$366.89	$366.89	$369.93	$369.93	$340.52	$340.52	$356.96	$356.96	$263.08	$263.08
20	$374.45	$374.45	$356.09	$356.09	$358.16	$358.16	$378.20	$378.20	$381.33	$381.33	$351.02	$351.02	$367.96	$367.96	$271.19	$271.19
21	$386.04	$386.04	$367.11	$367.11	$369.25	$369.25	$389.91	$389.91	$393.13	$393.13	$361.88	$361.88	$379.35	$379.35	$279.58	$279.58
22	$386.04	$386.04	$367.11	$367.11	$369.25	$369.25	$389.91	$389.91	$393.13	$393.13	$361.88	$361.88	$379.35	$379.35	$279.58	$279.58
23	$386.04	$386.04	$367.11	$367.11	$369.25	$369.25	$389.91	$389.91	$393.13	$393.13	$361.88	$361.88	$379.35	$379.35	$279.58	$279.58
24	$386.04	$386.04	$367.11	$367.11	$369.25	$369.25	$389.91	$389.91	$393.13	$393.13	$361.88	$361.88	$379.35	$379.35	$279.58	$279.58
25	$387.57	$406.95	$368.57	$387.00	$370.72	$389.25	$391.46	$411.03	$394.70	$414.43	$363.32	$381.49	$380.86	$399.90	$280.69	$294.73
26	$395.29	$415.06	$375.91	$394.71	$378.10	$397.01	$399.26	$419.22	$402.56	$422.69	$370.56	$389.09	$388.44	$407.87	$286.28	$300.60
27	$404.56	$424.78	$384.72	$403.96	$386.96	$406.31	$408.61	$429.04	$411.99	$432.59	$379.24	$398.21	$397.55	$417.43	$292.99	$307.64
28	$419.61	$440.59	$399.04	$418.99	$401.36	$421.43	$423.82	$445.01	$427.33	$448.69	$393.36	$413.03	$412.34	$432.96	$303.90	$319.09
29	$431.96	$453.56	$410.79	$431.33	$413.18	$433.84	$436.30	$458.11	$439.91	$461.90	$404.94	$425.18	$424.48	$445.71	$312.84	$328.49
30	$438.14	$460.05	$416.66	$437.49	$419.09	$440.04	$442.53	$464.66	$446.20	$468.51	$410.73	$431.26	$430.55	$452.08	$317.32	$333.18
31	$447.41	$469.78	$425.47	$446.74	$427.95	$449.34	$451.89	$474.49	$455.63	$478.41	$419.41	$440.38	$439.66	$461.64	$324.03	$340.23
32	$456.67	$479.50	$434.28	$456.00	$436.81	$458.65	$461.25	$484.31	$465.07	$488.32	$428.10	$449.50	$448.76	$471.20	$330.74	$347.27
33	$462.46	$485.58	$439.79	$461.78	$442.35	$464.46	$467.10	$490.45	$470.96	$494.51	$433.53	$455.20	$454.45	$477.17	$334.93	$351.68
34	$468.64	$492.07	$445.66	$467.94	$448.26	$470.67	$473.34	$497.00	$477.25	$501.12	$439.32	$461.28	$460.52	$483.55	$339.40	$356.37
35	$471.73	$514.18	$448.60	$488.97	$451.21	$491.82	$476.46	$519.34	$480.40	$523.63	$442.21	$482.01	$463.55	$505.27	$341.64	$372.39
36	$474.81	$517.55	$451.54	$492.17	$454.16	$495.04	$479.57	$522.74	$483.54	$527.06	$445.11	$485.16	$466.59	$508.58	$343.88	$374.82
37	$477.90	$520.91	$454.47	$495.37	$457.12	$498.26	$482.69	$526.14	$486.69	$530.49	$448.00	$488.32	$469.62	$511.89	$346.11	$377.26
38	$480.99	$524.28	$457.41	$498.58	$460.07	$501.48	$485.81	$529.54	$489.83	$533.92	$450.90	$491.48	$472.66	$515.20	$348.35	$379.70
39	$487.17	$531.01	$463.28	$504.98	$465.98	$507.92	$492.05	$536.34	$496.12	$540.77	$456.69	$497.79	$478.73	$521.81	$352.82	$384.58
40	$493.34	$537.74	$469.16	$511.38	$471.89	$514.36	$498.29	$543.14	$502.41	$547.63	$462.48	$504.10	$484.80	$528.43	$357.30	$389.45
41	$502.61	$547.84	$477.97	$520.98	$480.75	$524.02	$507.65	$553.34	$511.85	$557.91	$471.16	$513.56	$493.90	$538.35	$364.00	$396.77
42	$511.49	$557.52	$486.41	$530.19	$489.24	$533.27	$516.62	$563.11	$520.89	$567.77	$479.48	$522.64	$502.63	$547.86	$370.44	$403.77
43	$523.84	$570.98	$498.16	$542.99	$501.06	$546.15	$529.09	$576.71	$533.47	$581.48	$491.06	$535.26	$514.76	$561.09	$379.38	$413.53
44	$539.28	$587.82	$512.84	$559.00	$515.83	$562.25	$544.69	$593.71	$549.20	$598.62	$505.54	$551.04	$529.94	$577.63	$390.56	$425.72
45	$557.42	$607.59	$530.09	$577.80	$533.18	$581.17	$563.01	$613.68	$567.67	$618.76	$522.55	$569.58	$547.77	$597.07	$403.70	$440.04
46	$579.04	$631.15	$550.65	$600.21	$553.86	$603.70	$584.85	$637.48	$589.69	$642.76	$542.81	$591.66	$569.01	$620.22	$419.36	$457.10
47	$603.36	$657.66	$573.78	$625.42	$577.12	$629.06	$609.41	$664.26	$614.45	$669.75	$565.61	$616.51	$592.91	$646.27	$436.97	$476.30
48	$631.15	$687.96	$600.21	$654.23	$603.70	$658.04	$637.48	$694.86	$642.76	$700.61	$591.66	$644.91	$620.22	$676.04	$457.10	$498.24
49	$658.56	$717.83	$626.28	$682.64	$629.92	$686.61	$665.17	$725.03	$670.67	$731.03	$617.36	$672.92	$647.15	$705.40	$476.95	$519.88
50	$689.44	$751.49	$655.64	$714.65	$659.46	$718.81	$696.36	$759.03	$702.12	$765.31	$646.31	$704.47	$677.50	$738.48	$499.32	$544.26
51	$719.94	$784.74	$684.64	$746.26	$688.63	$750.61	$727.16	$792.60	$733.18	$799.16	$674.90	$735.64	$707.47	$771.14	$521.40	$568.33
52	$753.53	$821.34	$716.58	$781.07	$720.75	$785.62	$761.08	$829.58	$767.38	$836.44	$706.38	$769.95	$740.47	$807.11	$545.73	$594.84
53	$787.50	$858.37	$748.89	$816.29	$753.25	$821.04	$795.39	$866.98	$801.97	$874.15	$738.22	$804.66	$773.85	$843.50	$570.33	$621.66
54	$824.17	$898.34	$783.76	$854.30	$788.32	$859.27	$832.43	$907.35	$839.32	$914.86	$772.60	$842.14	$809.89	$882.78	$596.89	$650.61
55	$860.84	$968.45	$818.64	$920.97	$823.40	$926.33	$869.47	$978.16	$876.67	$986.25	$806.98	$907.85	$845.93	$951.67	$623.45	$701.38
56	$900.60	$1,013.18	$856.45	$963.50	$861.43	$969.11	$909.63	$1,023.34	$917.16	$1,031.81	$844.25	$949.78	$885.00	$995.63	$652.25	$733.78
57	$940.75	$1,058.34	$894.63	$1,006.46	$899.83	$1,012.31	$950.18	$1,068.95	$958.05	$1,077.80	$881.89	$992.12	$924.45	$1,040.01	$681.32	$766.49
58	$983.60	$1,106.55	$935.37	$1,052.30	$940.82	$1,058.42	$993.46	$1,117.64	$1,001.68	$1,126.89	$922.06	$1,037.31	$966.56	$1,087.38	$712.35	$801.40

59	$1,004.83	$1,130.43	$955.57	$1,075.01	$961.13	$1,081.27	$1,014.90	$1,141.77	$1,023.30	$1,151.22	$941.96	$1,059.70	$987.42	$1,110.85	$727.73	$818.70
60	$1,047.68	$1,178.64	$996.31	$1,120.85	$1,002.11	$1,127.38	$1,058.18	$1,190.46	$1,066.94	$1,200.31	$982.13	$1,104.89	$1,029.53	$1,158.22	$758.76	$853.61
61	$1,084.74	$1,220.33	$1,031.56	$1,160.50	$1,037.56	$1,167.25	$1,095.61	$1,232.57	$1,104.68	$1,242.77	$1,016.87	$1,143.97	$1,065.95	$1,199.19	$785.60	$883.80
62	$1,109.06	$1,247.69	$1,054.68	$1,186.52	$1,060.82	$1,193.42	$1,120.18	$1,260.20	$1,129.45	$1,270.63	$1,039.66	$1,169.62	$1,089.84	$1,226.08	$803.21	$903.62
63	$1,139.55	$1,282.00	$1,083.68	$1,219.14	$1,089.99	$1,226.24	$1,150.98	$1,294.85	$1,160.50	$1,305.57	$1,068.25	$1,201.78	$1,119.81	$1,259.79	$825.30	$928.46
64+	$1,158.08	$1,302.84	$1,101.30	$1,238.97	$1,107.72	$1,246.18	$1,169.69	$1,315.91	$1,179.37	$1,326.80	$1,085.62	$1,221.33	$1,138.02	$1,280.27	$838.72	$943.56

RATE PAGES

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

HIOS Plan ID (On Exchange)=>	98517PA0010051		98517PA0010052		98517PA0010053		98517PA0010003		98517PA0010021		98517PA0010002		98517PA0010024		98517PA0010023	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Bronze Simple- Standard		Silver Classic- Standard		Gold Classic- Standard		Bronze Classic		Bronze Classic- $0 PCP		Bronze Classic- PCP Saver		Bronze Classic- $4700 Ded		Bronze Classic- $3000 Ded	
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Bronze		Silver		Gold		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	$9,100		$5,800		$2,000		$7,750		$8,500		$7,750		$4,700		$3,000	
Coinsurance =>	0%		40%		25%		50%		50%		50%		50%		50%	
Copays =>			PCP: $40 BH/SA office: $40 Specialist/Home Health: $80 Urgent care: $60 PT/OT/ST: $40 Tier 1A Rx: $20 Tier 1B Rx: $20 Tier 2 Rx: $40 Tier 3 Rx: $80 post-ded Specialty Rx: $350 post-ded		PCP: $30 BH/SA office: $30 Specialist/Home Health: $60 Urgent care: $45 PT/OT/ST: $30 Tier 1A Rx: $15 Tier 1B Rx: $15 Tier 2 Rx: $30 Tier 3 Rx: $60 Specialty Rx: $250		PCP: 1 @ $50, then 50% post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $0 Urgent care: $75 Labs: Tier 1: $25 Tier 2: $75Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $500 post-ded		PCP: $50 BH/SA office: $90 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Outpatient facility fee: $1200 post-ded Outpatient physician services: $350 post-ded Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded		PCP: $70 BH/SA office: $70 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $70 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $70 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $80 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $65 X-rays and diagnostic imaging: $95 Advanced imaging: $500 ER: $1500 Outpatient facility fee: $1000 Outpatient physician services: $300 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $250 post-ded	
OOP Maximum =>	$9,100		$8,900		$8,700		$9,100		$9,100		$9,100		$9,100		$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$189.64	$189.64	$281.28	$281.28	$246.90	$246.90	$200.51	$200.51	$215.96	$215.96	$206.30	$206.30	$220.39	$220.39	$244.70	$244.70
15	$206.50	$206.50	$306.28	$306.28	$268.84	$268.84	$218.33	$218.33	$235.15	$235.15	$224.64	$224.64	$239.98	$239.98	$266.45	$266.45
16	$212.94	$212.94	$315.84	$315.84	$277.23	$277.23	$225.14	$225.14	$242.49	$242.49	$231.65	$231.65	$247.47	$247.47	$274.77	$274.77
17	$219.39	$219.39	$325.40	$325.40	$285.63	$285.63	$231.96	$231.96	$249.83	$249.83	$238.67	$238.67	$254.96	$254.96	$283.08	$283.08
18	$226.33	$226.33	$335.69	$335.69	$294.66	$294.66	$239.30	$239.30	$257.74	$257.74	$246.22	$246.22	$263.02	$263.02	$292.04	$292.04
19	$233.27	$233.27	$345.99	$345.99	$303.70	$303.70	$246.64	$246.64	$265.64	$265.64	$253.77	$253.77	$271.09	$271.09	$300.99	$300.99
20	$240.46	$240.46	$356.65	$356.65	$313.06	$313.06	$254.24	$254.24	$273.83	$273.83	$261.59	$261.59	$279.45	$279.45	$310.27	$310.27
21	$247.90	$247.90	$367.69	$367.69	$322.75	$322.75	$262.11	$262.11	$282.31	$282.31	$269.69	$269.69	$288.10	$288.10	$319.88	$319.88
22	$247.90	$247.90	$367.69	$367.69	$322.75	$322.75	$262.11	$262.11	$282.31	$282.31	$269.69	$269.69	$288.10	$288.10	$319.88	$319.88
23	$247.90	$247.90	$367.69	$367.69	$322.75	$322.75	$262.11	$262.11	$282.31	$282.31	$269.69	$269.69	$288.10	$288.10	$319.88	$319.88
24	$247.90	$247.90	$367.69	$367.69	$322.75	$322.75	$262.11	$262.11	$282.31	$282.31	$269.69	$269.69	$288.10	$288.10	$319.88	$319.88
25	$248.89	$261.33	$369.15	$387.61	$324.03	$340.23	$263.15	$276.31	$283.43	$297.60	$270.76	$284.29	$289.24	$303.70	$321.15	$337.20
26	$253.84	$266.54	$376.50	$395.33	$330.49	$347.01	$268.39	$281.81	$289.07	$303.53	$276.15	$289.96	$295.00	$309.75	$327.54	$343.92
27	$259.79	$272.78	$385.33	$404.60	$338.23	$355.14	$274.68	$288.42	$295.85	$310.64	$282.62	$296.75	$301.92	$317.01	$335.22	$351.98
28	$269.46	$282.93	$399.67	$419.65	$350.82	$368.36	$284.90	$299.15	$306.86	$322.20	$293.14	$307.80	$313.15	$328.81	$347.69	$365.08
29	$277.39	$291.26	$411.43	$432.01	$361.15	$379.20	$293.29	$307.95	$315.89	$331.69	$301.77	$316.86	$322.37	$338.49	$357.93	$375.83
30	$281.36	$295.43	$417.32	$438.18	$366.31	$384.63	$297.48	$312.36	$320.41	$336.43	$306.08	$321.39	$326.98	$343.33	$363.05	$381.20
31	$287.31	$301.67	$426.14	$447.45	$374.06	$392.76	$303.77	$318.96	$327.18	$343.54	$312.56	$328.18	$333.89	$350.59	$370.73	$389.26
32	$293.26	$307.92	$434.97	$456.71	$381.80	$400.89	$310.06	$325.57	$333.96	$350.66	$319.03	$334.98	$340.81	$357.85	$378.40	$397.32
33	$296.98	$311.83	$440.48	$462.51	$386.64	$405.98	$314.00	$329.70	$338.19	$355.10	$323.07	$339.23	$345.13	$362.39	$383.20	$402.36
34	$300.94	$315.99	$446.36	$468.68	$391.81	$411.40	$318.19	$334.10	$342.71	$359.84	$327.39	$343.76	$349.74	$367.23	$388.32	$407.73
35	$302.93	$330.19	$449.31	$489.74	$394.39	$429.88	$320.29	$349.11	$344.97	$376.01	$329.55	$359.21	$352.04	$383.73	$390.88	$426.06
36	$304.91	$332.35	$452.25	$492.95	$396.97	$432.70	$322.38	$351.40	$347.23	$378.48	$331.70	$361.56	$354.35	$386.24	$393.44	$428.84
37	$306.89	$334.51	$455.19	$496.16	$399.55	$435.51	$324.48	$353.68	$349.48	$380.94	$333.86	$363.91	$356.65	$388.75	$395.99	$431.63
38	$308.88	$336.68	$458.13	$499.36	$402.14	$438.33	$326.58	$355.97	$351.74	$383.40	$336.02	$366.26	$358.96	$391.26	$398.55	$434.42
39	$312.84	$341.00	$464.01	$505.77	$407.30	$443.96	$330.77	$360.54	$356.26	$388.32	$340.33	$370.96	$363.57	$396.29	$403.67	$440.00
40	$316.81	$345.32	$469.90	$512.19	$412.46	$449.58	$334.96	$365.11	$360.78	$393.25	$344.65	$375.67	$368.18	$401.31	$408.79	$445.58
41	$322.76	$351.81	$478.72	$521.80	$420.21	$458.03	$341.25	$371.97	$367.55	$400.63	$351.12	$382.72	$375.09	$408.85	$416.47	$453.95
42	$328.46	$358.02	$487.18	$531.02	$427.63	$466.12	$347.28	$378.54	$374.04	$407.71	$357.32	$389.48	$381.72	$416.07	$423.82	$461.97
43	$336.39	$366.67	$498.94	$543.85	$437.96	$477.38	$355.67	$387.68	$383.08	$417.55	$365.95	$398.89	$390.94	$426.12	$434.06	$473.12
44	$346.31	$377.48	$513.65	$559.88	$450.87	$491.45	$366.15	$399.11	$394.37	$429.86	$376.74	$410.65	$402.46	$438.68	$446.85	$487.07
45	$357.96	$390.18	$530.93	$578.71	$466.04	$507.98	$378.47	$412.54	$407.64	$444.33	$389.42	$424.46	$416.00	$453.44	$461.89	$503.46
46	$371.84	$405.31	$551.52	$601.16	$484.11	$527.68	$393.15	$428.53	$423.45	$461.56	$404.52	$440.92	$432.13	$471.02	$479.80	$522.98
47	$387.46	$422.33	$574.68	$626.41	$504.44	$549.84	$409.66	$446.53	$441.23	$480.94	$421.51	$459.44	$450.28	$490.81	$499.95	$544.95
48	$405.31	$441.78	$601.16	$655.26	$527.68	$575.17	$428.53	$467.10	$461.56	$503.10	$440.92	$480.61	$471.02	$513.42	$522.98	$570.05
49	$422.91	$460.97	$627.26	$683.72	$550.60	$600.15	$447.14	$487.39	$481.60	$524.94	$460.07	$501.48	$491.48	$535.71	$545.69	$594.80
50	$442.74	$482.59	$656.68	$715.78	$576.42	$628.29	$468.11	$510.24	$504.18	$549.56	$481.65	$524.99	$514.53	$560.83	$571.28	$622.70
51	$462.32	$503.93	$685.72	$747.44	$601.91	$656.08	$488.82	$532.81	$526.49	$573.87	$502.95	$548.22	$537.28	$585.64	$596.55	$650.24
52	$483.89	$527.44	$717.71	$782.31	$629.99	$686.69	$511.62	$557.67	$551.05	$600.64	$526.41	$573.79	$562.35	$612.96	$624.38	$680.57
53	$505.70	$551.22	$750.07	$817.57	$658.39	$717.65	$534.69	$582.81	$575.89	$627.72	$550.14	$599.66	$587.70	$640.59	$652.53	$711.25
54	$529.25	$576.89	$785.00	$855.65	$689.05	$751.07	$559.58	$609.95	$602.71	$656.95	$575.76	$627.58	$615.07	$670.42	$682.91	$744.38
55	$552.80	$621.90	$819.93	$922.42	$719.71	$809.68	$584.48	$657.54	$629.52	$708.21	$601.38	$676.55	$642.44	$722.74	$713.30	$802.46
56	$578.34	$650.63	$857.80	$965.02	$752.96	$847.07	$611.48	$687.92	$658.60	$740.93	$629.16	$707.80	$672.11	$756.12	$746.25	$839.53
57	$604.12	$679.63	$896.04	$1,008.04	$786.52	$884.84	$638.74	$718.58	$687.96	$773.95	$657.21	$739.36	$702.07	$789.83	$779.51	$876.95
58	$631.63	$710.59	$936.85	$1,053.96	$822.34	$925.14	$667.83	$751.31	$719.29	$809.21	$687.14	$773.03	$734.05	$825.80	$815.02	$916.90

59	$645.27	$725.93	$957.07	$1,076.71	$840.10	$945.11	$682.25	$767.53	$734.82	$826.67	$701.97	$789.72	$749.89	$843.63	$832.61	$936.69
60	$672.79	$756.88	$997.88	$1,122.62	$875.92	$985.41	$711.34	$800.26	$766.16	$861.93	$731.91	$823.39	$781.87	$879.61	$868.12	$976.63
61	$696.58	$783.66	$1,033.18	$1,162.33	$906.90	$1,020.27	$736.50	$828.57	$793.26	$892.41	$757.80	$852.52	$809.53	$910.72	$898.82	$1,011.18
62	$712.20	$801.23	$1,056.35	$1,188.39	$927.24	$1,043.14	$753.01	$847.14	$811.04	$912.42	$774.79	$871.63	$827.68	$931.14	$918.98	$1,033.85
63	$731.78	$823.26	$1,085.39	$1,221.07	$952.73	$1,071.82	$773.72	$870.44	$833.34	$937.51	$796.09	$895.60	$850.44	$956.74	$944.25	$1,062.28
64+	$743.68	$836.64	$1,103.04	$1,240.92	$968.22	$1,089.25	$786.30	$884.59	$846.89	$952.75	$809.03	$910.16	$864.26	$972.30	$959.60	$1,079.55

RATE PAGES

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

HIOS Plan ID (On Exchange)=>	98517PA0010005		98517PA0010012		98517PA0010014		98517PA0010011		98517PA0010013		98517PA0010008		98517PA0010006		98517PA
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Plan Marketing Name =>	Bronze Elite- PCP Saver		Bronze Elite- Specialist Saver		Bronze Simple- HSA		Secure		Gold Classic		Silver Simple- Specialist Saver		Silver Classic		Silver Simple
Form # =>	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Metal =>	Bronze		Bronze		Bronze		Catastrophic		Gold		Silver		Silver		Silv
Deductible =>	Medical: $100, Rx: $6,500		Medical: $100, Rx: $8,000		$5,200		$9,100		$3,500		$6,500		$5,400		$5,5
Coinsurance =>	50%		50%		50%		0%		30%		50%		50%		40
Copays =>	PCP: $40 BH/SA office: $125 Specialist/Home Health: $125 Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: $1500 Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $70 post-ded		PCP: $60 BH/SA office: 2 @ $50 (BH office and Specialist combined), then $125 for subsequent visits Specialist/Home Health: 2 @ $50 (BH office and Specialist combined), then $125 for subsequent visits Urgent care: $75 PT/OT/ST: $125 Labs: Tier 1: $25 Tier 2: $50 X-rays and diagnostic imaging: $125 Advanced imaging: $750 ER: 1 @ $1000, then $1500 for subsequent visits Outpatient facility fee: $1,200 Outpatient physician services: $350 Tier 1A Rx: $3 Tier 1B Rx: $30		PCP: $50 post-ded BH/SA office: $50 post-ded Specialist/Home Health: $90 post-ded Urgent care: $75 post-ded PT/OT/ST: $90 post-ded Labs: Tier 1: $10 post-ded Tier 2: $50 post-ded Tier 1A Rx: $3 post-ded Tier 1B Rx: $25 post-ded Tier 2 Rx: $200 post-ded		PCP: 3 @ $0, then $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $50 PT/OT/ST: $40 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $650 Tier 1A Rx: $3 Tier 1B Rx: $15 Tier 2 Rx: $50		PCP: $40 BH/SA office: $40 Specialist/Home Health: $40 Urgent care: $75 Labs: Tier 1: $10 Tier 2: $60 Tier 1A Rx: $3 Tier 1B Rx: 25 Tier 2 Rx: $75		PCP: $35 BH/SA office: $80 Specialist/Home Health: $95 Urgent care: $80 MHP PT/OT/ST: $80 Labs: Tier 1: $10 Tier 2: $50"= X-rays and diagnostic imaging: $70 ER: $750 post-ded Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: BH/SA of Specialist/Hon Urgent c Labs: Tie Tier 1A Tier 1B Tier 2 R
OOP Maximum =>	$9,100		$9,100		$7,450		$9,100		$7,000		$9,000		$8,650		$8,9
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
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
0 - 14	$248.32	$248.32	$247.27	$247.27	$210.99	$210.99	$159.57	$159.57	$266.28	$266.28	$288.23	$288.23	$295.82	$295.82	$281.31
15	$270.40	$270.40	$269.25	$269.25	$229.74	$229.74	$173.75	$173.75	$289.94	$289.94	$313.85	$313.85	$322.11	$322.11	$306.32
16	$278.84	$278.84	$277.66	$277.66	$236.92	$236.92	$179.17	$179.17	$298.99	$298.99	$323.64	$323.64	$332.16	$332.16	$315.88
17	$287.28	$287.28	$286.06	$286.06	$244.09	$244.09	$184.60	$184.60	$308.04	$308.04	$333.44	$333.44	$342.22	$342.22	$325.44
18	$296.37	$296.37	$295.11	$295.11	$251.81	$251.81	$190.44	$190.44	$317.79	$317.79	$343.99	$343.99	$353.05	$353.05	$335.74
19	$305.46	$305.46	$304.16	$304.16	$259.53	$259.53	$196.28	$196.28	$327.54	$327.54	$354.54	$354.54	$363.87	$363.87	$346.03
20	$314.87	$314.87	$313.54	$313.54	$267.53	$267.53	$202.33	$202.33	$337.63	$337.63	$365.47	$365.47	$375.09	$375.09	$356.70
21	$324.62	$324.62	$323.24	$323.24	$275.81	$275.81	$208.59	$208.59	$348.08	$348.08	$376.78	$376.78	$386.70	$386.70	$367.74
22	$324.62	$324.62	$323.24	$323.24	$275.81	$275.81	$208.59	$208.59	$348.08	$348.08	$376.78	$376.78	$386.70	$386.70	$367.74
23	$324.62	$324.62	$323.24	$323.24	$275.81	$275.81	$208.59	$208.59	$348.08	$348.08	$376.78	$376.78	$386.70	$386.70	$367.74
24	$324.62	$324.62	$323.24	$323.24	$275.81	$275.81	$208.59	$208.59	$348.08	$348.08	$376.78	$376.78	$386.70	$386.70	$367.74
25	$325.91	$342.20	$324.53	$340.75	$276.91	$290.75	$209.42	$219.89	$349.46	$366.94	$378.28	$397.19	$388.23	$407.65	$369.20
26	$332.40	$349.02	$330.99	$347.54	$282.42	$296.54	$213.59	$224.27	$356.43	$374.25	$385.81	$405.10	$395.97	$415.77	$376.55
27	$340.19	$357.20	$338.75	$355.69	$289.04	$303.49	$218.60	$229.52	$364.78	$383.02	$394.85	$414.60	$405.25	$425.51	$385.38
28	$352.85	$370.49	$351.36	$368.92	$299.80	$314.79	$226.73	$238.07	$378.35	$397.27	$409.55	$430.03	$420.33	$441.35	$399.72
29	$363.24	$381.40	$361.70	$379.78	$308.62	$324.06	$233.40	$245.07	$389.49	$408.97	$421.60	$442.68	$432.70	$454.34	$411.49
30	$368.43	$386.85	$366.87	$385.21	$313.04	$328.69	$236.74	$248.58	$395.06	$414.82	$427.63	$449.01	$438.89	$460.83	$417.37
31	$376.22	$395.03	$374.63	$393.36	$319.66	$335.64	$241.75	$253.84	$403.42	$423.59	$436.68	$458.51	$448.17	$470.58	$426.20
32	$384.01	$403.21	$382.39	$401.50	$326.28	$342.59	$246.75	$259.09	$411.77	$432.36	$445.72	$468.00	$457.45	$480.32	$435.02
33	$388.88	$408.32	$387.23	$406.60	$330.41	$346.93	$249.88	$262.38	$416.99	$437.84	$451.37	$473.94	$463.25	$486.41	$440.54
34	$394.07	$413.78	$392.41	$412.03	$334.83	$351.57	$253.22	$265.88	$422.56	$443.69	$457.40	$480.27	$469.44	$492.91	$446.42
35	$396.67	$432.37	$394.99	$430.54	$337.03	$367.36	$254.89	$277.83	$425.34	$463.63	$460.41	$501.85	$472.53	$515.06	$449.36
36	$399.27	$435.20	$397.58	$433.36	$339.24	$369.77	$256.56	$279.65	$428.13	$466.66	$463.43	$505.13	$475.63	$518.43	$452.31
37	$401.86	$438.03	$400.16	$436.18	$341.44	$372.17	$258.23	$281.47	$430.91	$469.70	$466.44	$508.42	$478.72	$521.80	$455.25
38	$404.46	$440.86	$402.75	$439.00	$343.65	$374.58	$259.89	$283.29	$433.70	$472.73	$469.45	$511.70	$481.81	$525.18	$458.19
39	$409.65	$446.52	$407.92	$444.63	$348.06	$379.39	$263.23	$286.92	$439.27	$478.80	$475.48	$518.28	$488.00	$531.92	$464.07
40	$414.85	$452.18	$413.09	$450.27	$352.48	$384.20	$266.57	$290.56	$444.84	$484.87	$481.51	$524.85	$494.19	$538.66	$469.96
41	$422.64	$460.68	$420.85	$458.73	$359.10	$391.41	$271.58	$296.02	$453.19	$493.98	$490.55	$534.70	$503.47	$548.78	$478.78
42	$430.10	$468.81	$428.28	$466.83	$365.44	$398.33	$276.37	$301.25	$461.20	$502.70	$499.22	$544.15	$512.36	$558.47	$487.24
43	$440.49	$480.14	$438.63	$478.10	$374.27	$407.95	$283.05	$308.52	$472.33	$514.84	$511.28	$557.29	$524.73	$571.96	$499.01
44	$453.48	$494.29	$451.56	$492.20	$385.30	$419.97	$291.39	$317.62	$486.26	$530.02	$526.35	$573.72	$540.20	$588.82	$513.72
45	$468.73	$510.92	$466.75	$508.76	$398.26	$434.10	$301.19	$328.30	$502.62	$547.85	$544.05	$593.02	$558.38	$608.63	$531.00
46	$486.91	$530.73	$484.85	$528.49	$413.71	$450.94	$312.87	$341.03	$522.11	$569.10	$565.15	$616.02	$580.03	$632.23	$551.59
47	$507.36	$553.02	$505.21	$550.68	$431.08	$469.88	$326.02	$355.36	$544.04	$593.00	$588.89	$641.89	$604.39	$658.79	$574.76
48	$530.73	$578.50	$528.49	$576.05	$450.94	$491.52	$341.03	$371.73	$569.10	$620.32	$616.02	$671.46	$632.23	$689.13	$601.24
49	$553.78	$603.62	$551.44	$601.07	$470.52	$512.87	$355.84	$387.87	$593.81	$647.25	$642.77	$700.62	$659.69	$719.06	$627.35
50	$579.75	$631.93	$577.30	$629.25	$492.58	$536.92	$372.53	$406.06	$621.66	$677.61	$672.91	$733.47	$690.62	$752.78	$656.76
51	$605.39	$659.88	$602.83	$657.09	$514.37	$560.67	$389.01	$424.02	$649.15	$707.58	$702.67	$765.91	$721.17	$786.08	$685.81
52	$633.63	$690.66	$630.95	$687.74	$538.37	$586.82	$407.15	$443.80	$679.44	$740.59	$735.45	$801.64	$754.81	$822.75	$717.81
53	$662.20	$721.80	$659.40	$718.74	$562.64	$613.28	$425.51	$463.81	$710.07	$773.97	$768.61	$837.78	$788.84	$859.84	$750.17
54	$693.04	$755.41	$690.10	$752.21	$588.84	$641.84	$445.33	$485.40	$743.13	$810.02	$804.40	$876.80	$825.58	$899.88	$785.10
55	$723.87	$814.36	$720.81	$810.91	$615.04	$691.92	$465.14	$523.28	$776.20	$873.23	$840.19	$945.22	$862.31	$970.10	$820.04
56	$757.31	$851.97	$754.10	$848.37	$643.45	$723.88	$486.62	$547.45	$812.05	$913.56	$879.00	$988.88	$902.14	$1,014.91	$857.91
57	$791.07	$889.95	$787.72	$886.19	$672.13	$756.15	$508.32	$571.86	$848.25	$954.28	$918.19	$1,032.96	$942.36	$1,060.15	$896.16
58	$827.10	$930.49	$823.60	$926.55	$702.75	$790.59	$531.47	$597.90	$886.89	$997.75	$960.01	$1,080.01	$985.28	$1,108.44	$936.97

59	$844.95	$950.57	$841.38	$946.55	$717.92	$807.66	$542.94	$610.81	$906.03	$1,019.29	$980.73	$1,103.32	$1,006.55	$1,132.36	$957.20
60	$880.98	$991.11	$877.26	$986.91	$748.53	$842.10	$566.09	$636.86	$944.67	$1,062.75	$1,022.55	$1,150.37	$1,049.47	$1,180.65	$998.02
61	$912.15	$1,026.16	$908.29	$1,021.82	$775.01	$871.88	$586.12	$659.38	$978.08	$1,100.34	$1,058.72	$1,191.06	$1,086.59	$1,222.41	$1,033.32
62	$932.60	$1,049.17	$928.65	$1,044.73	$792.38	$891.43	$599.26	$674.17	$1,000.01	$1,125.01	$1,082.46	$1,217.76	$1,110.95	$1,249.82	$1,056.49
63	$958.24	$1,078.02	$954.19	$1,073.46	$814.17	$915.94	$615.74	$692.70	$1,027.51	$1,155.95	$1,112.22	$1,251.25	$1,141.50	$1,284.19	$1,085.54
64+	$973.82	$1,095.55	$969.70	$1,090.91	$827.41	$930.84	$625.75	$703.97	$1,044.22	$1,174.74	$1,130.31	$1,271.60	$1,160.06	$1,305.07	$1,103.19

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

HIOS Plan ID (On Exchange)=>	0010025	98517PA0010029		98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010045		98517PA0010050		98517PA0010051		98517PA
HIOS Plan ID (Off Exchange)=>	'Off	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Plan Marketing Name =>	e- PCP Saver	Silver Simple- HSA		Silver Elite- $0 Ded		Gold Elite- $0 Ded		Gold Elite		Silver Simple- For Diabetes		Bronze Classic- Standard		Bronze Simple- Standard		Silver Classi
Form # =>	3245408	OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-133245408		OHIN-13
Rating Area =>	Area 8	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating
Network =>	HMO	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Metal =>	ver	Silver		Silver		Gold		Gold		Silver		Bronze		Bronze		Silv
Deductible =>	500	$4,850		$0		$0		$500		$6,450		$7,500		$9,100		$5,
Coinsurance =>	%	0%		50%		20%		30%		50%		50%		0%		40
Copays =>	$20 ffice: $20 ne Health: $80 are: $75 er 1: $10 Rx: $3 Rx: $25 x: $100	PCP: $0 post-ded BH/SA office: $0 post-ded Specialist/Home Health: $0 post-ded Urgent care: $0 post-ded PT/OT/ST: $0 post-ded Labs: $0 post-ded X-rays and diagnostic imaging: $0 post-ded Advanced imaging: $0 post-ded ER: $0 post-ded Inpatient facility fee: $0 post-ded Skilled nursing facility: $0 post-ded Outpatient facility fee: $0 post-ded Outpatient physician services: $0 post-ded Tier 1A Rx: $0 post-ded Tier 1B Rx: $0 post-ded Tier 2 Rx: $0 post-ded Tier 3 Rx: $0 post-ded Specialty Rx: $0 post-ded		PCP: $60 BH/SA office: $60 Specialist/Home Health: $100 Urgent care: $50 PT/OT/ST: $100 Labs: Tier 1: $10 Tier 2: $50 X-rays and diagnostic imaging: $100 Tier 1A Rx: $3 Tier 1B Rx: $30 Tier 2 Rx: $200		PCP: $0 BH/SA office: $25 Specialist/Home Health: $25 Urgent care: $50 PT/OT/ST: $25 Labs: Tier 1: $0 Tier 2: $25 X-rays and diagnostic imaging: $75 Advanced imaging: $375 ER: $500 Inpatient facility fee: $1,000/day (3 day max) Skilled nursing facility: $1,000/day (3 day max) Outpatient facility fee: $500 Outpatient physician services: $200 Tier 1A Rx: $3 Tier 1B Rx: $10 Tier 2 Rx: $75 Tier 3 Rx: $250 Specialty Rx: $550		PCP: $25 BH/SA office: $50 Specialist/Home Health: $50 Urgent care: $50 PT/OT/ST: $50 post-ded Labs: Tier 1: $10 Tier 2: $25 X-rays and diagnostic imaging: $75 Tier 1A Rx: $3 Tier 1B Rx: $25 Tier 2 Rx: $75		PCP: $0 BH/SA office: $0 Specialist/Home Health: $0 diabetic foot care, diabetic retinal exam opthamologist $40 all other specialist Urgent care: $75 Labs: $0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: $10 Tier 2: $65 Tier 1A Rx: $0 Tier 1B Rx: $25 $100 copay max/month for formulary insulin Tier 2 Rx: $75 post-ded $100 copay max/month for formulary insulin Tier 3 Rx: 50% post-ded $100 copay max/month for insulin		PCP: $50 BH/SA office: $50 Specialist/Home Health: $100 Urgent care: $75 PT/OT/ST: $50 Tier 1A Rx: $25 Tier 1B Rx: $25 Tier 2 Rx: $50 post-ded Tier 3 Rx: $100 post-ded Specialty Rx: $500 post-ded				PCP: BH/SA of Specialist/Hon Urgent c PT/OT/ Tier 1A Tier 1B Tier 2 F Tier 3 Rx: $8 Specialty Rx: $
OOP Maximum =>	900	$4,850		$9,100		$8,700		$5,500		$8,550		$9,000		$9,100		$8,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$281.31	$282.95	$282.95	$298.78	$298.78	$301.25	$301.25	$277.31	$277.31	$290.69	$290.69	$214.24	$214.24	$189.96	$189.96	$281.76
15	$306.32	$308.10	$308.10	$325.34	$325.34	$328.03	$328.03	$301.96	$301.96	$316.53	$316.53	$233.28	$233.28	$206.85	$206.85	$306.80
16	$315.88	$317.72	$317.72	$335.49	$335.49	$338.27	$338.27	$311.38	$311.38	$326.41	$326.41	$240.56	$240.56	$213.31	$213.31	$316.38
17	$325.44	$327.33	$327.33	$345.65	$345.65	$348.51	$348.51	$320.81	$320.81	$336.29	$336.29	$247.85	$247.85	$219.76	$219.76	$325.95
18	$335.74	$337.69	$337.69	$356.59	$356.59	$359.54	$359.54	$330.96	$330.96	$346.93	$346.93	$255.69	$255.69	$226.71	$226.71	$336.27
19	$346.03	$348.05	$348.05	$367.52	$367.52	$370.56	$370.56	$341.11	$341.11	$357.57	$357.57	$263.53	$263.53	$233.67	$233.67	$346.58
20	$356.70	$358.77	$358.77	$378.85	$378.85	$381.98	$381.98	$351.62	$351.62	$368.59	$368.59	$271.65	$271.65	$240.87	$240.87	$357.26
21	$367.74	$369.88	$369.88	$390.57	$390.57	$393.81	$393.81	$362.50	$362.50	$380.00	$380.00	$280.06	$280.06	$248.33	$248.33	$368.32
22	$367.74	$369.88	$369.88	$390.57	$390.57	$393.81	$393.81	$362.50	$362.50	$380.00	$380.00	$280.06	$280.06	$248.33	$248.33	$368.32
23	$367.74	$369.88	$369.88	$390.57	$390.57	$393.81	$393.81	$362.50	$362.50	$380.00	$380.00	$280.06	$280.06	$248.33	$248.33	$368.32
24	$367.74	$369.88	$369.88	$390.57	$390.57	$393.81	$393.81	$362.50	$362.50	$380.00	$380.00	$280.06	$280.06	$248.33	$248.33	$368.32
25	$387.66	$371.35	$389.92	$392.13	$411.73	$395.37	$415.14	$363.94	$382.14	$381.51	$400.58	$281.17	$295.23	$249.31	$261.78	$369.78
26	$395.38	$378.75	$397.68	$399.94	$419.94	$403.25	$423.41	$371.19	$389.75	$389.11	$408.56	$286.77	$301.11	$254.28	$266.99	$377.15
27	$404.65	$387.62	$407.00	$409.31	$429.78	$412.70	$433.33	$379.89	$398.89	$398.23	$418.14	$293.49	$308.17	$260.24	$273.25	$385.99
28	$419.71	$402.05	$422.15	$424.54	$445.77	$428.06	$449.46	$394.03	$413.73	$413.05	$433.70	$304.42	$319.64	$269.92	$283.42	$400.35
29	$432.06	$413.88	$434.58	$437.04	$458.89	$440.66	$462.69	$405.63	$425.91	$425.21	$446.47	$313.38	$329.05	$277.87	$291.76	$412.14
30	$438.24	$419.80	$440.79	$443.29	$465.46	$446.96	$469.31	$411.43	$432.00	$431.29	$452.85	$317.86	$333.75	$281.84	$295.93	$418.03
31	$447.51	$428.68	$450.11	$452.66	$475.30	$456.41	$479.23	$420.13	$441.14	$440.41	$462.43	$324.58	$340.81	$287.80	$302.19	$426.87
32	$456.77	$437.56	$459.43	$462.04	$485.14	$465.86	$489.15	$428.83	$450.27	$449.53	$472.00	$331.30	$347.87	$293.76	$308.45	$435.71
33	$462.57	$443.10	$465.26	$467.90	$491.29	$471.77	$495.36	$434.27	$455.98	$455.23	$477.99	$335.50	$352.28	$297.48	$312.36	$441.23
34	$468.74	$449.02	$471.47	$474.15	$497.85	$478.07	$501.97	$440.07	$462.07	$461.31	$484.37	$339.98	$356.98	$301.46	$316.53	$447.13
35	$489.81	$451.98	$492.66	$477.27	$520.22	$481.22	$524.53	$442.97	$482.83	$464.35	$506.14	$342.22	$373.02	$303.44	$330.75	$450.07
36	$493.01	$454.94	$495.88	$480.39	$523.63	$484.37	$527.96	$445.87	$485.99	$467.39	$509.45	$344.46	$375.46	$305.43	$332.92	$453.02
37	$496.22	$457.90	$499.11	$483.52	$527.04	$487.52	$531.40	$448.77	$489.15	$470.43	$512.76	$346.70	$377.91	$307.42	$335.09	$455.97
38	$499.43	$460.86	$502.33	$486.64	$530.44	$490.67	$534.83	$451.67	$492.32	$473.47	$516.08	$348.94	$380.35	$309.40	$337.25	$458.91
39	$505.84	$466.78	$508.79	$492.89	$537.25	$496.97	$541.70	$457.47	$498.64	$479.55	$522.70	$353.42	$385.23	$313.38	$341.58	$464.81
40	$512.25	$472.69	$515.24	$499.14	$544.06	$503.27	$548.57	$463.27	$504.96	$485.63	$529.33	$357.91	$390.12	$317.35	$345.91	$470.70
41	$521.87	$481.57	$524.91	$508.52	$554.28	$512.72	$558.87	$471.97	$514.44	$494.75	$539.27	$364.63	$397.44	$323.31	$352.41	$479.54
42	$531.09	$490.08	$534.18	$517.50	$564.07	$521.78	$568.74	$480.30	$523.53	$503.48	$548.80	$371.07	$404.46	$329.02	$358.63	$488.01
43	$543.92	$501.91	$547.09	$530.00	$577.70	$534.38	$582.48	$491.90	$536.17	$515.64	$562.05	$380.03	$414.23	$336.97	$367.29	$499.80
44	$559.95	$516.71	$563.21	$545.62	$594.72	$550.13	$599.65	$506.40	$551.98	$530.84	$578.62	$391.23	$426.44	$346.90	$378.12	$514.53
45	$578.79	$534.09	$582.16	$563.98	$614.73	$568.64	$619.82	$523.44	$570.55	$548.70	$598.09	$404.39	$440.79	$358.57	$390.84	$531.84
46	$601.24	$554.80	$604.74	$585.85	$638.57	$590.70	$643.86	$543.74	$592.68	$569.98	$621.28	$420.08	$457.88	$372.48	$406.00	$552.46
47	$626.49	$578.11	$630.14	$610.45	$665.39	$615.50	$670.90	$566.58	$617.57	$593.92	$647.38	$437.72	$477.12	$388.12	$423.05	$575.67
48	$655.35	$604.74	$659.16	$638.57	$696.04	$643.86	$701.80	$592.68	$646.02	$621.28	$677.20	$457.88	$499.09	$406.00	$442.54	$602.18
49	$683.81	$631.00	$687.79	$666.30	$726.27	$671.82	$732.28	$618.41	$674.07	$648.26	$706.60	$477.77	$520.77	$423.63	$461.76	$628.33
50	$715.87	$660.59	$720.04	$697.55	$760.33	$703.32	$766.62	$647.41	$705.68	$678.66	$739.74	$500.17	$545.19	$443.50	$483.41	$657.80
51	$747.54	$689.81	$751.89	$728.40	$793.96	$734.43	$800.53	$676.05	$736.89	$708.68	$772.46	$522.30	$569.30	$463.11	$504.79	$686.90
52	$782.41	$721.99	$786.96	$762.38	$831.00	$768.69	$837.87	$707.59	$771.27	$741.74	$808.49	$546.66	$595.86	$484.72	$528.34	$718.94
53	$817.68	$754.53	$822.44	$796.75	$868.46	$803.35	$875.65	$739.49	$806.04	$775.18	$844.94	$571.30	$622.72	$506.57	$552.16	$751.35
54	$855.76	$789.67	$860.74	$833.86	$908.90	$840.76	$916.42	$773.92	$843.57	$811.28	$884.29	$597.91	$651.72	$530.16	$577.87	$786.34
55	$922.54	$824.81	$927.91	$870.96	$979.83	$878.17	$987.94	$808.36	$909.40	$847.37	$953.30	$624.51	$702.58	$553.75	$622.97	$821.33
56	$965.15	$862.91	$970.77	$911.19	$1,025.09	$918.73	$1,033.57	$845.70	$951.41	$886.51	$997.33	$653.36	$735.03	$579.33	$651.74	$859.26
57	$1,008.18	$901.37	$1,014.04	$951.81	$1,070.78	$959.68	$1,079.64	$883.39	$993.82	$926.03	$1,041.79	$682.49	$767.80	$605.15	$680.79	$897.57
58	$1,054.10	$942.43	$1,060.23	$995.16	$1,119.55	$1,003.39	$1,128.82	$923.63	$1,039.09	$968.21	$1,089.24	$713.57	$802.77	$632.71	$711.80	$938.45

59	$1,076.85	$962.77	$1,083.12	$1,016.64	$1,143.72	$1,025.05	$1,153.18	$943.57	$1,061.51	$989.11	$1,112.75	$728.97	$820.10	$646.37	$727.17	$958.71
60	$1,122.77	$1,003.83	$1,129.30	$1,059.99	$1,192.49	$1,068.76	$1,202.36	$983.81	$1,106.78	$1,031.29	$1,160.20	$760.06	$855.07	$673.94	$758.18	$999.59
61	$1,162.48	$1,039.33	$1,169.25	$1,097.49	$1,234.67	$1,106.57	$1,244.89	$1,018.60	$1,145.93	$1,067.77	$1,201.24	$786.94	$885.31	$697.77	$785.00	$1,034.95
62	$1,188.55	$1,062.64	$1,195.46	$1,122.09	$1,262.35	$1,131.38	$1,272.80	$1,041.44	$1,171.62	$1,091.71	$1,228.17	$804.59	$905.16	$713.42	$802.59	$1,058.15
63	$1,221.23	$1,091.85	$1,228.34	$1,152.95	$1,297.06	$1,162.49	$1,307.80	$1,070.08	$1,203.84	$1,121.73	$1,261.94	$826.71	$930.05	$733.03	$824.66	$1,087.25
64+	$1,241.09	$1,109.61	$1,248.31	$1,171.69	$1,318.16	$1,181.39	$1,329.06	$1,087.48	$1,223.41	$1,139.97	$1,282.46	$840.15	$945.17	$744.95	$838.07	$1,104.93

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

HIOS Plan ID (On Exchange)=>	0010052	98517PA0010053	
HIOS Plan ID (Off Exchange)=>	'Off	On/Off	
Plan Marketing Name =>	c- Standard	Gold Classic- Standard	
Form # =>	3245408	OHIN-133245408	
Rating Area =>	Area 8	Rating Area 8	
Network =>	HMO	Oscar HMO	
Metal =>	ver	Gold	
Deductible =>	300	$2,000	
Coinsurance =>	%	25%	
Copays =>	$40 fice: $40 ne Health: $80 are: $60 ST: $40 Rx: $20 Rx: $20 Rx: $40 30 post-ded 350 post-ded	PCP: $30 BH/SA office: $30 Specialist/Home Health: $60 Urgent care: $45 PT/OT/ST: $30 Tier 1A Rx: $15 Tier 1B Rx: $15 Tier 2 Rx: $30 Tier 3 Rx: $60 Specialty Rx: $250	
OOP Maximum =>	900	$8,700	
Pediatric Dental (Yes/No) =>	es	Yes	
Age Band	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$281.76	$247.32	$247.32
15	$306.80	$269.30	$269.30
16	$316.38	$277.71	$277.71
17	$325.95	$286.11	$286.11
18	$336.27	$295.17	$295.17
19	$346.58	$304.22	$304.22
20	$357.26	$313.59	$313.59
21	$368.32	$323.30	$323.30
22	$368.32	$323.30	$323.30
23	$368.32	$323.30	$323.30
24	$368.32	$323.30	$323.30
25	$388.27	$324.59	$340.82
26	$396.01	$331.05	$347.60
27	$405.29	$338.81	$355.75
28	$420.37	$351.42	$368.99
29	$432.74	$361.76	$379.85
30	$438.93	$366.94	$385.28
31	$448.21	$374.70	$393.43
32	$457.49	$382.46	$401.58
33	$463.30	$387.30	$406.67
34	$469.48	$392.48	$412.10
35	$490.58	$395.06	$430.62
36	$493.79	$397.65	$433.44
37	$497.00	$400.24	$436.26
38	$500.21	$402.82	$439.08
39	$506.64	$408.00	$444.72
40	$513.06	$413.17	$450.35
41	$522.70	$420.93	$458.81
42	$531.93	$428.36	$466.92
43	$544.78	$438.71	$478.19
44	$560.83	$451.64	$492.29
45	$579.70	$466.83	$508.85
46	$602.18	$484.94	$528.58
47	$627.48	$505.31	$550.78
48	$656.38	$528.58	$576.16
49	$684.88	$551.54	$601.18
50	$717.00	$577.40	$629.37
51	$748.72	$602.94	$657.21
52	$783.64	$631.07	$687.86
53	$818.97	$659.52	$718.87
54	$857.11	$690.23	$752.35
55	$923.99	$720.94	$811.06
56	$966.67	$754.24	$848.52
57	$1,009.76	$787.86	$886.35
58	$1,055.76	$823.75	$926.72

59	$1,078.55	$841.53	$946.72
60	$1,124.54	$877.42	$987.09
61	$1,164.32	$908.45	$1,022.01
62	$1,190.42	$928.82	$1,044.92
63	$1,223.15	$954.36	$1,073.66
64+	$1,243.04	$969.88	$1,091.11

Oscar Health Plan of Pennsylvania, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010021	Bronze Classic- $0 PCP	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010002	Bronze Classic- PCP Saver	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010024	Bronze Classic- $4700 Ded	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010023	Bronze Classic- $3000 Ded	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010005	Bronze Elite- PCP Saver	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010012	Bronze Elite- Specialist Saver	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010014	Bronze Simple- HSA	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010011	Secure	HMO	Catastrophic	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010013	Gold Classic	HMO	Gold	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010008	Silver Simple- Specialist Saver	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010006	Silver Classic	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010025	Silver Simple- PCP Saver	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010029	Silver Simple- HSA	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010030	Silver Elite- $0 Ded	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010035	Gold Elite- $0 Ded	HMO	Gold	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010036	Gold Elite	HMO	Gold	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010045	Silver Simple- For Diabetes	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010050	Bronze Classic- Standard	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010051	Bronze Simple- Standard	HMO	Bronze	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010052	Silver Classic- Standard	HMO	Silver	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,
98517PA0010053	Gold Classic- Standard	HMO	Gold	On/Off	Oscar HMO	3, 6, 7, 8	Bucks, Chester, Delaware, Lehigh,

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3													RATING AREA 4			
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	59	0	58	258	0	365	0	0	0	0	0	15	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
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off													$239.78		$239.78	$239.78		$239.78						$239.78				
98517PA0010021	Bronze Classic- $0 PCP	HMO	Bronze	On/Off													$258.25		$258.25	$258.25		$258.25						$258.25				
98517PA0010002	Bronze Classic- PCP Saver	HMO	Bronze	On/Off													$246.71		$246.71	$246.71		$246.71						$246.71				
98517PA0010024	Bronze Classic- $4700 Ded	HMO	Bronze	On/Off													$263.55		$263.55	$263.55		$263.55						$263.55				
98517PA0010023	Bronze Classic- $3000 Ded	HMO	Bronze	On/Off													$292.62		$292.62	$292.62		$292.62						$292.62				
98517PA0010005	Bronze Elite- PCP Saver	HMO	Bronze	On/Off													$296.96		$296.96	$296.96		$296.96						$296.96				
98517PA0010012	Bronze Elite- Specialist Saver	HMO	Bronze	On/Off													$295.70		$295.70	$295.70		$295.70						$295.70				
98517PA0010014	Bronze Simple- HSA	HMO	Bronze	On/Off													$252.31		$252.31	$252.31		$252.31						$252.31				
98517PA0010011	Secure	HMO	Catastrophic	On/Off													$190.82		$190.82	$190.82		$190.82						$190.82				
98517PA0010013	Gold Classic	HMO	Gold	On/Off													$318.42		$318.42	$318.42		$318.42						$318.42				
98517PA0010008	Silver Simple- Specialist Saver	HMO	Silver	On/Off													$344.67		$344.67	$344.67		$344.67						$344.67				
98517PA0010006	Silver Classic	HMO	Silver	On/Off													$353.75		$353.75	$353.75		$353.75						$353.75				
98517PA0010025	Silver Simple- PCP Saver	HMO	Silver	On/Off													$336.40		$336.40	$336.40		$336.40						$336.40				
98517PA0010029	Silver Simple- HSA	HMO	Silver	On/Off													$338.36		$338.36	$338.36		$338.36						$338.36				
98517PA0010030	Silver Elite- $0 Ded	HMO	Silver	On/Off													$357.29		$357.29	$357.29		$357.29						$357.29				
98517PA0010035	Gold Elite- $0 Ded	HMO	Gold	On/Off													$360.25		$360.25	$360.25		$360.25						$360.25				
98517PA0010036	Gold Elite	HMO	Gold	On/Off													$331.61		$331.61	$331.61		$331.61						$331.61				
98517PA0010045	Silver Simple- For Diabetes	HMO	Silver	On/Off													$347.62		$347.62	$347.62		$347.62						$347.62				
98517PA0010050	Bronze Classic- Standard	HMO	Bronze	On/Off													$256.20		$256.20	$256.20		$256.20						$256.20				
98517PA0010051	Bronze Simple- Standard	HMO	Bronze	On/Off													$227.17		$227.17	$227.17		$227.17						$227.17				
98517PA0010052	Silver Classic- Standard	HMO	Silver	On/Off													$336.93		$336.93	$336.93		$336.93						$336.93				
98517PA0010053	Gold Classic- Standard	HMO	Gold	On/Off													$295.75		$295.75	$295.75		$295.75						$295.75				

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3													RATING AREA 4			
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	59	0	58	258	0	365	0	0	0	0	0	15	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

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3													RATING AREA 4			
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	59	0	58	258	0	365	0	0	0	0	0	15	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

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

02-01-2022 Number of Covered Lives by Rating County

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange

RATING AREA 1

Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
0	0	0	0	0	0	0	0

RATING AREA 2

Elk	Cameron	Potter
0	0	0

RATING AREA 3

Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
0	59	0	58	258	0	365	0	0	0	0	0	15

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler
0	0	0	0

Company Name **Oscar Health Plan of Pennsylvania, Inc.**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	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
											RATING AREA 5							RATING AREA 6										RATING AREA 7		
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	429	0	0	413	0	0	0	0	0	0	227
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off																$287.50			$287.50							$261.66
98517PA0010021	Bronze Classic- $0 PCP	HMO	Bronze	On/Off																$309.65			$309.65							$281.83
98517PA0010002	Bronze Classic- PCP Saver	HMO	Bronze	On/Off																$295.81			$295.81							$269.23
98517PA0010024	Bronze Classic- $4700 Ded	HMO	Bronze	On/Off																$316.00			$316.00							$287.61
98517PA0010023	Bronze Classic- $3000 Ded	HMO	Bronze	On/Off																$350.86			$350.86							$319.33
98517PA0010005	Bronze Elite- PCP Saver	HMO	Bronze	On/Off																$356.06			$356.06							$324.06
98517PA0010012	Bronze Elite- Specialist Saver	HMO	Bronze	On/Off																$354.55			$354.55							$322.69
98517PA0010014	Bronze Simple- HSA	HMO	Bronze	On/Off																$302.53			$302.53							$275.34
98517PA0010011	Secure	HMO	Catastrophic	On/Off																$228.80			$228.80							$208.24
98517PA0010013	Gold Classic	HMO	Gold	On/Off																$381.80			$381.80							$347.49
98517PA0010008	Silver Simple- Specialist Saver	HMO	Silver	On/Off																$413.27			$413.27							$376.14
98517PA0010006	Silver Classic	HMO	Silver	On/Off																$424.15			$424.15							$386.04
98517PA0010025	Silver Simple- PCP Saver	HMO	Silver	On/Off																$403.36			$403.36							$367.11
98517PA0010029	Silver Simple- HSA	HMO	Silver	On/Off																$405.70			$405.70							$369.25
98517PA0010030	Silver Elite- $0 Ded	HMO	Silver	On/Off																$428.40			$428.40							$389.91
98517PA0010035	Gold Elite- $0 Ded	HMO	Gold	On/Off																$431.95			$431.95							$393.13
98517PA0010036	Gold Elite	HMO	Gold	On/Off																$397.61			$397.61							$361.88
98517PA0010045	Silver Simple- For Diabetes	HMO	Silver	On/Off																$416.80			$416.80							$379.35
98517PA0010050	Bronze Classic- Standard	HMO	Bronze	On/Off																$307.19			$307.19							$279.58
98517PA0010051	Bronze Simple- Standard	HMO	Bronze	On/Off																$272.38			$272.38							$247.90
98517PA0010052	Silver Classic- Standard	HMO	Silver	On/Off																$403.99			$403.99							$367.69
98517PA0010053	Gold Classic- Standard	HMO	Gold	On/Off																$354.62			$354.62							$322.75

RATE PAGES

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

											RATING AREA 5							RATING AREA 6										RATING AREA 7		
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	429	0	0	413	0	0	0	0	0	0	227
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	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

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

											RATING AREA 5							RATING AREA 6										RATING AREA 7		
	02-01-2022 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	429	0	0	413	0	0	0	0	0	0	227
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	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

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

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange

02-01-2022 Number of Covered Lives by Rating County

	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
02-01-2022 Number of Covered Lives by Rating County	0	0	0	0	0	0

RATING AREA 5

	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
02-01-2022 Number of Covered Lives by Rating County	0	0	0	0	0	0	0

RATING AREA 6

	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
02-01-2022 Number of Covered Lives by Rating County	0	0	429	0	0	413	0	0	0	0

RATING AREA 7

	Adams	Berks	Lancaster
02-01-2022 Number of Covered Lives by Rating County	0	0	227

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

						RATING AREA 8					RATING AREA 9						
	02-01-2022 Number of Covered Lives by Rating County				0	361	394	401	353	1,135	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off		$262.11	$262.11	$262.11	$262.11	$262.11							
98517PA0010021	Bronze Classic- $0 PCP	HMO	Bronze	On/Off		$282.31	$282.31	$282.31	$282.31	$282.31							
98517PA0010002	Bronze Classic- PCP Saver	HMO	Bronze	On/Off		$269.69	$269.69	$269.69	$269.69	$269.69							
98517PA0010024	Bronze Classic- $4700 Ded	HMO	Bronze	On/Off		$288.10	$288.10	$288.10	$288.10	$288.10							
98517PA0010023	Bronze Classic- $3000 Ded	HMO	Bronze	On/Off		$319.88	$319.88	$319.88	$319.88	$319.88							
98517PA0010005	Bronze Elite- PCP Saver	HMO	Bronze	On/Off		$324.62	$324.62	$324.62	$324.62	$324.62							
98517PA0010012	Bronze Elite- Specialist Saver	HMO	Bronze	On/Off		$323.24	$323.24	$323.24	$323.24	$323.24							
98517PA0010014	Bronze Simple- HSA	HMO	Bronze	On/Off		$275.81	$275.81	$275.81	$275.81	$275.81							
98517PA0010011	Secure	HMO	Catastrophic	On/Off		$208.59	$208.59	$208.59	$208.59	$208.59							
98517PA0010013	Gold Classic	HMO	Gold	On/Off		$348.08	$348.08	$348.08	$348.08	$348.08							
98517PA0010008	Silver Simple- Specialist Saver	HMO	Silver	On/Off		$376.78	$376.78	$376.78	$376.78	$376.78							
98517PA0010006	Silver Classic	HMO	Silver	On/Off		$386.70	$386.70	$386.70	$386.70	$386.70							
98517PA0010025	Silver Simple- PCP Saver	HMO	Silver	On/Off		$367.74	$367.74	$367.74	$367.74	$367.74							
98517PA0010029	Silver Simple- HSA	HMO	Silver	On/Off		$369.88	$369.88	$369.88	$369.88	$369.88							
98517PA0010030	Silver Elite- $0 Ded	HMO	Silver	On/Off		$390.57	$390.57	$390.57	$390.57	$390.57							
98517PA0010035	Gold Elite- $0 Ded	HMO	Gold	On/Off		$393.81	$393.81	$393.81	$393.81	$393.81							
98517PA0010036	Gold Elite	HMO	Gold	On/Off		$362.50	$362.50	$362.50	$362.50	$362.50							
98517PA0010045	Silver Simple- For Diabetes	HMO	Silver	On/Off		$380.00	$380.00	$380.00	$380.00	$380.00							
98517PA0010050	Bronze Classic- Standard	HMO	Bronze	On/Off		$280.06	$280.06	$280.06	$280.06	$280.06							
98517PA0010051	Bronze Simple- Standard	HMO	Bronze	On/Off		$248.33	$248.33	$248.33	$248.33	$248.33							
98517PA0010052	Silver Classic- Standard	HMO	Silver	On/Off		$368.32	$368.32	$368.32	$368.32	$368.32							
98517PA0010053	Gold Classic- Standard	HMO	Gold	On/Off		$323.30	$323.30	$323.30	$323.30	$323.30							

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

						RATING AREA 8					RATING AREA 9						
	02-01-2022 Number of Covered Lives by Rating County				0	361	394	401	353	1,135	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

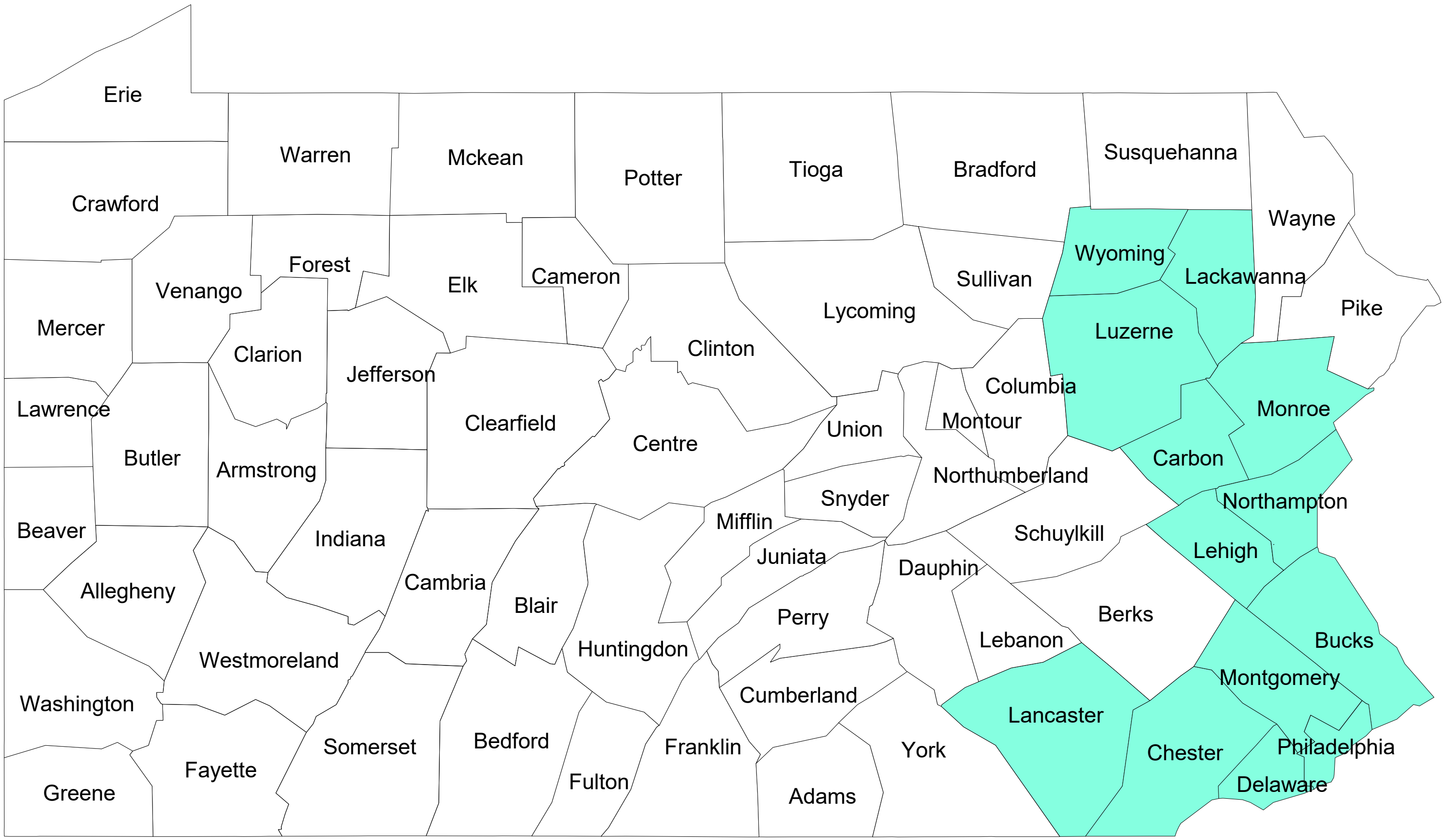
Company Name Oscar Health Plan of Pennsylvania, Inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

						RATING AREA 8					RATING AREA 9						
	02-01-2022 Number of Covered Lives by Rating County				0	361	394	401	353	1,135	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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

						RATING AREA 8					RATING AREA 9						
	02-01-2022 Number of Covered Lives by Rating County				0	361	394	401	353	1,135	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

Issuer: Oscar Health Plan of Philadelphia, Inc.
Market: Individual



Key:
: On-exchange service area
: Off-exchange service area

Unified Rate Review v5.3

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: Oscar Health Plan of Pennsylvania, Inc. State: PA
HIOS Issuer ID: 98517 Market: Individual
Effective Date of Rate Change(s): 1/1/23

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/21 to 12/31/21

	Total	PMPM
Allowed Claims	$20,455,514.26	$402.45
Reinsurance	$770,711.68	$15.16
Incurred Claims in Experience Period	$16,490,799.76	$324.44
Risk Adjustment	-$6,443,863.81	-$126.78
Experience Period Premium	$27,566,779.64	$542.35
Experience Period Member Months	50,828	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$127.82	1.027	1.005	1.027	1.005	$136.17
Outpatient Hospital	$117.27	1.035	1.010	1.035	1.010	$128.15
Professional	$95.11	1.008	1.010	1.008	1.010	$98.58
Other Medical	$9.53	1.008	1.010	1.008	1.010	$9.88
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$52.71	1.013	1.010	1.013	1.010	$55.18
Total	$402.44					**$427.95**

Morbidity Adjustment		1.021
Demographic Shift		1.012
Plan Design Changes		1.002
Other		0.996
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/23**	**$441.29**

Manual EHB Allowed Claims PMPM	$525.59
Applied Credibility %	77.33%

			Projected Period Totals
Projected Index Rate for	**1/1/23**	**$460.40**	$28,070,588.00
Reinsurance		$18.91	$1,152,942.70
Risk Adjustment Payment/Charge		-$194.22	-$11,841,593.40
Exchange User Fees		3.20%	$1,281,297.15
Market Adjusted Index Rate		**$656.73**	**$40,040,535.85**

Projected Member Months	**60,970**

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: Oscar Health Plan of Pennsylvania, Inc. State: PA
HIOS Issuer ID: 98517 Market: Individual
Effective Date of Rate Change(s): 1/1/23

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 + R.

Product/Plan Level Calculations

Field # **Section I: General Product and Plan Information**

Field #																																						
1.1	Product Name																			Oscar HMO																		
1.2	Product ID																			98517PA001																		
1.3	Plan Name		Bronze Classic- PCP	Bronze Classic	Bronze Elite- PCP	Silver Classic	Silver Simple-	Secure	Bronze Elite-	Gold Classic	Bronze Simple- HSA	Bronze Classic- 0	Bronze Classic	Bronze Classic	Silver Simple- PCP	Silver Simple- HSA	Silver Elite- 0 Ded	Gold Elite- 0 Ded	Gold Elite	Silver Simple- Por	Bronze Classic	Bronze Simple	Silver Classic	Gold Classic	Silver Classic Off-Ex	Silver Simple	Silver Classic- 0 Ded	Silver Classic- HSA	Silver Elite- 2000	Bronze Classic	Silver Elite	Silver Classic- Low	Silver Elite- 0 PCP	Bronze Classic	Bronze Elite	Bronze Elite- 1000	Bronze Elite- 100	Oscar Silver Classic	Oscar Silver Classic
1.4	Plan ID (Standard Component ID)		98517PA0010002	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010008	98517PA0010011	98517PA0010012	98517PA0010013	98517PA0010014	98517PA0010021	98517PA0010023	98517PA0010024	98517PA0010025	98517PA0010029	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010045	98517PA0010050	98517PA0010051	98517PA0010052	98517PA0010053	98517PA0010010	98517PA0010015	98517PA0010017	98517PA0010018	98517PA0010019	98517PA0010022	98517PA0010026	98517PA0010027	98517PA0010028	98517PA0010040	98517PA0010041	98517PA0010042	98517PA0010043	98517PA0010009	98517PA0010016
1.5	Metal		Bronze	Bronze	Bronze	Silver	Silver	Catastrophic	Bronze	Gold	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Gold	Gold	Silver	Bronze	Bronze	Silver	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Silver
1.6	AV Metal Value		0.627	0.616	0.649	0.701	0.701	0.580	0.647	0.781	0.636	0.636	0.646	0.644	0.701	0.718	0.708	0.784	0.812	0.701	0.642	0.599	0.701	0.780	0.700	0.700	0.700	0.700	0.700	0.600	0.700	0.700	0.700	0.600	0.600	0.600	0.600	0.700	0.700
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	Renewing	Renewing	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates		1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23	1/1/23
1.11	Cumulative Rate Change % (over 12 mos prior)		6.79%	5.33%	10.71%	6.66%	8.93%	5.09%	11.04%	10.52%	5.27%	7.81%	11.31%	9.86%	9.01%	5.45%	7.84%	0.00%	0.00%	10.69%	0.00%	0.00%	0.00%	0.00%	8.49%	11.54%	11.19%	10.99%	8.61%	10.41%	12.41%	11.32%	11.21%	12.00%	11.04%	11.90%	12.59%	0.00%	0.00%
1.12	Product Rate Increase %																			8.43%																		
1.13	Submission Level Rate Increase %																			8.43%																		

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Field #		Total																																			
	2.1	Plan ID (Standard Component ID)	Total	98517PA0010002	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010008	98517PA0010011	98517PA0010012	98517PA0010013	98517PA0010014	98517PA0010021	98517PA0010023	98517PA0010024	98517PA0010025	98517PA0010029	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010045	98517PA0010050	98517PA0010051	98517PA0010052	98517PA0010053	98517PA0010010	98517PA0010015	98517PA0010017	98517PA0010018	98517PA0010019	98517PA0010022	98517PA0010026	98517PA0010027	98517PA0010028	98517PA0010040	98517PA0010041	98517PA0010042	98517PA0010043	98517PA0010009	98517PA0010016
$20,455,514	2.2	Allowed Claims	$20,455,513	$700,855	$2,754,466	$4,178,879	$815,640	$2,982,498	$213,560	$0	$5,474,051	$297,527	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$13,222	$0	$88,848	$6,405	$119,267	$0	$0	$0	$0	$0	$0	$0	$0	$1,977,027	$833,279
$770,712	2.3	Reinsurance	$770,712	$24,166	$169,335	$80,530	$18,638	$149,818	$0	$0	$239,898	$2,951	$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	$61,376	$24,000
	2.4	Member Cost Sharing	$3,194,004	$224,001	$722,768	$815,700	$87,502	$225,548	$91,202	$0	$644,459	$112,980	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,217	$0	$10,404	$2,305	$20,979	$0	$0	$0	$0	$0	$0	$0	$0	$202,357	$27,582
	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	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$16,490,800	2.6	Incurred Claims	$16,490,797	$452,688	$1,862,363	$3,282,649	$709,500	$2,607,132	$122,358	$0	$4,589,694	$181,591	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$7,005	$0	$78,444	$4,100	$98,288	$0	$0	$0	$0	$0	$0	$0	$0	$1,713,289	$781,696
-$6,443,864	2.7	Risk Adjustment Transfer Amount	-$6,443,863	-$840,892	-$2,710,820	-$2,211,763	-$84,225	-$945,707	-$355,885	$0	$370,968	-$357,793	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	-$16,540	$0	-$36,956	-$11,504	$32,484	$0	$0	$0	$0	$0	$0	$0	$0	$125,881	$598,887
$27,566,780	2.8	Premium	$27,566,779	$1,594,791	$5,477,378	$6,606,227	$1,164,813	$3,936,263	$525,718	$0	$3,879,953	$718,465	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$22,724	$0	$145,031	$35,208	$65,917	$0	$0	$0	$0	$0	$0	$0	$0	$2,950,234	$444,057
50,828	2.9	Experience Period Member Months	50,828	3,529	11,492	12,252	1,948	6,250	2,176	0	6,052	1,605	0	0	0	0	0	0	0	0	0	0	0	0	0	56	0	192	71	169	0	0	0	0	0	0	0	0	4,342	694
	2.10	Current Enrollment	4,340	289	824	749	301	193	135	152	528	108	410	75	100	82	29	93	0	0	12	0	0	0	0	3	29	27	4	5	48	12	5	26	25	11	12	53	0	0
	2.11	Current Premium PMPM	$500.81	$435.37	$429.84	$542.86	$586.33	$607.01	$206.77	$524.66	$569.18	$415.18	$448.79	$545.57	$457.13	$659.35	$578.80	$526.95	$0.00	$0.00	$718.63	$0.00	$0.00	$0.00	$0.00	$457.85	$550.66	$647.43	$435.65	$401.21	$491.52	$539.40	$584.91	$577.91	$421.71	$507.19	$682.74	$570.50	$0.00	$0.00
	2.12	Loss Ratio	78.07%	60.05%	67.32%	74.70%	65.66%	87.18%	72.05%	#DIV/0!	107.97%	50.35%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	113.28%	#DIV/0!	72.58%	17.30%	99.89%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	55.70%	74.95%
		Per Member Per Month																																						
	2.13	Allowed Claims	$402.45	$198.60	$239.69	$341.08	$418.71	$477.20	$98.14	#DIV/0!	$904.50	$185.37	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$236.11	#DIV/0!	$462.75	$90.21	$705.72	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$455.33	$1,200.69
	2.14	Reinsurance	$15.16	$6.85	$14.74	$6.57	$9.57	$23.97	$0.00	#DIV/0!	$39.64	$1.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$14.14	$34.58
	2.15	Member Cost Sharing	$62.84	$63.47	$62.89	$66.58	$44.92	$36.09	$41.91	#DIV/0!	$106.49	$70.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$111.02	#DIV/0!	$54.19	$32.46	$124.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$46.60	$39.74
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00
	2.17	Incurred Claims	$324.44	$128.28	$162.06	$267.93	$364.22	$417.14	$56.23	#DIV/0!	$758.38	$113.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$125.09	#DIV/0!	$408.56	$57.75	$581.59	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$394.59	$1,126.36
	2.18	Risk Adjustment Transfer Amount	-$126.78	-$238.28	-$235.89	-$180.52	-$43.24	-$151.31	-$163.55	#DIV/0!	$61.30	-$222.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$295.36	#DIV/0!	-$192.48	-$162.03	$192.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$28.99	$862.95
	2.19	Premium	$542.35	$451.91	$476.63	$539.20	$597.95	$629.80	$241.60	#DIV/0!	$641.10	$447.64	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$405.79	#DIV/0!	$755.37	$495.89	$390.04	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$679.46	$639.85

Section III: Plan Adjustment Factors

Field #																																						
3.1	Plan ID (Standard Component ID)		98517PA0010002	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010008	98517PA0010011	98517PA0010012	98517PA0010013	98517PA0010014	98517PA0010021	98517PA0010023	98517PA0010024	98517PA0010025	98517PA0010029	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010045	98517PA0010050	98517PA0010051	98517PA0010052	98517PA0010053	98517PA0010010	98517PA0010015	98517PA0010017	98517PA0010018	98517PA0010019	98517PA0010022	98517PA0010026	98517PA0010027	98517PA0010028	98517PA0010040	98517PA0010041	98517PA0010042	98517PA0010043	98517PA0010009	98517PA0010016
3.2	Market Adjusted Index Rate																				$656.73																		
3.3	AV and Cost Sharing Design of Plan		0.6530	0.6340	0.7922	0.9485	0.9242	0.5909	0.7889	0.8512	0.6684	0.6849	0.7799	0.6996	0.9011	0.9063	0.9590	0.9669	0.8883	0.9321	0.6794	0.5989	0.9025	0.7890	0.7560	0.9537	1.0254	0.7300	0.8469	0.7582	1.0123	0.9703	1.0196	0.7635	0.7877	0.7888	0.7912	0.9794	1.0067
3.4	Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Administrative Costs																																						
3.6	Administrative Expense		8.21%	8.30%	7.47%	7.01%	7.01%	9.46%	7.47%	7.29%	8.12%	8.02%	7.57%	7.93%	7.10%	7.10%	6.92%	6.92%	7.10%	7.01%	8.02%	8.57%	7.10%	7.47%	7.67%	6.97%	6.79%	7.78%	7.31%	7.66%	6.82%	6.93%	6.80%	7.63%	7.53%	7.53%	7.52%	6.90%	6.83%
3.7	Taxes and Fees		0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
3.8	Profit & Risk Load		0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	0.8430	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$468.99	$455.79	$564.39	$672.39	$655.17	$362.72	$562.04	$605.25	$479.58	$490.88	$556.23	$500.92	$639.41	$643.10	$679.18	$684.77	$630.33	$660.77	$486.94	$431.83	$640.40	$562.11	$539.77	$675.79	$725.18	$521.83	$602.32	$541.29	$716.15	$687.25	$721.16	$544.89	$561.55	$562.34	$563.99	$693.47	$712.27
3.11	Age Calibration Factor	0.5826																			0.5826																		
3.12	Geographic Calibration Factor	0.9980																			0.9980																		
3.13	Tobacco Calibration Factor	0.9931																			0.9931																		
3.14	**Calibrated Plan Adjusted Index Rate**		$270.80	$263.18	$325.89	$388.25	$378.31	$209.44	$324.54	$349.48	$276.92	$283.44	$321.18	$289.24	$369.21	$371.34	$392.17	$395.40	$363.97	$381.54	$281.17	$249.35	$369.78	$324.58	$311.68	$390.21	$418.74	$301.32	$347.79	$312.55	$413.52	$396.84	$416.41	$314.63	$324.25	$324.71	$325.66	$400.43	$411.28

Section IV: Projected Plan Level Information

Field #		Total																																				
4.1	Plan ID (Standard Component ID)	Total	98517PA0010002	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010008	98517PA0010011	98517PA0010012	98517PA0010013	98517PA0010014	98517PA0010021	98517PA0010023	98517PA0010024	98517PA0010025	98517PA0010029	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010045	98517PA0010050	98517PA0010051	98517PA0010052	98517PA0010053	98517PA0010010	98517PA0010015	98517PA0010017	98517PA0010018	98517PA0010019	98517PA0010022	98517PA0010026	98517PA0010027	98517PA0010028	98517PA0010040	98517PA0010041	98517PA0010042	98517PA0010043	98517PA0010009	98517PA0010016
4.2	Allowed Claims	$28,060,998	$1,518,779	$4,373,651	$4,745,120	$3,825,816	$2,268,954	$622,865	$737,027	$3,149,263	$570,685	$2,027,299	$393,926	$856,874	$694,393	$241,473	$866,600	$70,424	$68,215	$102,687	$313,672	$306,113	$241,583	$65,579	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.3	Reinsurance	$898,818	$50,904	$147,449	$151,282	$114,575	$68,624	$25,209	$23,528	$98,093	$19,032	$67,238	$12,619	$28,275	$21,199	$7,356	$25,843	$2,093	$2,093	$3,096	$10,423	$10,423	$7,371	$2,093	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$6,187,723	$481,099	$1,455,250	$1,003,366	$433,028	$288,982	$230,852	$157,552	$542,463	$173,513	$589,653	$86,676	$239,296	$98,024	$33,323	$92,894	$7,232	$10,164	$12,602	$92,596	$111,251	$33,895	$14,012	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
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	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$20,974,457	$986,776	$2,770,952	$3,590,472	$3,278,213	$1,911,348	$366,804	$555,947	$2,508,707	$378,140	$1,370,408	$294,631	$589,303	$575,170	$200,794	$747,863	$61,099	$55,958	$86,989	$210,653	$184,439	$200,317	$49,474	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.7	Risk Adjustment Transfer Amount	-$9,230,304	-$522,753	-$1,514,212	-$1,553,573	-$1,176,610	-$704,725	-$258,878	-$241,620	-$1,007,355	-$195,446	-$690,494	-$129,591	-$290,368	-$217,700	-$75,544	-$265,388	-$21,498	-$21,498	-$31,792	-$107,033	-$107,033	-$75,695	-$21,498	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8	Premium	$33,891,212	$1,619,412	$4,558,807	$5,791,804	$5,225,830	$3,049,796	$620,245	$897,019	$4,027,302	$619,132	$2,238,892	$476,136	$960,767	$919,473	$320,907	$1,190,595	$97,237	$89,507	$138,761	$344,263	$305,305	$320,202	$79,820	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.9	Projected Member Months	60,970	3,453	10,002	10,262	7,772	4,655	1,710	1,596	6,654	1,291	4,561	856	1,918	1,438	499	1,753	142	142	210	707	707	500	142	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.10	Loss Ratio	85.05%	89.98%	91.01%	84.72%	80.96%	81.50%	101.50%	84.83%	83.07%	89.25%	88.50%	85.02%	87.90%	81.96%	81.84%	80.83%	80.67%	82.28%	81.32%	88.80%	93.02%	81.93%	84.83%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month																																					
4.11	Allowed Claims	$460.24	$439.84	$437.28	$462.40	$492.26	$487.42	$364.25	$461.80	$473.29	$442.05	$444.49	$460.19	$446.75	$482.89	$483.91	$494.35	$495.94	$480.39	$488.99	$443.67	$432.97	$483.17	$461.82	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12	Reinsurance	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	$14.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	$101.49	$139.33	$145.50	$97.77	$55.72	$62.08	$135.00	$98.72	$81.52	$134.40	$129.28	$101.26	$124.76	$68.17	$66.78	$52.99	$50.93	$71.58	$60.01	$130.97	$157.36	$67.79	$98.68	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15	Incurred Claims	$344.01	$285.77	$277.04	$349.88	$421.80	$410.60	$214.51	$348.34	$377.02	$292.90	$300.46	$344.20	$307.25	$399.98	$402.39	$426.62	$430.27	$394.07	$414.23	$297.95	$260.88	$400.63	$348.41	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	-$151.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17	Premium	$555.87	$468.99	$455.79	$564.39	$672.39	$655.17	$362.72	$562.04	$605.25	$479.58	$490.88	$556.23	$500.92	$639.41	$643.10	$679.18	$684.77	$630.33	$660.77	$486.93	$431.83	$640.40	$562.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 3	0.9114
Rating Area 6	1.0928
Rating Area 7	0.9946
Rating Area 8	0.9963

2023 Rates Table Template v12.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	98517
Rate Effective Date*	1/1/2023
Rate Expiration Date*	12/31/2023
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	188.72	188.72
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	15	205.50	205.50
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	16	211.91	211.91
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	17	218.33	218.33
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	18	225.23	225.23
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	19	232.14	232.14
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	20	239.30	239.30
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	21	246.71	246.71
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	22	246.71	246.71
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	23	246.71	246.71
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	24	246.71	246.71
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	25	247.68	260.07
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	26	252.62	265.25
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	27	258.54	271.47
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	28	268.16	281.57
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	29	276.05	289.86
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	30	280.00	294.00
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	31	285.92	300.22
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	32	291.84	306.44
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	33	295.54	310.32
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	34	299.49	314.47
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	35	301.46	328.60
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	36	303.44	330.75
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	37	305.41	332.90
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	38	307.38	335.05
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	39	311.33	339.35
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	40	315.28	343.65
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	41	321.20	350.11
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	42	326.87	356.29
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	43	334.77	364.90
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	44	344.64	375.65
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	45	356.23	388.29
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	46	370.05	403.35
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	47	385.59	420.29
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	48	403.35	439.65
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	49	420.87	458.74
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	50	440.60	480.26
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	51	460.09	501.50
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	52	481.55	524.89
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	53	503.26	548.56
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	54	526.70	574.10
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	55	550.14	618.90
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	56	575.54	647.49
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	57	601.20	676.35
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	58	628.58	707.16
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	59	642.15	722.42
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	60	669.54	753.23
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	61	693.22	779.87
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	62	708.76	797.36
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	63	728.25	819.28
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	740.09	832.60
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	183.42	183.42
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	15	199.72	199.72
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	16	205.96	205.96
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	17	212.19	212.19
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	18	218.91	218.91
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	19	225.62	225.62
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	20	232.57	232.57
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	21	239.78	239.78
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	22	239.78	239.78
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	23	239.78	239.78
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	24	239.78	239.78
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	25	240.72	252.76
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	26	245.52	257.80
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	27	251.27	263.84
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	28	260.63	273.66
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	29	268.30	281.71
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	30	272.13	285.74
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	31	277.89	291.78
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	32	283.64	297.82
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	33	287.24	301.60
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	34	291.08	305.63
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	35	292.99	319.36
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	36	294.91	321.45
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	37	296.83	323.54
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	38	298.75	325.64
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	39	302.58	329.82
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	40	306.42	334.00
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	41	312.17	340.27
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	42	317.69	346.28
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	43	325.36	354.64
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	44	334.95	365.10
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	45	346.22	377.38
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	46	359.65	392.02
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	47	374.75	408.48
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	48	392.02	427.30
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	49	409.04	445.85
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	50	428.22	466.76
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	51	447.16	487.41
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	52	468.02	510.14
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	53	489.12	533.14
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	54	511.90	557.97
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	55	534.68	601.51
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	56	559.37	629.29
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	57	584.31	657.35
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	58	610.92	687.29
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	59	624.11	702.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	60	650.72	732.06
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	61	673.74	757.96
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	62	688.85	774.95
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	63	707.79	796.26
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	719.30	809.21
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	227.16	227.16
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	15	247.36	247.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	16	255.08	255.08
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	17	262.80	262.80
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	18	271.11	271.11
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	19	279.43	279.43
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	20	288.04	288.04
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	21	296.96	296.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	22	296.96	296.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	23	296.96	296.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	24	296.96	296.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	25	298.13	313.04
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	26	304.07	319.28
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	27	311.20	326.76
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	28	322.78	338.92
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	29	332.28	348.90
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	30	337.03	353.88
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	31	344.16	361.37
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	32	351.29	368.85
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	33	355.74	373.53
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	34	360.49	378.52
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	35	362.87	395.53
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	36	365.24	398.11
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	37	367.62	400.70
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	38	369.99	403.29
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	39	374.75	408.47
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	40	379.50	413.65
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	41	386.62	421.42
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	42	393.45	428.86
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	43	402.96	439.22
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	44	414.83	452.17
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	45	428.79	467.38
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	46	445.42	485.51
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	47	464.13	505.90
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	48	485.51	529.20
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	49	506.59	552.18
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	50	530.34	578.08
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	51	553.80	603.65
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	52	579.64	631.81
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	53	605.77	660.29
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	54	633.98	691.04
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	55	662.19	744.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	56	692.77	779.37
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	57	723.66	814.11
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	58	756.62	851.19
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	59	772.95	869.57
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	60	805.91	906.65
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	61	834.42	938.72
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	62	853.12	959.77
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	63	876.58	986.16
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	890.84	1002.19
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.61	270.61
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	294.66	294.66
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	303.86	303.86
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	313.06	313.06
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	322.96	322.96
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	332.87	332.87
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	343.12	343.12
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	353.75	353.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	353.75	353.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	353.75	353.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	353.75	353.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	355.15	372.91
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	362.23	380.34
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	370.71	389.25
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	384.51	403.74
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	395.83	415.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	401.49	421.56
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	409.98	430.48
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	418.47	439.39
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	423.77	444.96

98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	429.43	450.91
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	432.26	471.17
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	435.09	474.25
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	437.92	477.34
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	440.75	480.42
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	446.41	486.59
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	452.07	492.76
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	460.56	502.01
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	468.70	510.88
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	480.02	523.22
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	494.17	538.64
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	510.79	556.77
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	530.60	578.36
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	552.89	602.65
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	578.36	630.41
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	603.47	657.79
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	631.77	688.63
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	659.72	719.09
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	690.49	752.64
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	721.62	786.57
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	755.23	823.20
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	788.83	887.43
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	825.26	928.42
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	862.05	969.81
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	901.32	1013.98
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	920.77	1035.87
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	960.04	1080.04
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	994.00	1118.25
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1016.28	1143.32
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1044.23	1174.76
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1061.21	1193.86
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	263.67	263.67
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	15	287.10	287.10
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	16	296.07	296.07
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	17	305.03	305.03
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	18	314.68	314.68
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	19	324.33	324.33
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	20	334.32	334.32
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	21	344.67	344.67
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	22	344.67	344.67
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	23	344.67	344.67
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	24	344.67	344.67
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	25	346.04	363.34
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	26	352.93	370.58
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	27	361.21	379.27
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	28	374.65	393.38
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	29	385.68	404.96
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	30	391.19	410.75
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	31	399.46	419.44
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	32	407.74	428.12
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	33	412.91	433.55
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	34	418.42	439.34
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	35	421.18	459.08
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	36	423.93	462.09
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	37	426.69	465.09
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	38	429.45	468.10
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	39	434.96	474.11
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	40	440.48	480.12
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	41	448.75	489.14
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	42	456.68	497.78
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	43	467.71	509.80
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	44	481.49	524.83
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	45	497.69	542.48
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	46	516.99	563.52
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	47	538.71	587.19
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	48	563.52	614.24
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	49	587.99	640.91
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	50	615.57	670.97
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	51	642.80	700.65
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	52	672.78	733.33
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	53	703.11	766.39
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	54	735.85	802.08
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	55	768.60	864.67
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	56	804.10	904.61
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	57	839.94	944.94
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	58	878.20	987.97
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	59	897.16	1009.30
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	60	935.41	1052.34
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	61	968.50	1089.56
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	62	990.22	1113.99
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	63	1017.44	1144.62
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1033.99	1163.24
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	145.97	145.97
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	15	158.94	158.94
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	16	163.90	163.90
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	17	168.87	168.87
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	18	174.21	174.21
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	19	179.55	179.55
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	20	185.08	185.08
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	21	190.82	190.82
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	22	190.82	190.82
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	23	190.82	190.82
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	24	190.82	190.82
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	25	191.57	201.15
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	26	195.39	205.16
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	27	199.97	209.97
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	28	207.41	217.78
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	29	213.51	224.19
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	30	216.57	227.40
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	31	221.15	232.20
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	32	225.73	237.01
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	33	228.59	240.02
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	34	231.64	243.22
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	35	233.17	254.15
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	36	234.69	255.82
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	37	236.22	257.48
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	38	237.75	259.14
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	39	240.80	262.47
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	40	243.85	265.80
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	41	248.43	270.79
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	42	252.82	275.58

98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	43	258.93	282.23
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	44	266.56	290.55
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	45	275.53	300.33
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	46	286.21	311.97
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	47	298.23	325.08
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	48	311.97	340.05
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	49	325.52	354.82
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	50	340.78	371.45
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	51	355.86	387.89
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	52	372.46	405.98
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	53	389.25	424.28
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	54	407.38	444.04
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	55	425.50	478.69
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	56	445.16	500.80
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	57	465.00	523.13
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	58	486.18	546.95
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	59	496.68	558.76
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	60	517.85	582.59
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	61	536.17	603.19
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	62	548.19	616.72
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	63	563.27	633.68
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	572.43	643.98
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.20	226.20
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.31	246.31
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.00	254.00
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.69	261.69
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	18	269.96	269.96
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	19	278.24	278.24
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	20	286.82	286.82
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.70	295.70
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.70	295.70
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.70	295.70
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.70	295.70
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	25	296.87	311.72
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	26	302.79	317.93
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	27	309.88	325.38
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.41	337.49
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	29	330.88	347.42
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.61	352.39
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.70	359.84
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	32	349.80	367.29
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	33	354.24	371.95
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	34	358.97	376.92
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	35	361.33	393.85
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.70	396.43
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	37	366.06	399.01
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.43	401.59
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	39	373.16	406.74
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	40	377.89	411.90
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	41	384.99	419.64
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	42	391.79	427.05
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	43	401.25	437.36
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	44	413.08	450.26
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	45	426.98	465.40
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.53	483.45
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	47	462.16	503.76
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	48	483.45	526.96
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	49	504.45	549.85
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	50	528.10	575.63
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	51	551.46	601.09
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	52	577.19	629.13
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	53	603.21	657.49
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	54	631.30	688.11
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	55	659.39	741.81
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	56	689.84	776.07
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	57	720.59	810.67
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	58	753.42	847.59
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	59	769.68	865.89
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	60	802.50	902.81
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	61	830.89	934.75
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	62	849.52	955.70
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	63	872.88	981.98
98517PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	887.07	997.95
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	243.58	243.58
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	15	265.24	265.24
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	16	273.52	273.52
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	17	281.79	281.79
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	18	290.71	290.71
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	19	299.62	299.62
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	20	308.86	308.86
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	21	318.42	318.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	22	318.42	318.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	23	318.42	318.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	24	318.42	318.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	25	319.68	335.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	26	326.05	342.36
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	27	333.69	350.38
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	28	346.11	363.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	29	356.30	374.12
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	30	361.40	379.47
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	31	369.04	387.49
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	32	376.68	395.51
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	33	381.46	400.53
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	34	386.55	405.88
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	35	389.10	424.12

98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	36	391.65	426.89
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	37	394.19	429.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	38	396.74	432.45
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	39	401.83	438.00
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	40	406.93	443.55
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	41	414.57	451.88
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	42	421.89	459.87
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	43	432.08	470.97
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	44	444.82	484.85
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	45	459.79	501.17
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	46	477.62	520.60
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	47	497.68	542.47
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	48	520.60	567.46
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	49	543.21	592.10
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	50	568.68	619.86
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	51	593.84	647.28
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	52	621.54	677.48
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	53	649.56	708.02
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	54	679.81	740.99
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	55	710.06	798.81
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	56	742.85	835.71
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	57	775.97	872.96
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	58	811.31	912.73
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	59	828.82	932.43
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	60	864.17	972.19
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	61	894.74	1006.58
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	62	914.80	1029.14
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	63	939.95	1057.44
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	955.23	1074.64
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	193.01	193.01
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	15	210.17	210.17
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	16	216.73	216.73
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	17	223.29	223.29
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	18	230.35	230.35
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	19	237.41	237.41
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	20	244.73	244.73
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	21	252.31	252.31
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	22	252.31	252.31
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	23	252.31	252.31
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	24	252.31	252.31
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	25	253.31	265.98
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	26	258.36	271.27
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	27	264.41	277.63
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	28	274.25	287.96
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	29	282.32	296.44
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	30	286.36	300.68
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	31	292.42	307.04
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	32	298.47	313.40
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	33	302.26	317.37
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	34	306.29	321.61
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	35	308.31	336.06
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	36	310.33	338.26
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	37	312.35	340.46
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	38	314.37	342.66
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	39	318.40	347.06
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	40	322.44	351.46
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	41	328.50	358.06
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	42	334.30	364.39
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	43	342.37	373.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	44	352.46	384.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	45	364.32	397.11
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	46	378.45	412.51
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	47	394.35	429.84
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	48	412.51	449.64
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	49	430.42	469.16
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	50	450.61	491.16
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	51	470.54	512.89
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	52	492.49	536.82
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	53	514.69	561.02
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	54	538.66	587.14
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	55	562.63	632.96
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	56	588.62	662.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	57	614.86	691.71
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	58	642.86	723.22
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	59	656.74	738.83
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	60	684.74	770.34
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	61	708.96	797.59
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	62	724.86	815.47
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	63	744.79	837.89
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	756.90	851.51
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	197.55	197.55
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	15	215.12	215.12
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	16	221.83	221.83
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	17	228.54	228.54
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	18	235.77	235.77
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	19	243.01	243.01
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	20	250.49	250.49
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	21	258.25	258.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	22	258.25	258.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	23	258.25	258.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	24	258.25	258.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	25	259.27	272.24
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	26	264.44	277.66
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	27	270.64	284.17
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	28	280.71	294.74

98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	29	288.97	303.42
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	30	293.10	307.76
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	31	299.30	314.27
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	32	305.50	320.77
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	33	309.37	324.84
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	34	313.51	329.18
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	35	315.57	343.97
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	36	317.64	346.22
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	37	319.70	348.48
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	38	321.77	350.73
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	39	325.90	355.23
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	40	330.03	359.74
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	41	336.23	366.49
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	42	342.17	372.97
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	43	350.43	381.97
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	44	360.76	393.23
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	45	372.90	406.46
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	46	387.36	422.22
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	47	403.63	439.96
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	48	422.22	460.23
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	49	440.56	480.21
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	50	461.22	502.73
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	51	481.62	524.97
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	52	504.09	549.46
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	53	526.81	574.23
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	54	551.35	600.97
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	55	575.88	647.86
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	56	602.48	677.79
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	57	629.33	708.00
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	58	658.00	740.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	59	672.20	756.23
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	60	700.87	788.48
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	61	725.66	816.37
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	62	741.93	834.67
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	63	762.33	857.62
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	774.72	871.57
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.85	223.85
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.74	243.74
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	16	251.35	251.35
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	17	258.96	258.96
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	18	267.15	267.15
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	19	275.34	275.34
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.83	283.83
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	21	292.62	292.62
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	22	292.62	292.62
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	23	292.62	292.62
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	24	292.62	292.62
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	25	293.78	308.47
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	26	299.63	314.61
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	27	306.65	321.99
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	28	318.07	333.97
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	29	327.43	343.80
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	30	332.11	348.72
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	31	339.13	356.09
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	32	346.16	363.46
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	33	350.55	368.07
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	34	355.23	372.99
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	35	357.57	389.75
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	36	359.91	392.30
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	37	362.25	394.85
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	38	364.59	397.40
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	39	369.27	402.51
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	40	373.95	407.61
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	41	380.98	415.26
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	42	387.71	422.60
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	43	397.07	432.81
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	44	408.77	445.56
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	45	422.53	460.55
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	46	438.91	478.42
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	47	457.35	498.51
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	48	478.42	521.47
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	49	499.19	544.12
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	50	522.60	569.63
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	51	545.72	594.83
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	52	571.17	622.58
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	53	596.92	650.64
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	54	624.72	680.94
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	55	652.52	734.08
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	56	682.66	767.99
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	57	713.09	802.22
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	58	745.57	838.76
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	59	761.66	856.87
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	60	794.14	893.41
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	61	822.23	925.01
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	62	840.67	945.75
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	63	863.78	971.75
98517PA0010023	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	877.83	987.55
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	201.61	201.61
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	15	219.53	219.53
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	16	226.38	226.38
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.23	233.23
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	18	240.61	240.61
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	19	247.99	247.99
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	20	255.63	255.63
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	21	263.55	263.55

98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	22	263.55	263.55
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	23	263.55	263.55
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	24	263.55	263.55
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	25	264.59	277.82
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	26	269.86	283.36
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	27	276.19	290.00
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	28	286.47	300.79
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	29	294.90	309.64
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	30	299.12	314.07
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	31	305.44	320.71
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	32	311.77	327.35
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	33	315.72	331.51
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	34	319.94	335.93
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	35	322.04	351.03
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	36	324.15	353.33
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	37	326.26	355.62
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	38	328.37	357.92
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	39	332.59	362.52
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	40	336.80	367.11
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	41	343.13	374.01
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	42	349.19	380.62
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	43	357.62	389.81
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	44	368.16	401.30
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	45	380.55	414.80
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	46	395.31	430.89
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	47	411.91	448.98
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	48	430.89	469.67
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	49	449.60	490.06
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	50	470.68	513.04
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	51	491.50	535.73
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	52	514.43	560.73
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	53	537.62	586.00
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	54	562.66	613.29
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	55	587.69	661.15
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	56	614.84	691.69
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	57	642.24	722.52
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	58	671.50	755.43
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	59	685.99	771.74
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	60	715.24	804.65
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	61	740.54	833.11
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	62	757.15	851.79
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	63	777.97	875.21
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	790.62	889.44
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	257.34	257.34
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	280.22	280.22
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	288.96	288.96
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	297.71	297.71
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	307.13	307.13
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	316.55	316.55
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	326.30	326.30
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	336.40	336.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	336.40	336.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	336.40	336.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	336.40	336.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	337.74	354.63
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	344.47	361.69
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	352.54	370.17
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	365.66	383.94
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	376.42	395.24
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	381.81	400.90
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	389.88	409.37
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	397.95	417.85
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	403.00	423.15
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	408.38	428.80
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	411.07	448.07
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	413.76	451.00
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	416.45	453.94
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	419.15	456.87
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	424.53	462.74
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	429.91	468.60
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	437.98	477.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	445.72	485.84
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	456.49	497.57
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	469.94	512.24
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	485.75	529.47
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	504.59	550.00
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	525.78	573.10
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	550.00	599.50
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	573.89	625.54
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	600.80	654.87
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	627.37	683.84
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	656.64	715.74
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	686.24	748.00
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	718.20	782.84
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	750.16	843.93
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	784.80	882.91
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	819.79	922.26
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	857.13	964.27
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	875.63	985.08
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	912.97	1027.09
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	945.26	1063.42
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	966.46	1087.26
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	993.03	1117.16
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1009.18	1135.33
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	258.84	258.84

98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	15	281.85	281.85
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	16	290.64	290.64
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	17	299.44	299.44
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	18	308.91	308.91
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	19	318.39	318.39
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	20	328.20	328.20
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	21	338.36	338.36
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	22	338.36	338.36
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	23	338.36	338.36
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	24	338.36	338.36
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	25	339.70	356.69
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	26	346.47	363.79
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	27	354.59	372.32
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	28	367.79	386.18
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	29	378.61	397.55
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	30	384.03	403.23
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	31	392.15	411.76
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	32	400.27	420.28
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	33	405.34	425.61
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	34	410.76	431.30
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	35	413.46	450.68
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	36	416.17	453.63
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	37	418.88	456.58
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	38	421.59	459.53
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	39	427.00	465.43
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	40	432.41	471.33
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	41	440.53	480.18
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	42	448.32	488.66
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	43	459.14	500.47
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	44	472.68	515.22
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	45	488.58	532.55
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	46	507.53	553.20
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	47	528.84	576.44
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	48	553.20	602.99
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	49	577.23	629.18
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	50	604.29	658.68
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	51	631.02	687.82
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	52	660.46	719.90
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	53	690.24	752.36
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	54	722.38	787.39
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	55	754.52	848.84
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	56	789.37	888.04
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	57	824.56	927.63
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	58	862.12	969.88
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	59	880.73	990.82
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	60	918.28	1033.07
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	61	950.77	1069.61
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	62	972.08	1093.59
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	63	998.81	1123.66
98517PA0010029	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1015.05	1141.93
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	273.32	273.32
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	15	297.62	297.62
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	16	306.91	306.91
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	17	316.19	316.19
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	18	326.20	326.20
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	19	336.20	336.20
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	20	346.56	346.56
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	21	357.29	357.29
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	22	357.29	357.29
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	23	357.29	357.29
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	24	357.29	357.29
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	25	358.71	376.65
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	26	365.86	384.15
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	27	374.43	393.15
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	28	388.37	407.78
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	29	399.80	419.79
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	30	405.52	425.79
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	31	414.09	434.79
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	32	422.67	443.80
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	33	428.02	449.43
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	34	433.74	455.43
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	35	436.60	475.89
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	36	439.46	479.01
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	37	442.32	482.12
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	38	445.17	485.24
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	39	450.89	491.47
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	40	456.61	497.70
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	41	465.18	507.05
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	42	473.40	516.01
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	43	484.83	528.47
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	44	499.12	544.04
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	45	515.92	562.35
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	46	535.92	584.16
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	47	558.43	608.69
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	48	584.16	636.73
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	49	609.52	664.38
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	50	638.11	695.54
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	51	666.33	726.30
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	52	697.42	760.18
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	53	728.86	794.45
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	54	762.80	831.45
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	55	796.74	896.33
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	56	833.54	937.73
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	57	870.70	979.53
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	58	910.36	1024.15

98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	59	930.01	1046.26
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	60	969.66	1090.87
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	61	1003.96	1129.46
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	62	1026.47	1154.78
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	63	1054.70	1186.54
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1071.85	1205.83
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	275.58	275.58
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	300.08	300.08
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	309.45	309.45
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	318.81	318.81
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	328.90	328.90
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	338.99	338.99
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	349.43	349.43
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	360.25	360.25
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	360.25	360.25
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	360.25	360.25
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	360.25	360.25
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	361.68	379.76
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	368.88	387.33
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	377.53	396.41
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	391.58	411.16
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	403.11	423.26
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	408.87	429.32
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	417.52	438.39
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	426.16	447.47
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	431.57	453.14
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	437.33	459.20
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	440.21	479.83
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	443.09	482.97
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	445.98	486.11
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	448.86	489.26
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	454.62	495.54
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	460.39	501.82
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	469.03	511.24
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	477.32	520.28
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	488.84	532.84
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	503.25	548.55
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	520.19	567.00
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	540.36	588.99
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	563.05	613.73
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	588.99	642.00
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	614.57	669.88
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	643.39	701.29
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	671.85	732.31
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	703.19	766.47
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	734.89	801.03
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	769.11	838.33
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	803.33	903.75
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	840.44	945.49
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	877.90	987.64
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	917.89	1032.63
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	937.70	1054.92
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	977.69	1099.90
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1012.27	1138.81
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1034.97	1164.34
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1063.43	1196.35
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1080.72	1215.81
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	253.68	253.68
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	15	276.23	276.23
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	16	284.85	284.85
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	17	293.47	293.47
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	18	302.75	302.75
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	19	312.04	312.04
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	20	321.65	321.65
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	21	331.61	331.61
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	22	331.61	331.61
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	23	331.61	331.61
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	24	331.61	331.61
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	25	332.93	349.58
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	26	339.56	356.54
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	27	347.52	364.90
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	28	360.45	378.47
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	29	371.06	389.62
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	30	376.37	395.19
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	31	384.33	403.54
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	32	392.29	411.90
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	33	397.26	417.12
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	34	402.57	422.69
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	35	405.22	441.69
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	36	407.87	444.58
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	37	410.52	447.47
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	38	413.18	450.36
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	39	418.48	456.15
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	40	423.79	461.93
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	41	431.75	470.60
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	42	439.37	478.92
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	43	449.98	490.48
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	44	463.25	504.94
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	45	478.83	521.93
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	46	497.40	542.17
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	47	518.30	564.94
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	48	542.17	590.97
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	49	565.71	616.63
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	50	592.24	645.54
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	51	618.44	674.10

98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	52	647.29	705.54
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	53	676.47	737.35
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	54	707.97	771.69
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	55	739.47	831.91
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	56	773.63	870.33
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	57	808.12	909.13
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	58	844.92	950.54
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	59	863.16	971.06
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	60	899.97	1012.47
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	61	931.80	1048.28
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	62	952.69	1071.78
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	63	978.89	1101.25
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	994.81	1119.16
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	265.92	265.92
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	289.56	289.56
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	16	298.60	298.60
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	17	307.63	307.63
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	18	317.37	317.37
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.10	327.10
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	20	337.18	337.18
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	21	347.62	347.62
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	22	347.62	347.62
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	23	347.62	347.62
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	24	347.62	347.62
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.00	366.45
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	26	355.95	373.75
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	27	364.29	382.51
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	28	377.85	396.74
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	29	388.97	408.42
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	30	394.53	414.26
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	31	402.88	423.02
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	32	411.22	431.78
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	33	416.43	437.26
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	34	422.00	443.10
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	35	424.78	463.01
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	36	427.56	466.04
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	37	430.34	469.07
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	38	433.12	472.10
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	39	438.68	478.16
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	40	444.24	484.22
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	41	452.59	493.32
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	42	460.58	502.03
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	43	471.70	514.16
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	44	485.61	529.31
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	45	501.95	547.12
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	46	521.41	568.34
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	47	543.31	592.21
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	48	568.34	619.49
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	49	593.02	646.39
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	50	620.83	676.70
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	51	648.29	706.63
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	52	678.53	739.60
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	53	709.12	772.94
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	54	742.14	808.94
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	55	775.17	872.06
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	56	810.97	912.34
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	57	847.12	953.01
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	58	885.70	996.42
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	59	904.82	1017.93
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	60	943.41	1061.33
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	61	976.78	1098.88
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	62	998.68	1123.51
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	63	1026.14	1154.41
98517PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1042.82	1173.18
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	195.98	195.98
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	15	213.40	213.40
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	16	220.06	220.06
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	17	226.73	226.73
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	18	233.90	233.90
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	19	241.07	241.07
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	20	248.50	248.50
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	21	256.20	256.20
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	22	256.20	256.20
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	23	256.20	256.20
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	24	256.20	256.20
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	25	257.21	270.07
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	26	262.34	275.45
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	27	268.48	281.91
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	28	278.48	292.40
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	29	286.67	301.01
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	30	290.77	305.31
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	31	296.92	311.77
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	32	303.07	318.22
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	33	306.91	322.26
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	34	311.01	326.56
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	35	313.06	341.24
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	36	315.11	343.47
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	37	317.16	345.70
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	38	319.21	347.94
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	39	323.31	352.41
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	40	327.41	356.87
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	41	333.56	363.58
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	42	339.45	370.00
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	43	347.65	378.93
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	44	357.89	390.10

98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	45	369.93	403.23
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	46	384.28	418.87
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	47	400.42	436.46
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	48	418.87	456.56
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	49	437.05	476.39
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	50	457.55	498.73
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	51	477.79	520.79
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	52	500.08	545.08
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	53	522.62	569.66
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	54	546.96	596.19
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	55	571.30	642.71
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	56	597.68	672.39
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	57	624.33	702.37
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	58	652.76	734.36
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	59	666.85	750.21
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	60	695.29	782.20
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	61	719.88	809.87
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	62	736.02	828.03
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	63	756.26	850.80
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	768.56	864.63
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	173.78	173.78
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	15	189.22	189.22
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	16	195.13	195.13
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	17	201.03	201.03
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	18	207.39	207.39
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	19	213.76	213.76
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	20	220.34	220.34
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	21	227.17	227.17
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	22	227.17	227.17
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	23	227.17	227.17
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	24	227.17	227.17
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	25	228.07	239.47
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	26	232.61	244.24
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	27	238.06	249.96
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	28	246.92	259.27
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	29	254.19	266.90
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	30	257.82	270.71
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	31	263.28	276.44
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	32	268.73	282.16
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	33	272.13	285.74
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	34	275.77	289.56
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	35	277.59	302.57
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	36	279.40	304.55
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	37	281.22	306.53
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	38	283.04	308.51
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	39	286.67	312.47
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	40	290.31	316.43
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	41	295.76	322.38
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	42	300.98	328.07
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	43	308.25	336.00
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	44	317.34	345.90
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	45	328.02	357.54
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	46	340.74	371.40
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	47	355.05	387.00
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	48	371.40	404.83
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	49	387.53	422.41
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	50	405.70	442.22
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	51	423.65	461.78
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	52	443.41	483.32
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	53	463.40	505.11
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	54	484.98	528.63
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	55	506.56	569.88
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	56	529.96	596.20
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	57	553.58	622.78
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	58	578.80	651.15
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	59	591.29	665.20
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	60	616.51	693.57
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	61	638.31	718.10
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	62	652.62	734.20
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	63	670.57	754.39
98517PA0010051	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	681.47	766.66
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	257.75	257.75
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	15	280.66	280.66
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	16	289.42	289.42
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	17	298.18	298.18
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	18	307.61	307.61
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	19	317.04	317.04
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	20	326.82	326.82
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	21	336.93	336.93
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	22	336.93	336.93
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	23	336.93	336.93
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	24	336.93	336.93
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	25	338.27	355.18
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	26	345.01	362.26
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	27	353.10	370.75
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	28	366.24	384.55
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	29	377.02	395.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	30	382.41	401.53
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	31	390.49	410.02
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	32	398.58	418.51
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	33	403.63	423.82
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	34	409.02	429.48
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	35	411.72	448.78
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	36	414.42	451.71
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	37	417.11	454.65

98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	38	419.81	457.59
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	39	425.20	463.46
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	40	430.59	469.34
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	41	438.67	478.15
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	42	446.42	486.60
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	43	457.20	498.35
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	44	470.68	513.04
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	45	486.52	530.30
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	46	505.38	550.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	47	526.61	574.01
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	48	550.87	600.45
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	49	574.79	626.52
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	50	601.74	655.90
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	51	628.36	684.91
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	52	657.67	716.86
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	53	687.32	749.18
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	54	719.33	784.07
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	55	751.34	845.26
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	56	786.04	884.30
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	57	821.08	923.72
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	58	858.48	965.79
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	59	877.01	986.64
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	60	914.41	1028.71
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	61	946.75	1065.10
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	62	967.98	1088.98
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	63	994.60	1118.92
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1010.77	1137.12
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.24	226.24
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.35	246.35
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.04	254.04
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.73	261.73
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	18	270.01	270.01
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	19	278.29	278.29
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	20	286.87	286.87
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.75	295.75
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.75	295.75
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.75	295.75
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.75	295.75
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	25	296.93	311.77
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	26	302.84	317.98
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	27	309.94	325.44
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.47	337.55
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	29	330.94	347.48
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.67	352.45
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.77	359.90
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	32	349.86	367.36
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	33	354.30	372.02
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	34	359.03	376.98
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	35	361.40	393.92
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.76	396.50
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	37	366.13	399.08
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.50	401.66
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	39	373.23	406.82
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	40	377.96	411.98
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	41	385.06	419.71
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	42	391.86	427.13
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	43	401.32	437.44
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	44	413.15	450.34
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	45	427.05	465.49
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.61	483.54
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	47	462.25	503.85
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	48	483.54	527.06
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	49	504.54	549.95
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	50	528.20	575.74
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	51	551.56	601.20
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	52	577.29	629.25
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	53	603.32	657.61
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	54	631.41	688.24
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	55	659.51	741.95
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	56	689.97	776.22
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	57	720.73	810.82
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	58	753.55	847.75
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	59	769.82	866.05
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	60	802.65	902.98
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	61	831.04	934.92
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	62	849.67	955.88
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	63	873.03	982.16
98517PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	887.23	998.13
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	226.29	226.29
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	246.40	246.40
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	254.09	254.09
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	261.78	261.78
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	18	270.06	270.06
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	19	278.35	278.35
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	20	286.92	286.92
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	21	295.81	295.81
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	22	295.81	295.81
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	23	295.81	295.81
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	24	295.81	295.81
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	25	296.98	311.83
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	26	302.90	318.04
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	27	310.00	325.50
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	28	321.53	337.61
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	29	331.00	347.55
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	30	335.73	352.52

98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	31	342.83	359.97
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	32	349.93	367.43
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	33	354.37	372.09
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	34	359.10	377.05
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	35	361.47	394.00
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	36	363.83	396.58
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	37	366.20	399.16
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	38	368.57	401.74
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	39	373.30	406.89
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	40	378.03	412.05
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	41	385.13	419.79
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	42	391.93	427.21
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	43	401.40	437.52
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	44	413.23	450.42
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	45	427.13	465.58
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	46	443.70	483.63
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	47	462.33	503.94
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	48	483.63	527.16
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	49	504.63	550.05
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	50	528.30	575.84
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	51	551.66	601.31
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	52	577.40	629.36
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	53	603.43	657.74
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	54	631.53	688.37
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	55	659.63	742.08
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	56	690.10	776.36
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	57	720.86	810.97
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	58	753.69	847.91
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	59	769.96	866.21
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	60	802.80	903.15
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	61	831.19	935.09
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	62	849.83	956.06
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	63	873.20	982.35
98517PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	887.40	998.32
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	219.93	219.93
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	239.48	239.48
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	246.95	246.95
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	254.43	254.43
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	262.48	262.48
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	270.53	270.53
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	278.86	278.86
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	287.50	287.50
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	287.50	287.50
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	287.50	287.50
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	287.50	287.50
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	288.64	303.07
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	294.39	309.11
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	301.29	316.35
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	312.50	328.12
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	321.70	337.78
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	326.30	342.61
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	333.20	349.86
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	340.10	357.10
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	344.41	361.63
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	349.01	366.46
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	351.31	382.93
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	353.61	385.43
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	355.91	387.94
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	358.21	390.45
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	362.81	395.46
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	367.41	400.48
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	374.31	408.00
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	380.92	415.20
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	390.12	425.23
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	401.62	437.77
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	415.13	452.49
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	431.23	470.04
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	449.34	489.78
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	470.04	512.35
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	490.45	534.59
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	513.45	559.66
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	536.16	584.42
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	561.17	611.68
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	586.47	639.26
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	613.79	669.03
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	641.10	721.23
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	670.71	754.55
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	700.61	788.18
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	732.52	824.08
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	748.33	841.87
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	780.24	877.77
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	61	807.84	908.82
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	62	825.95	929.19
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	63	848.66	954.74
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	862.46	970.27
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	272.38	272.38
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	296.59	296.59
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	305.85	305.85
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	315.10	315.10
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	325.07	325.07
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	335.04	335.04
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	345.37	345.37
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	356.06	356.06
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	356.06	356.06
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	356.06	356.06

98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	356.06	356.06
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	357.47	375.35
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	26	364.59	382.82
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	27	373.14	391.80
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	28	387.02	406.38
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	29	398.42	418.34
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	30	404.11	424.32
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	31	412.66	433.29
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	32	421.20	442.27
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	33	426.55	447.87
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	34	432.24	453.85
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	35	435.09	474.25
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	36	437.94	477.35
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	37	440.79	480.46
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	38	443.64	483.56
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	39	449.33	489.77
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	40	455.03	495.98
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	41	463.57	505.30
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	42	471.76	514.22
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	43	483.16	526.64
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	44	497.40	542.16
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	45	514.13	560.41
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	46	534.07	582.14
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	47	556.50	606.59
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	48	582.14	634.53
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	49	607.42	662.09
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	50	635.90	693.13
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	51	664.03	723.79
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	52	695.01	757.56
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	53	726.34	791.71
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	54	760.16	828.58
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	55	793.99	893.24
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	56	830.66	934.49
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	57	867.69	976.15
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	58	907.21	1020.61
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	59	926.79	1042.64
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	60	966.31	1087.10
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1000.49	1125.56
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1022.93	1150.79
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1051.05	1182.44
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1068.14	1201.66
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	324.47	324.47
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	353.31	353.31
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	364.34	364.34
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	375.36	375.36
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	387.24	387.24
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	399.12	399.12
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	411.42	411.42
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	424.15	424.15
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	424.15	424.15
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	424.15	424.15
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	424.15	424.15
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	425.84	447.13
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	434.32	456.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	444.50	466.72
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	461.04	484.09
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	474.61	498.34
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	481.40	505.47
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	491.58	516.16
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	501.76	526.85
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	508.12	533.53
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	514.91	540.65
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	518.30	564.95
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	521.69	568.65
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	525.09	572.34
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	528.48	576.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	535.27	583.44
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	542.05	590.84
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	552.23	601.93
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	561.99	612.57
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	575.56	627.36
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	592.52	645.85
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	612.46	667.58
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	636.21	693.47
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	662.93	722.60
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	693.47	755.88
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	723.58	788.71
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	757.52	825.69
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	791.02	862.21
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	827.92	902.44
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	865.25	943.12
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	905.54	987.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	945.83	1064.06
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	989.52	1113.21
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1033.63	1162.84
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1080.71	1215.80
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1104.04	1242.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1151.12	1295.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1191.84	1340.82
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1218.56	1370.88
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1252.06	1408.57
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1272.42	1431.48
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	316.15	316.15
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	15	344.25	344.25
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	16	354.99	354.99

98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	17	365.74	365.74
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	18	377.31	377.31
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	19	388.88	388.88
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	20	400.86	400.86
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	21	413.27	413.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	22	413.27	413.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	23	413.27	413.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	24	413.27	413.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	25	414.92	435.66
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	26	423.18	444.34
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	27	433.10	454.75
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	28	449.22	471.68
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	29	462.44	485.56
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	30	469.05	492.51
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	31	478.97	502.92
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	32	488.89	513.33
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	33	495.09	519.84
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	34	501.70	526.79
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	35	505.01	550.46
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	36	508.31	554.06
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	37	511.62	557.66
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	38	514.92	561.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	39	521.54	568.48
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	40	528.15	575.68
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	41	538.07	586.49
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	42	547.57	596.85
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	43	560.80	611.27
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	44	577.33	629.29
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	45	596.75	650.46
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	46	619.89	675.68
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	47	645.93	704.06
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	48	675.68	736.50
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	49	705.03	768.48
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	50	738.09	804.51
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	51	770.73	840.10
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	52	806.69	879.29
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	53	843.05	918.93
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	54	882.31	961.72
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	55	921.57	1036.77
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	56	964.14	1084.66
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	57	1007.12	1133.01
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1052.99	1184.62
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1075.72	1210.19
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1121.59	1261.79
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1161.27	1306.43
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1187.30	1335.71
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1219.95	1372.44
98517PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1239.79	1394.76
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	175.02	175.02
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	15	190.58	190.58
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	16	196.53	196.53
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	17	202.48	202.48
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	18	208.88	208.88
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	19	215.29	215.29
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	20	221.92	221.92
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	21	228.80	228.80
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	22	228.80	228.80
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	23	228.80	228.80
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	24	228.80	228.80
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	25	229.70	241.19
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	26	234.28	245.99
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	27	239.77	251.76
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	28	248.69	261.13
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	29	256.01	268.81
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	30	259.67	272.66
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	31	265.16	278.42
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	32	270.65	284.19
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	33	274.09	287.79
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	34	277.75	291.63
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	35	279.58	304.74
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	36	281.41	306.73
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	37	283.24	308.73
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	38	285.07	310.72
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	39	288.73	314.71
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	40	292.39	318.70
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	41	297.88	324.69
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	42	303.14	330.42
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	43	310.46	338.40
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	44	319.61	348.38
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	45	330.37	360.10
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	46	343.18	374.07
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	47	357.59	389.78
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	48	374.07	407.73
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	49	390.31	425.44
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	50	408.61	445.39
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	51	426.69	465.09
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	52	446.59	486.78
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	53	466.72	508.73
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	54	488.46	532.42
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	55	510.19	573.97
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	56	533.76	600.48
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	57	557.55	627.25
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	58	582.95	655.82
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	59	595.53	669.97
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	60	620.93	698.54

98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	61	642.89	723.25
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	62	657.30	739.47
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	63	675.38	759.80
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	686.36	772.15
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	271.22	271.22
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	15	295.33	295.33
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	16	304.55	304.55
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	17	313.77	313.77
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	18	323.70	323.70
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	19	333.62	333.62
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	20	343.91	343.91
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	21	354.55	354.55
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	22	354.55	354.55
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	23	354.55	354.55
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	24	354.55	354.55
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	25	355.96	373.76
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	26	363.05	381.20
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	27	371.56	390.14
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	28	385.39	404.66
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	29	396.73	416.57
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	30	402.40	422.53
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	31	410.91	431.46
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	32	419.42	440.39
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	33	424.74	445.98
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	34	430.41	451.93
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	35	433.25	472.24
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	36	436.09	475.33
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	37	438.92	478.43
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	38	441.76	481.52
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	39	447.43	487.70
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	40	453.10	493.88
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	41	461.61	503.16
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	42	469.77	512.05
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	43	481.11	524.41
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	44	495.29	539.87
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	45	511.96	558.03
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	46	531.81	579.68
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	47	554.15	604.02
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	48	579.68	631.85
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	49	604.85	659.28
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	50	633.21	690.20
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	51	661.22	720.73
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	52	692.07	754.35
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	53	723.27	788.36
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	54	756.95	825.07
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	55	790.63	889.46
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	56	827.15	930.54
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	57	864.02	972.02
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	58	903.37	1016.29
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	59	922.87	1038.23
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	60	962.23	1082.50
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	61	996.26	1120.80
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	62	1018.60	1145.92
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	63	1046.61	1177.43
98517PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1063.63	1196.58
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	292.07	292.07
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	15	318.03	318.03
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	16	327.95	327.95
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	17	337.88	337.88
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	18	348.57	348.57
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	19	359.26	359.26
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	20	370.33	370.33
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	21	381.80	381.80
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	22	381.80	381.80
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	23	381.80	381.80
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	24	381.80	381.80
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	25	383.31	402.48
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	26	390.95	410.50
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	27	400.11	420.12
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	28	415.00	435.75
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	29	427.22	448.58
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	30	433.33	454.99
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	31	442.49	464.61
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	32	451.65	474.24
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	33	457.38	480.25
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	34	463.49	486.66
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	35	466.54	508.53
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	36	469.60	511.86
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	37	472.65	515.19
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	38	475.71	518.52
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	39	481.81	525.18
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	40	487.92	531.84
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	41	497.09	541.82
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	42	505.87	551.39
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	43	518.08	564.71
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	44	533.35	581.36
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	45	551.30	600.92
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	46	572.68	624.22
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	47	596.73	650.44
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	48	624.22	680.40
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	49	651.33	709.95
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	50	681.87	743.24
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	51	712.03	776.11
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	52	745.25	812.32
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	53	778.84	848.94

98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	54	815.11	888.47
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	55	851.38	957.81
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	56	890.71	1002.04
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	57	930.41	1046.71
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	58	972.79	1094.39
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	59	993.79	1118.01
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1036.17	1165.69
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1072.82	1206.92
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1096.87	1233.98
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1127.03	1267.91
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1145.36	1288.53
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	231.43	231.43
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	15	252.00	252.00
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	16	259.86	259.86
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	17	267.73	267.73
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	18	276.20	276.20
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	19	284.67	284.67
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	20	293.44	293.44
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	21	302.53	302.53
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	22	302.53	302.53
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	23	302.53	302.53
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	24	302.53	302.53
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	25	303.73	318.91
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	26	309.78	325.27
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	27	317.04	332.89
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	28	328.84	345.28
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	29	338.52	355.44
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	30	343.36	360.52
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	31	350.62	368.15
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	32	357.88	375.77
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	33	362.42	380.54
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	34	367.26	385.62
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	35	369.68	402.95
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	36	372.10	405.58
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	37	374.52	408.22
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	38	376.94	410.86
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	39	381.78	416.14
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	40	386.62	421.41
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	41	393.88	429.33
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	42	400.84	436.91
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	43	410.52	447.46
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	44	422.62	460.65
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	45	436.83	476.15
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	46	453.78	494.62
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	47	472.83	515.39
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	48	494.62	539.13
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	49	516.09	562.54
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	50	540.30	588.92
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	51	564.19	614.97
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	52	590.51	643.66
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	53	617.14	672.68
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	54	645.87	704.00
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	55	674.61	758.94
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	56	705.77	793.99
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	57	737.23	829.39
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	58	770.81	867.17
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	59	787.45	885.88
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	60	821.03	923.66
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	61	850.07	956.33
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	62	869.13	977.77
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	63	893.03	1004.66
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	907.55	1021.00
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	236.88	236.88
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	15	257.93	257.93
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	16	265.98	265.98
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	17	274.03	274.03
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	18	282.70	282.70
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	19	291.37	291.37
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	20	300.35	300.35
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	21	309.65	309.65
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	22	309.65	309.65
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	23	309.65	309.65
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	24	309.65	309.65
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	25	310.88	326.42
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	26	317.07	332.93
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	27	324.50	340.73
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	28	336.58	353.41
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	29	346.49	363.81
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	30	351.44	369.01
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	31	358.87	376.82
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	32	366.30	384.62
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	33	370.95	389.50
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	34	375.90	394.70
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	35	378.38	412.44
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	36	380.86	415.14
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	37	383.34	417.84
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	38	385.81	420.54
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	39	390.77	425.94
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	40	395.72	431.34
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	41	403.15	439.44
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	42	410.27	447.20
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	43	420.18	458.00
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	44	432.57	471.50
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	45	447.12	487.36
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	46	464.46	506.26

98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	47	483.97	527.53
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	48	506.26	551.83
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	49	528.25	575.79
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	50	553.02	602.79
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	51	577.48	629.45
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	52	604.42	658.82
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	53	631.67	688.52
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	54	661.08	720.58
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	55	690.50	776.81
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	56	722.39	812.69
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	57	754.59	848.92
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	58	788.96	887.58
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	59	805.99	906.74
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	60	840.36	945.41
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	61	870.09	978.85
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	62	889.60	1000.80
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	63	914.06	1028.32
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	928.92	1045.04
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	268.40	268.40
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	15	292.26	292.26
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	16	301.38	301.38
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	17	310.50	310.50
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	18	320.32	320.32
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	19	330.15	330.15
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	20	340.32	340.32
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	21	350.86	350.86
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	22	350.86	350.86
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	23	350.86	350.86
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	24	350.86	350.86
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	25	352.25	369.86
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	26	359.27	377.23
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	27	367.69	386.07
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	28	381.37	400.44
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	29	392.60	412.23
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	30	398.21	418.12
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	31	406.63	426.96
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	32	415.05	435.81
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	33	420.32	441.33
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	34	425.93	447.23
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	35	428.74	467.32
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	36	431.54	470.38
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	37	434.35	473.44
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	38	437.16	476.50
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	39	442.77	482.62
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	40	448.38	488.74
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	41	456.80	497.92
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	42	464.87	506.71
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	43	476.10	518.95
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	44	490.13	534.25
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	45	506.62	552.22
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	46	526.27	573.64
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	47	548.38	597.73
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	48	573.64	625.26
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	49	598.55	652.42
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	50	626.61	683.01
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	51	654.33	713.22
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	52	684.86	746.49
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	53	715.73	780.15
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	54	749.06	816.48
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	55	782.39	880.19
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	56	818.53	920.84
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	57	855.02	961.89
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	58	893.96	1005.71
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	59	913.26	1027.41
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	60	952.20	1071.23
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	61	985.88	1109.12
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	62	1007.99	1133.98
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	63	1035.70	1165.17
98517PA0010023	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1052.54	1184.11
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	241.73	241.73
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.22	263.22
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.44	271.44
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	17	279.65	279.65
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	18	288.50	288.50
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.35	297.35
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	20	306.51	306.51
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.00	316.00
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.00	316.00
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.00	316.00
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.00	316.00
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.26	333.12
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	26	323.58	339.75
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.16	347.72
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	28	343.48	360.66
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	29	353.60	371.27
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	30	358.65	376.58
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.23	384.55
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	32	373.82	392.51
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	33	378.56	397.49
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	34	383.61	402.80
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.14	420.90
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	36	388.67	423.65
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.20	426.41
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	38	393.73	429.16
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	39	398.78	434.67

98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	40	403.84	440.18
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	41	411.42	448.45
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	42	418.69	456.37
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	43	428.80	467.39
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	44	441.44	481.17
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	45	456.29	497.36
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	46	473.99	516.65
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	47	493.90	538.35
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	48	516.65	563.15
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	49	539.08	587.60
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	50	564.36	615.15
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	51	589.33	642.36
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	52	616.82	672.33
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	53	644.62	702.64
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	54	674.64	735.36
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	55	704.66	792.74
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	56	737.21	829.36
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	57	770.07	866.33
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	58	805.15	905.79
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	59	822.53	925.34
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	60	857.60	964.80
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	61	887.94	998.93
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	62	907.85	1021.33
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	63	932.81	1049.41
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	947.98	1066.47
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.56	308.56
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.99	335.99
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	346.47	346.47
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	356.96	356.96
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	368.26	368.26
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	379.55	379.55
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	391.25	391.25
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	403.36	403.36
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	403.36	403.36
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	403.36	403.36
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	403.36	403.36
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	404.96	425.21
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	413.03	433.68
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	422.71	443.84
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	438.44	460.36
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	451.35	473.91
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	457.80	480.69
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	467.48	490.85
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	477.16	501.02
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	483.21	507.37
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	489.66	514.15
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	492.89	537.25
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	496.12	540.77
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	499.34	544.28
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	502.57	547.80
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	509.02	554.84
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	515.48	561.87
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	525.16	572.42
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	534.43	582.53
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	547.34	596.60
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	563.48	614.19
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	582.43	634.85
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	605.02	659.47
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	630.43	687.17
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	659.47	718.82
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	688.11	750.04
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	720.38	785.21
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	752.24	819.94
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	787.33	858.19
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	53	822.83	896.88
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	54	861.15	938.65
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	55	899.46	1011.90
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	941.01	1058.63
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	982.96	1105.83
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1027.73	1156.19
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1049.91	1181.15
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1094.68	1231.52
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1133.40	1275.08
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1158.82	1303.67
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1190.68	1339.51
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1210.04	1361.30
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	310.36	310.36
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	15	337.94	337.94
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	16	348.49	348.49
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	17	359.04	359.04
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	18	370.40	370.40
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	19	381.76	381.76
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	20	393.52	393.52
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	21	405.70	405.70
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	22	405.70	405.70
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	23	405.70	405.70
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	24	405.70	405.70
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	25	407.32	427.68
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	26	415.43	436.20
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	27	425.17	446.43
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	28	440.99	463.04
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	29	453.97	476.67
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	30	460.46	483.49
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	31	470.20	493.71
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	32	479.94	503.93

98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	33	486.02	510.32
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	34	492.51	517.14
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	35	495.76	540.38
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	36	499.00	543.91
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	37	502.25	547.45
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	38	505.50	550.99
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	39	511.99	558.07
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	40	518.48	565.14
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	41	528.21	575.75
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	42	537.55	585.92
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	43	550.53	600.07
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	44	566.76	617.76
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	45	585.82	638.55
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	46	608.54	663.31
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	47	634.10	691.17
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	48	663.31	723.01
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	49	692.11	754.41
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	50	724.57	789.78
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	51	756.62	824.72
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	52	791.92	863.19
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	53	827.62	902.10
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	54	866.16	944.11
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	55	904.70	1017.79
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	56	946.49	1064.80
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	57	988.68	1112.26
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	58	1033.71	1162.92
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	59	1056.02	1188.03
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	60	1101.05	1238.69
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	61	1140.00	1282.50
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	62	1165.56	1311.26
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	63	1197.61	1347.31
98517PA0010029	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1217.08	1369.22
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	327.72	327.72
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	15	356.85	356.85
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	16	367.99	367.99
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	17	379.13	379.13
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	18	391.12	391.12
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	19	403.12	403.12
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	20	415.54	415.54
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	21	428.40	428.40
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	22	428.40	428.40
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	23	428.40	428.40
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	24	428.40	428.40
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	25	430.11	451.61
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	26	438.68	460.61
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	27	448.96	471.40
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	28	465.66	488.95
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	29	479.37	503.34
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	30	486.23	510.54
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	31	496.51	521.33
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	32	506.79	532.13
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	33	513.22	538.88
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	34	520.07	546.07
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	35	523.50	570.61
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	36	526.92	574.35
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	37	530.35	578.08
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	38	533.78	581.82
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	39	540.63	589.29
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	40	547.49	596.76
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	41	557.77	607.97
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	42	567.62	618.71
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	43	581.33	633.65
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	44	598.47	652.33
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	45	618.60	674.28
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	46	642.59	700.42
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	47	669.58	729.84
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	48	700.42	763.46
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	49	730.84	796.62
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	50	765.11	833.97
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	51	798.95	870.86
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	52	836.23	911.49
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	53	873.92	952.58
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	54	914.62	996.94
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	55	955.32	1074.73
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	56	999.44	1124.37
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	57	1044.00	1174.50
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	58	1091.55	1227.99
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	59	1115.11	1254.50
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	60	1162.66	1307.99
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	61	1203.79	1354.26
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	62	1230.78	1384.62
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	63	1264.62	1422.70
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1285.18	1445.83
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	330.43	330.43
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	359.81	359.81
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	371.04	371.04
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	382.27	382.27
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	394.36	394.36
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	406.45	406.45
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	418.98	418.98
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	431.95	431.95
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	431.95	431.95
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	431.95	431.95
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	431.95	431.95
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	433.67	455.35

98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	442.31	464.42
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	452.67	475.31
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	469.52	492.99
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	483.34	507.51
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	490.25	514.76
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	500.62	525.65
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	510.98	536.53
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	517.46	543.34
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	524.37	550.59
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	527.83	575.33
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	531.29	579.10
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	534.74	582.87
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	538.20	586.63
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	545.11	594.17
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	552.02	601.70
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	562.38	613.00
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	572.32	623.83
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	586.14	638.89
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	603.42	657.73
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	623.72	679.86
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	647.91	706.22
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	675.12	735.88
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	706.22	769.78
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	736.89	803.21
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	771.44	840.87
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	805.57	878.07
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	843.15	919.03
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	881.16	960.46
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	922.19	1005.19
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	963.22	1083.63
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	1007.71	1133.68
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1052.64	1184.22
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1100.58	1238.15
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1124.34	1264.88
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1172.28	1318.82
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1213.75	1365.47
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1240.96	1396.08
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1275.08	1434.47
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1295.82	1457.79
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	304.17	304.17
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	331.20	331.20
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	16	341.54	341.54
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	17	351.88	351.88
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	18	363.01	363.01
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	19	374.14	374.14
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	20	385.68	385.68
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	397.61	397.61
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	397.61	397.61
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	397.61	397.61
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	397.61	397.61
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	399.19	419.15
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	407.15	427.50
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	416.69	437.52
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	432.19	453.80
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	444.92	467.16
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	451.28	473.84
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	460.82	483.86
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	470.36	493.88
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	476.33	500.14
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	482.69	506.82
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	485.87	529.60
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	489.05	533.07
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	492.23	536.53
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	495.41	540.00
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	501.78	546.93
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	508.14	553.87
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	517.68	564.27
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	526.82	574.24
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	539.55	588.11
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	555.45	605.44
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	574.14	625.81
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	596.40	650.08
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	621.45	677.38
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	650.08	708.59
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	678.31	739.36
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	710.12	774.03
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	741.53	808.27
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	776.12	845.97
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	811.11	884.11
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	848.88	925.28
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	886.65	997.49
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	927.61	1043.56
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	968.96	1090.08
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1013.09	1139.73
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1034.96	1164.33
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1079.09	1213.98
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1117.26	1256.92
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1142.31	1285.10
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1173.72	1320.44
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1192.81	1341.91
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	318.85	318.85
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	15	347.19	347.19
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	16	358.03	358.03
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	17	368.86	368.86
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	18	380.53	380.53

98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	19	392.20	392.20
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	20	404.29	404.29
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	21	416.80	416.80
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	22	416.80	416.80
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	23	416.80	416.80
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	24	416.80	416.80
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	25	418.46	439.38
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	26	426.80	448.14
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	27	436.80	458.64
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	28	453.05	475.71
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	29	466.39	489.71
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	30	473.06	496.71
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	31	483.06	507.22
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	32	493.07	517.72
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	33	499.32	524.28
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	34	505.99	531.29
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	35	509.32	555.16
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	36	512.66	558.80
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	37	515.99	562.43
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	38	519.33	566.06
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	39	525.99	573.33
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	40	532.66	580.60
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	41	542.67	591.51
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	42	552.25	601.95
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	43	565.59	616.49
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	44	582.26	634.66
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	45	601.85	656.02
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	46	625.19	681.46
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	47	651.45	710.08
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	48	681.46	742.79
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	49	711.05	775.04
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	50	744.39	811.39
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	51	777.32	847.28
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	52	813.58	886.80
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	53	850.26	926.78
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	54	889.85	969.94
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	55	929.45	1045.63
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	56	972.38	1093.93
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	57	1015.73	1142.69
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	58	1061.99	1194.74
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	59	1084.91	1220.53
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	60	1131.18	1272.58
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	61	1171.19	1317.59
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	62	1197.45	1347.13
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	63	1230.38	1384.17
98517PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1250.38	1406.68
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	234.99	234.99
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	15	255.88	255.88
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	16	263.86	263.86
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	17	271.85	271.85
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	18	280.45	280.45
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	19	289.05	289.05
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	20	297.96	297.96
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	21	307.19	307.19
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	22	307.19	307.19
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	23	307.19	307.19
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	24	307.19	307.19
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	25	308.41	323.83
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	26	314.55	330.28
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	27	321.92	338.02
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	28	333.90	350.60
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	29	343.73	360.92
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	30	348.65	366.08
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	31	356.02	373.82
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	32	363.39	381.56
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	33	368.00	386.40
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	34	372.91	391.56
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	35	375.37	409.15
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	36	377.83	411.83
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	37	380.28	414.51
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	38	382.74	417.19
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	39	387.66	422.55
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	40	392.57	427.90
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	41	399.94	435.94
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	42	407.01	443.64
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	43	416.84	454.35
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	44	429.13	467.75
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	45	443.56	483.48
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	46	460.77	502.23
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	47	480.12	523.33
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	48	502.23	547.44
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	49	524.04	571.21
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	50	548.62	597.99
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	51	572.88	624.44
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	52	599.61	653.57
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	53	626.64	683.04
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	54	655.82	714.85
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	55	685.00	770.63
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	56	716.64	806.22
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	57	748.59	842.16
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	58	782.69	880.52
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	59	799.58	899.53
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	60	833.68	937.89
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	61	863.17	971.06
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	62	882.52	992.83

98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	63	906.79	1020.13
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	921.53	1036.72
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	208.36	208.36
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	15	226.88	226.88
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	16	233.97	233.97
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	17	241.05	241.05
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	18	248.67	248.67
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	19	256.30	256.30
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	20	264.20	264.20
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	21	272.38	272.38
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	22	272.38	272.38
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	23	272.38	272.38
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	24	272.38	272.38
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	25	273.46	287.13
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	26	278.91	292.85
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	27	285.44	299.72
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	28	296.07	310.87
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	29	304.78	320.02
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	30	309.14	324.60
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	31	315.68	331.46
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	32	322.21	338.32
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	33	326.30	342.61
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	34	330.66	347.19
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	35	332.84	362.79
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	36	335.01	365.17
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	37	337.19	367.54
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	38	339.37	369.92
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	39	343.73	374.67
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	40	348.09	379.42
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	41	354.63	386.54
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	42	360.89	393.37
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	43	369.61	402.87
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	44	380.50	414.75
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	45	393.30	428.70
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	46	408.55	445.32
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	47	425.71	464.03
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	48	445.32	485.40
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	49	464.66	506.48
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	50	486.45	530.23
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	51	507.97	553.69
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	52	531.67	579.52
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	53	555.63	605.64
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	54	581.51	633.85
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	55	607.38	683.31
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	56	635.44	714.87
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	57	663.76	746.74
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	58	694.00	780.75
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	59	708.98	797.60
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	60	739.21	831.61
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	61	765.36	861.03
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	62	782.52	880.33
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	63	804.04	904.54
98517PA0010051	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	817.11	919.25
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	309.05	309.05
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	15	336.52	336.52
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	16	347.02	347.02
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	17	357.52	357.52
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	18	368.84	368.84
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	19	380.15	380.15
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	20	391.86	391.86
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	21	403.99	403.99
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	22	403.99	403.99
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	23	403.99	403.99
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	24	403.99	403.99
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	25	405.60	425.88
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	26	413.68	434.36
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	27	423.37	444.54
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	28	439.13	461.09
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	29	452.06	474.66
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	30	458.52	481.45
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	31	468.22	491.63
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	32	477.91	501.81
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	33	483.97	508.17
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	34	490.43	514.96
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	35	493.67	538.10
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	36	496.90	541.62
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	37	500.13	545.14
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	38	503.36	548.66
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	39	509.83	555.71
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	40	516.29	562.76
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	41	525.99	573.32
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	42	535.28	583.45
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	43	548.20	597.54
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	44	564.36	615.16
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	45	583.35	635.85
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	46	605.97	660.51
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	47	631.42	688.25
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	48	660.51	719.96
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	49	689.19	751.22
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	50	721.51	786.45
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	51	753.43	821.24
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	52	788.57	859.55
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	53	824.12	898.30
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	54	862.50	940.13
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	55	900.88	1013.49

98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	56	942.49	1060.30
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	57	984.51	1107.57
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	58	1029.35	1158.02
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	59	1051.57	1183.01
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	60	1096.41	1233.46
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	61	1135.19	1277.09
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	62	1160.64	1305.72
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	63	1192.56	1341.63
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1211.95	1363.44
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	271.27	271.27
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	15	295.39	295.39
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	16	304.61	304.61
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	17	313.83	313.83
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	18	323.76	323.76
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	19	333.68	333.68
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	20	343.97	343.97
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	21	354.62	354.62
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	22	354.62	354.62
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	23	354.62	354.62
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	24	354.62	354.62
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	25	356.02	373.83
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	26	363.12	381.27
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	27	371.63	390.21
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	28	385.46	404.73
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	29	396.80	416.64
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	30	402.48	422.60
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	31	410.99	431.54
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	32	419.50	440.47
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	33	424.82	446.06
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	34	430.49	452.02
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	35	433.33	472.33
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	36	436.17	475.42
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	37	439.00	478.51
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	38	441.84	481.61
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	39	447.51	487.79
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	40	453.19	493.97
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	41	461.70	503.25
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	42	469.85	512.14
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	43	481.20	524.51
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	44	495.39	539.97
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	45	512.05	558.14
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	46	531.91	579.78
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	47	554.25	604.13
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	48	579.78	631.96
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	49	604.96	659.40
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	50	633.33	690.33
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	51	661.34	720.86
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	52	692.19	754.49
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	53	723.40	788.50
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	54	757.08	825.22
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	55	790.77	889.62
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	56	827.30	930.71
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	57	864.18	972.20
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	58	903.54	1016.48
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	59	923.04	1038.42
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	60	962.40	1082.70
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	61	996.44	1121.00
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	62	1018.78	1146.13
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	63	1046.80	1177.65
98517PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1063.82	1196.80
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	205.95	205.95
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	15	224.26	224.26
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	16	231.26	231.26
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	17	238.26	238.26
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	18	245.80	245.80
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	19	253.33	253.33
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	20	261.14	261.14
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	21	269.23	269.23
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	22	269.23	269.23
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	23	269.23	269.23
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	24	269.23	269.23
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	25	270.29	283.81
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	26	275.68	289.46
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	27	282.14	296.25
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	28	292.64	307.27
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	29	301.25	316.32
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	30	305.56	320.84
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	31	312.02	327.62
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	32	318.48	334.41
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	33	322.52	338.65
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	34	326.83	343.17
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	35	328.98	358.59
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	36	331.14	360.94
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	37	333.29	363.29
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	38	335.45	365.64
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	39	339.75	370.33
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	40	344.06	375.03
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	41	350.52	382.07
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	42	356.71	388.82
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	43	365.33	398.21
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	44	376.10	409.95
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	45	388.75	423.74
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	46	403.83	440.17
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	47	420.79	458.66
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	48	440.17	479.79

98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	49	459.29	500.62
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	50	480.82	524.10
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	51	502.09	547.28
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	52	525.51	572.81
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	53	549.20	598.63
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	54	574.78	626.51
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	55	600.36	675.40
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	56	628.09	706.60
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	57	656.08	738.09
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	58	685.97	771.71
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	59	700.77	788.37
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	60	730.66	821.99
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	61	756.50	851.07
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	62	773.46	870.15
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	63	794.73	894.07
98517PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	807.65	908.61
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	200.16	200.16
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	15	217.96	217.96
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	16	224.76	224.76
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	17	231.56	231.56
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	18	238.89	238.89
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	19	246.22	246.22
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	20	253.80	253.80
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	21	261.66	261.66
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	22	261.66	261.66
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	23	261.66	261.66
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	24	261.66	261.66
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	25	262.70	275.83
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	26	267.93	281.33
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	27	274.21	287.92
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	28	284.42	298.64
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	29	292.79	307.43
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	30	296.98	311.83
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	31	303.26	318.42
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	32	309.54	325.01
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	33	313.46	329.13
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	34	317.65	333.53
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	35	319.74	348.52
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	36	321.83	350.80
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	37	323.93	353.08
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	38	326.02	355.36
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	39	330.21	359.93
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	40	334.39	364.49
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	41	340.67	371.33
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	42	346.69	377.89
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	43	355.06	387.02
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	44	365.53	398.43
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	45	377.83	411.83
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	46	392.48	427.80
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	47	408.96	445.77
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	48	427.80	466.31
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	49	446.38	486.55
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	50	467.31	509.37
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	51	487.98	531.90
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	52	510.75	556.71
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	53	533.77	581.81
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	54	558.63	608.91
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	55	583.49	656.42
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	56	610.44	686.74
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	57	637.65	717.36
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	58	666.69	750.03
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	59	681.08	766.22
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	60	710.13	798.89
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	61	735.25	827.15
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	62	751.73	845.70
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	63	772.40	868.95
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	784.96	883.08
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	247.90	247.90
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	15	269.94	269.94
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	16	278.36	278.36
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	17	286.79	286.79
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	18	295.86	295.86
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	19	304.93	304.93
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	20	314.33	314.33
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	21	324.06	324.06
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	22	324.06	324.06
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	23	324.06	324.06
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	24	324.06	324.06
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	25	325.35	341.62
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	26	331.83	348.42
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	27	339.61	356.59
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	28	352.25	369.86
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	29	362.62	380.75
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	30	367.80	386.19
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	31	375.58	394.36
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	32	383.35	402.52
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	33	388.22	407.63
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	34	393.40	413.07
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	35	395.99	431.63
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	36	398.59	434.46
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	37	401.18	437.28
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	38	403.77	440.11
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	39	408.96	445.76
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	40	414.14	451.41
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	41	421.92	459.89

98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	42	429.37	468.01
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	43	439.74	479.32
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	44	452.70	493.45
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	45	467.93	510.05
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	46	486.08	529.83
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	47	506.50	552.08
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	48	529.83	577.51
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	49	552.83	602.59
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	50	578.76	630.85
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	51	604.36	658.75
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	52	632.55	689.48
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	53	661.07	720.56
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	54	691.85	754.12
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	55	722.64	812.97
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	56	756.02	850.52
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	57	789.72	888.43
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	58	825.69	928.90
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	59	843.51	948.95
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	60	879.48	989.42
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	61	910.59	1024.41
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	62	931.00	1047.38
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	63	956.61	1076.18
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	972.16	1093.68
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	295.31	295.31
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	15	321.56	321.56
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	16	331.60	331.60
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	17	341.63	341.63
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	18	352.44	352.44
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	19	363.25	363.25
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	20	374.45	374.45
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	21	386.04	386.04
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	22	386.04	386.04
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	23	386.04	386.04
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	24	386.04	386.04
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	25	387.57	406.95
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	26	395.29	415.06
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	27	404.56	424.78
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	28	419.61	440.59
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	29	431.96	453.56
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	30	438.14	460.05
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	31	447.41	469.78
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	32	456.67	479.50
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	33	462.46	485.58
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	34	468.64	492.07
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	35	471.73	514.18
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	36	474.81	517.55
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	37	477.90	520.91
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	38	480.99	524.28
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	39	487.17	531.01
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	40	493.34	537.74
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	41	502.61	547.84
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	42	511.49	557.52
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	43	523.84	570.98
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	44	539.28	587.82
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	45	557.42	607.59
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	46	579.04	631.15
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	47	603.36	657.66
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	48	631.15	687.96
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	49	658.56	717.83
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	50	689.44	751.49
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	51	719.94	784.74
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	52	753.53	821.34
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	53	787.50	858.37
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	54	824.17	898.34
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	55	860.84	968.45
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	56	900.60	1013.18
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	57	940.75	1058.34
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	58	983.60	1106.55
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	59	1004.83	1130.43
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	60	1047.68	1178.64
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	61	1084.74	1220.33
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	62	1109.06	1247.69
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	63	1139.55	1282.00
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1158.08	1302.84
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	287.74	287.74
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	15	313.31	313.31
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	16	323.09	323.09
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	17	332.87	332.87
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	18	343.40	343.40
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	19	353.93	353.93
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	20	364.84	364.84
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	21	376.14	376.14
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	22	376.14	376.14
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	23	376.14	376.14
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	24	376.14	376.14
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	25	377.63	396.51
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	26	385.15	404.41
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	27	394.18	413.89
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	28	408.85	429.29
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	29	420.89	441.93
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	30	426.90	448.25
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	31	435.93	457.73
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	32	444.96	467.20
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	33	450.60	473.13
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	34	456.62	479.45

98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	35	459.63	500.99
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	36	462.64	504.27
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	37	465.64	507.55
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	38	468.65	510.83
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	39	474.67	517.39
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	40	480.69	523.95
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	41	489.72	533.79
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	42	498.37	543.22
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	43	510.40	556.34
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	44	525.45	572.74
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	45	543.13	592.01
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	46	564.19	614.97
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	47	587.89	640.79
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	48	614.97	670.31
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	49	641.67	699.42
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	50	671.76	732.22
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	51	701.48	764.61
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	52	734.20	800.28
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	53	767.30	836.35
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	54	803.03	875.30
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	55	838.76	943.61
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	56	877.50	987.19
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	57	916.62	1031.20
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	58	958.37	1078.17
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	59	979.06	1101.44
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1020.81	1148.41
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1056.91	1189.03
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1080.61	1215.69
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1110.32	1249.11
98517PA0010008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1128.38	1269.43
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	159.29	159.29
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	15	173.45	173.45
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	16	178.87	178.87
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	17	184.28	184.28
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	18	190.11	190.11
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	19	195.94	195.94
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	20	201.98	201.98
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	21	208.24	208.24
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	22	208.24	208.24
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	23	208.24	208.24
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	24	208.24	208.24
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	25	209.06	219.51
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	26	213.22	223.89
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	27	218.22	229.13
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	28	226.34	237.66
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	29	233.01	244.66
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	30	236.34	248.15
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	31	241.34	253.40
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	32	246.33	258.65
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	33	249.46	261.93
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	34	252.79	265.43
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	35	254.45	277.35
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	36	256.12	279.17
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	37	257.79	280.99
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	38	259.45	282.80
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	39	262.78	286.43
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	40	266.11	290.06
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	41	271.11	295.51
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	42	275.90	300.73
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	43	282.56	308.00
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	44	290.89	317.07
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	45	300.68	327.74
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	46	312.34	340.45
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	47	325.46	354.75
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	48	340.45	371.09
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	49	355.24	387.21
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	50	371.89	405.36
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	51	388.34	423.29
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	52	406.46	443.04
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	53	424.78	463.01
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	54	444.57	484.58
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	55	464.35	522.39
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	56	485.79	546.52
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	57	507.45	570.88
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	58	530.56	596.88
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	59	542.02	609.77
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	60	565.13	635.77
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	61	585.12	658.26
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	62	598.24	673.02
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	63	614.69	691.52
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	624.68	702.77
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	246.85	246.85
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	15	268.79	268.79
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	16	277.18	277.18
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	17	285.57	285.57
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	18	294.61	294.61
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	19	303.64	303.64
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	20	313.00	313.00
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	21	322.69	322.69
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	22	322.69	322.69
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	23	322.69	322.69
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	24	322.69	322.69
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	25	323.97	340.17
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	26	330.43	346.95
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	27	338.17	355.08

98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	28	350.76	368.29
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	29	361.08	379.14
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	30	366.24	384.56
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	31	373.99	392.69
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	32	381.73	400.82
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	33	386.57	405.90
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	34	391.74	411.32
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	35	394.32	429.81
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	36	396.90	432.62
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	37	399.48	435.43
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	38	402.06	438.25
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	39	407.23	443.88
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	40	412.39	449.50
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	41	420.13	457.94
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	42	427.55	466.03
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	43	437.88	477.29
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	44	450.79	491.36
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	45	465.95	507.89
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	46	484.02	527.59
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	47	504.35	549.74
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	48	527.59	575.07
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	49	550.50	600.04
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	50	576.31	628.18
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	51	601.80	655.96
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	52	629.88	686.56
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	53	658.27	717.52
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	54	688.93	750.93
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	55	719.58	809.53
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	56	752.82	846.92
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	57	786.38	884.67
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	58	822.19	924.97
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	59	839.94	944.93
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	60	875.76	985.23
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	61	906.74	1020.08
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	62	927.07	1042.95
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	63	952.56	1071.63
98517PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	968.05	1089.05
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	265.82	265.82
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	15	289.45	289.45
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	16	298.48	298.48
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	17	307.52	307.52
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	18	317.25	317.25
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	19	326.98	326.98
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	20	337.05	337.05
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	21	347.49	347.49
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	22	347.49	347.49
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	23	347.49	347.49
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	24	347.49	347.49
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	25	348.87	366.31
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	26	355.82	373.61
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	27	364.16	382.37
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	28	377.71	396.59
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	29	388.83	408.27
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	30	394.39	414.11
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	31	402.73	422.86
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	32	411.07	431.62
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	33	416.28	437.09
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	34	421.84	442.93
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	35	424.62	462.83
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	36	427.40	465.86
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	37	430.18	468.89
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	38	432.96	471.92
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	39	438.52	477.98
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	40	444.08	484.04
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	41	452.42	493.13
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	42	460.41	501.85
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	43	471.53	513.97
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	44	485.43	529.12
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	45	501.76	546.92
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	46	521.22	568.13
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	47	543.11	591.99
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	48	568.13	619.26
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	49	592.80	646.15
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	50	620.60	676.45
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	51	648.05	706.37
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	52	678.28	739.32
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	53	708.86	772.65
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	54	741.87	808.63
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	55	774.88	871.74
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	56	810.67	912.00
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	57	846.80	952.66
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	58	885.37	996.05
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	59	904.49	1017.55
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	60	943.06	1060.94
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	61	976.41	1098.47
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	62	998.31	1123.09
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1025.76	1153.98
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1042.43	1172.74
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	210.63	210.63
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	15	229.35	229.35
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	16	236.51	236.51
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	17	243.67	243.67
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	18	251.38	251.38
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	19	259.09	259.09
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	20	267.07	267.07

98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	21	275.34	275.34
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	22	275.34	275.34
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	23	275.34	275.34
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	24	275.34	275.34
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	25	276.43	290.26
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	26	281.94	296.04
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	27	288.55	302.98
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	28	299.29	314.25
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	29	308.10	323.50
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	30	312.50	328.13
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	31	319.11	335.07
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	32	325.72	342.00
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	33	329.85	346.34
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	34	334.25	350.97
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	35	336.46	366.74
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	36	338.66	369.14
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	37	340.86	371.54
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	38	343.06	373.94
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	39	347.47	378.74
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	40	351.88	383.54
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	41	358.48	390.75
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	42	364.82	397.65
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	43	373.63	407.25
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	44	384.64	419.26
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	45	397.58	433.36
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	46	413.00	450.17
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	47	430.35	469.08
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	48	450.17	490.68
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	49	469.72	511.99
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	50	491.74	536.00
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	51	513.50	559.71
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	52	537.45	585.82
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	53	561.68	612.23
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	54	587.84	640.74
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	55	613.99	690.74
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	56	642.35	722.65
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	57	670.99	754.86
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	58	701.55	789.24
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	59	716.69	806.28
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	60	747.25	840.66
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	61	773.69	870.40
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	62	791.03	889.91
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	63	812.78	914.38
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	826.00	929.25
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	215.59	215.59
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	15	234.75	234.75
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	16	242.08	242.08
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	17	249.41	249.41
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	18	257.30	257.30
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	19	265.19	265.19
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	20	273.36	273.36
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	21	281.83	281.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	22	281.83	281.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	23	281.83	281.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	24	281.83	281.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	25	282.94	297.09
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	26	288.58	303.01
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	27	295.34	310.11
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	28	306.33	321.65
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	29	315.35	331.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	30	319.86	335.85
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	31	326.62	342.96
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	32	333.39	350.06
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	33	337.62	354.50
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	34	342.12	359.23
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	35	344.38	375.37
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	36	346.63	377.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	37	348.89	380.29
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	38	351.14	382.75
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	39	355.65	387.66
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	40	360.16	392.58
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	41	366.92	399.95
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	42	373.41	407.01
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	43	382.42	416.84
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	44	393.70	429.13
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	45	406.94	443.57
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	46	422.72	460.77
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	47	440.48	480.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	48	460.77	502.24
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	49	480.78	524.05
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	50	503.32	548.62
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	51	525.59	572.89
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	52	550.10	599.61
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	53	574.90	626.65
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	54	601.68	655.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	55	628.45	707.01
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	56	657.48	739.66
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	57	686.79	772.63
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	58	718.07	807.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	59	733.57	825.26
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	60	764.85	860.45
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	61	791.90	890.89
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	62	809.66	910.86
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	63	831.92	935.91
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	845.45	951.13

98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	244.28	244.28
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	15	265.99	265.99
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	16	274.30	274.30
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	17	282.60	282.60
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	18	291.54	291.54
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	19	300.48	300.48
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	20	309.74	309.74
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	21	319.33	319.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	22	319.33	319.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	23	319.33	319.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	24	319.33	319.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	25	320.60	336.63
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	26	326.98	343.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	27	334.65	351.38
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	28	347.10	364.46
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	29	357.32	375.19
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	30	362.43	380.55
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	31	370.09	388.60
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	32	377.76	396.64
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	33	382.55	401.67
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	34	387.66	407.04
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	35	390.21	425.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	36	392.76	428.11
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	37	395.32	430.90
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	38	397.87	433.68
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	39	402.98	439.25
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	40	408.09	444.82
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	41	415.76	453.17
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	42	423.10	461.18
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	43	433.32	472.32
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	44	446.09	486.24
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	45	461.10	502.60
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	46	478.98	522.09
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	47	499.10	544.02
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	48	522.09	569.08
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	49	544.76	593.79
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	50	570.31	621.63
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	51	595.53	649.13
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	52	623.31	679.41
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	53	651.41	710.04
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	54	681.75	743.11
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	55	712.08	801.10
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	56	744.97	838.10
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	57	778.18	875.46
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	58	813.63	915.33
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	59	831.19	935.09
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	60	866.64	974.97
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	61	897.29	1009.45
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	62	917.41	1032.08
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	63	942.63	1060.46
98517PA0010023	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	957.96	1077.71
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	220.01	220.01
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	15	239.57	239.57
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	16	247.05	247.05
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	17	254.52	254.52
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	18	262.58	262.58
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	19	270.63	270.63
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	20	278.97	278.97
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	21	287.61	287.61
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	22	287.61	287.61
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	23	287.61	287.61
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	24	287.61	287.61
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	25	288.75	303.18
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	26	294.50	309.22
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	27	301.40	316.47
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	28	312.62	328.25
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	29	321.82	337.91
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	30	326.42	342.74
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	31	333.32	349.99
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	32	340.23	357.24
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	33	344.54	361.77
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	34	349.14	366.60
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	35	351.44	383.07
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	36	353.74	385.58
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	37	356.04	388.09
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	38	358.35	390.60
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	39	362.95	395.61
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	40	367.55	400.63
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	41	374.45	408.15
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	42	381.07	415.36
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	43	390.27	425.39
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	44	401.77	437.93
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	45	415.29	452.67
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	46	431.40	470.22
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	47	449.51	489.97
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	48	470.22	512.54
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	49	490.64	534.80
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	50	513.65	559.88
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	51	536.37	584.64
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	52	561.39	611.91
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	53	586.70	639.50
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	54	614.02	669.28
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	55	641.34	721.51
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	56	670.96	754.83
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	57	700.87	788.48

98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	58	732.80	824.40
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	59	748.61	842.19
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	60	780.54	878.10
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	61	808.15	909.17
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	62	826.27	929.55
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	63	848.99	955.11
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	862.79	970.64
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.83	280.83
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	305.80	305.80
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.34	315.34
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	324.88	324.88
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	335.16	335.16
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.44	345.44
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	356.09	356.09
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.11	367.11
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.11	367.11
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.11	367.11
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.11	367.11
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	368.57	387.00
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	375.91	394.71
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	384.72	403.96
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.04	418.99
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	410.79	431.33
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	416.66	437.49
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	425.47	446.74
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.28	456.00
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	439.79	461.78
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	445.66	467.94
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	448.60	488.97
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	451.54	492.17
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	454.47	495.37
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	457.41	498.58
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.28	504.98
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.16	511.38
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	477.97	520.98
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	486.41	530.19
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.16	542.99
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	512.84	559.00
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.09	577.80
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	550.65	600.21
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	573.78	625.42
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	600.21	654.23
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	626.28	682.64
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	655.64	714.65
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	684.64	746.26
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	716.58	781.07
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	748.89	816.29
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	783.76	854.30
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	818.64	920.97
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	856.45	963.50
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	894.63	1006.46
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	935.37	1052.30
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	955.57	1075.01
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	996.31	1120.85
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1031.56	1160.50
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1054.68	1186.52
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1083.68	1219.14
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1101.30	1238.97
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	282.47	282.47
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	15	307.58	307.58
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	16	317.18	317.18
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	17	326.78	326.78
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	18	337.11	337.11
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	19	347.45	347.45
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	20	358.16	358.16
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	21	369.25	369.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	22	369.25	369.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	23	369.25	369.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	24	369.25	369.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	25	370.72	389.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	26	378.10	397.01
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	27	386.96	406.31
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	28	401.36	421.43
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	29	413.18	433.84
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	30	419.09	440.04
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	31	427.95	449.34
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	32	436.81	458.65
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	33	442.35	464.46
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	34	448.26	470.67
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	35	451.21	491.82
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	36	454.16	495.04
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	37	457.12	498.26
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	38	460.07	501.48
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	39	465.98	507.92
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	40	471.89	514.36
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	41	480.75	524.02
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	42	489.24	533.27
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	43	501.06	546.15
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	44	515.83	562.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	45	533.18	581.17
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	46	553.86	603.70
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	47	577.12	629.06
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	48	603.70	658.04
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	49	629.92	686.61
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	50	659.46	718.81

98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	51	688.63	750.61
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	52	720.75	785.62
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	53	753.25	821.04
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	54	788.32	859.27
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	55	823.40	926.33
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	56	861.43	969.11
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	57	899.83	1012.31
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	58	940.82	1058.42
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	59	961.13	1081.27
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	60	1002.11	1127.38
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	61	1037.56	1167.25
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	62	1060.82	1193.42
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	63	1089.99	1226.24
98517PA0010029	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1107.72	1246.18
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	298.27	298.27
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	15	324.79	324.79
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	16	334.92	334.92
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	17	345.06	345.06
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	18	355.98	355.98
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	19	366.89	366.89
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	20	378.20	378.20
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	21	389.91	389.91
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	22	389.91	389.91
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	23	389.91	389.91
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	24	389.91	389.91
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	25	391.46	411.03
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	26	399.26	419.22
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	27	408.61	429.04
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	28	423.82	445.01
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	29	436.30	458.11
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	30	442.53	464.66
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	31	451.89	474.49
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	32	461.25	484.31
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	33	467.10	490.45
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	34	473.34	497.00
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	35	476.46	519.34
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	36	479.57	522.74
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	37	482.69	526.14
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	38	485.81	529.54
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	39	492.05	536.34
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	40	498.29	543.14
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	41	507.65	553.34
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	42	516.62	563.11
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	43	529.09	576.71
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	44	544.69	593.71
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	45	563.01	613.68
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	46	584.85	637.48
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	47	609.41	664.26
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	48	637.48	694.86
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	49	665.17	725.03
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	50	696.36	759.03
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	51	727.16	792.60
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	52	761.08	829.58
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	53	795.39	866.98
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	54	832.43	907.35
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	55	869.47	978.16
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	56	909.63	1023.34
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	57	950.18	1068.95
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	58	993.46	1117.64
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	59	1014.90	1141.77
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	60	1058.18	1190.46
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	61	1095.61	1232.57
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	62	1120.18	1260.20
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	63	1150.98	1294.85
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1169.69	1315.91
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	300.74	300.74
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	327.47	327.47
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	337.69	337.69
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	347.92	347.92
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	358.92	358.92
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	369.93	369.93
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	20	381.33	381.33
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	21	393.13	393.13
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	22	393.13	393.13
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	23	393.13	393.13
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	24	393.13	393.13
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	25	394.70	414.43
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	26	402.56	422.69
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	27	411.99	432.59
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	28	427.33	448.69
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	29	439.91	461.90
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	30	446.20	468.51
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	31	455.63	478.41
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	32	465.07	488.32
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	33	470.96	494.51
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	34	477.25	501.12
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	35	480.40	523.63
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	36	483.54	527.06
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	37	486.69	530.49
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	38	489.83	533.92
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	39	496.12	540.77
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	40	502.41	547.63
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	41	511.85	557.91
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	42	520.89	567.77
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	43	533.47	581.48

98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	44	549.20	598.62
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	45	567.67	618.76
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	46	589.69	642.76
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	47	614.45	669.75
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	48	642.76	700.61
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	49	670.67	731.03
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	50	702.12	765.31
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	51	733.18	799.16
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	52	767.38	836.44
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	53	801.97	874.15
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	54	839.32	914.86
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	55	876.67	986.25
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	56	917.16	1031.81
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	57	958.05	1077.80
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	58	1001.68	1126.89
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	59	1023.30	1151.22
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	60	1066.94	1200.31
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	61	1104.68	1242.77
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1129.45	1270.63
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1160.50	1305.57
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1179.37	1326.80
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	276.83	276.83
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	15	301.44	301.44
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	16	310.85	310.85
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	17	320.26	320.26
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	18	330.39	330.39
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	19	340.52	340.52
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	20	351.02	351.02
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	21	361.88	361.88
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	22	361.88	361.88
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	23	361.88	361.88
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	24	361.88	361.88
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	25	363.32	381.49
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	26	370.56	389.09
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	27	379.24	398.21
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	28	393.36	413.03
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	29	404.94	425.18
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	30	410.73	431.26
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	31	419.41	440.38
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	32	428.10	449.50
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	33	433.53	455.20
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	34	439.32	461.28
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	35	442.21	482.01
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	36	445.11	485.16
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	37	448.00	488.32
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	38	450.90	491.48
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	39	456.69	497.79
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	40	462.48	504.10
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	41	471.16	513.56
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	42	479.48	522.64
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	43	491.06	535.26
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	44	505.54	551.04
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	45	522.55	569.58
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	46	542.81	591.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	47	565.61	616.51
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	48	591.66	644.91
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	49	617.36	672.92
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	50	646.31	704.47
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	51	674.90	735.64
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	52	706.38	769.95
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	53	738.22	804.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	54	772.60	842.14
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	55	806.98	907.85
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	56	844.25	949.78
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	57	881.89	992.12
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	58	922.06	1037.31
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	59	941.96	1059.70
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	60	982.13	1104.89
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	61	1016.87	1143.97
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	62	1039.66	1169.62
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	63	1068.25	1201.78
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1085.62	1221.33
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	290.20	290.20
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	15	315.99	315.99
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	16	325.85	325.85
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	17	335.72	335.72
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	18	346.34	346.34
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	19	356.96	356.96
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	20	367.96	367.96
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	21	379.35	379.35
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	22	379.35	379.35
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	23	379.35	379.35
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	24	379.35	379.35
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	25	380.86	399.90
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	26	388.44	407.87
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	27	397.55	417.43
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	28	412.34	432.96
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	29	424.48	445.71
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	30	430.55	452.08
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	31	439.66	461.64
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	32	448.76	471.20
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	33	454.45	477.17
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	34	460.52	483.55
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	35	463.55	505.27
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	36	466.59	508.58

98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	37	469.62	511.89
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	38	472.66	515.20
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	39	478.73	521.81
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	40	484.80	528.43
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	41	493.90	538.35
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	42	502.63	547.86
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	43	514.76	561.09
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	44	529.94	577.63
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	45	547.77	597.07
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	46	569.01	620.22
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	47	592.91	646.27
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	48	620.22	676.04
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	49	647.15	705.40
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	50	677.50	738.48
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	51	707.47	771.14
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	52	740.47	807.11
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	53	773.85	843.50
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	54	809.89	882.78
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	55	845.93	951.67
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	56	885.00	995.63
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	57	924.45	1040.01
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	58	966.56	1087.38
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	59	987.42	1110.85
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	60	1029.53	1158.22
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	61	1065.95	1199.19
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	62	1089.84	1226.08
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	63	1119.81	1259.79
98517PA0010045	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1138.02	1280.27
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	213.87	213.87
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	15	232.88	232.88
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	16	240.15	240.15
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	17	247.42	247.42
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	18	255.25	255.25
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	19	263.08	263.08
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	20	271.19	271.19
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	21	279.58	279.58
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	22	279.58	279.58
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	23	279.58	279.58
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	24	279.58	279.58
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	25	280.69	294.73
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	26	286.28	300.60
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	27	292.99	307.64
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	28	303.90	319.09
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	29	312.84	328.49
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	30	317.32	333.18
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	31	324.03	340.23
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	32	330.74	347.27
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	33	334.93	351.68
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	34	339.40	356.37
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	35	341.64	372.39
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	36	343.88	374.82
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	37	346.11	377.26
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	38	348.35	379.70
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	39	352.82	384.58
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	40	357.30	389.45
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	41	364.00	396.77
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	42	370.44	403.77
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	43	379.38	413.53
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	44	390.56	425.72
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	45	403.70	440.04
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	46	419.36	457.10
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	47	436.97	476.30
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	48	457.10	498.24
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	49	476.95	519.88
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	50	499.32	544.26
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	51	521.40	568.33
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	52	545.73	594.84
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	53	570.33	621.66
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	54	596.89	650.61
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	55	623.45	701.38
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	56	652.25	733.78
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	57	681.32	766.49
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	58	712.35	801.40
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	59	727.73	818.70
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	60	758.76	853.61
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	61	785.60	883.80
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	62	803.21	903.62
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	63	825.30	928.46
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	838.72	943.56
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	189.64	189.64
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	15	206.50	206.50
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	16	212.94	212.94
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	17	219.39	219.39
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	18	226.33	226.33
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	19	233.27	233.27
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	20	240.46	240.46
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	21	247.90	247.90
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	22	247.90	247.90
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	23	247.90	247.90
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	24	247.90	247.90
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	25	248.89	261.33
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	26	253.84	266.54
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	27	259.79	272.78
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	28	269.46	282.93
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	29	277.39	291.26

98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	30	281.36	295.43
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	31	287.31	301.67
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	32	293.26	307.92
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	33	296.98	311.83
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	34	300.94	315.99
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	35	302.93	330.19
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	36	304.91	332.35
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	37	306.89	334.51
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	38	308.88	336.68
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	39	312.84	341.00
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	40	316.81	345.32
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	41	322.76	351.81
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	42	328.46	358.02
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	43	336.39	366.67
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	44	346.31	377.48
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	45	357.96	390.18
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	46	371.84	405.31
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	47	387.46	422.33
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	48	405.31	441.78
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	49	422.91	460.97
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	50	442.74	482.59
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	51	462.32	503.93
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	52	483.89	527.44
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	53	505.70	551.22
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	54	529.25	576.89
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	55	552.80	621.90
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	56	578.34	650.63
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	57	604.12	679.63
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	58	631.63	710.59
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	59	645.27	725.93
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	60	672.79	756.88
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	61	696.58	783.66
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	62	712.20	801.23
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	63	731.78	823.26
98517PA0010051	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	743.68	836.64
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	281.28	281.28
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.28	306.28
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.84	315.84
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	17	325.40	325.40
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	18	335.69	335.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.99	345.99
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	20	356.65	356.65
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.69	367.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.69	367.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.69	367.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.69	367.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	25	369.15	387.61
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	26	376.50	395.33
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	27	385.33	404.60
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.67	419.65
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	29	411.43	432.01
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	30	417.32	438.18
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	31	426.14	447.45
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.97	456.71
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	33	440.48	462.51
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	34	446.36	468.68
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	35	449.31	489.74
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	36	452.25	492.95
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	37	455.19	496.16
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	38	458.13	499.36
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	39	464.01	505.77
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.90	512.19
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	41	478.72	521.80
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	42	487.18	531.02
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.94	543.85
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	44	513.65	559.88
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.93	578.71
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	46	551.52	601.16
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	47	574.68	626.41
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	48	601.16	655.26
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	49	627.26	683.72
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	50	656.68	715.78
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	51	685.72	747.44
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	52	717.71	782.31
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	53	750.07	817.57
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	54	785.00	855.65
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	55	819.93	922.42
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	56	857.80	965.02
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	57	896.04	1008.04
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	58	936.85	1053.96
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	59	957.07	1076.71
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	60	997.88	1122.62
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	61	1033.18	1162.33
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	62	1056.35	1188.39
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	63	1085.39	1221.07
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1103.04	1240.92
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	246.90	246.90
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	15	268.84	268.84
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	16	277.23	277.23
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	17	285.63	285.63
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	18	294.66	294.66
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	19	303.70	303.70
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	20	313.06	313.06
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	21	322.75	322.75
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	22	322.75	322.75

98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	23	322.75	322.75
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	24	322.75	322.75
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	25	324.03	340.23
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	26	330.49	347.01
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	27	338.23	355.14
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	28	350.82	368.36
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	29	361.15	379.20
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	30	366.31	384.63
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	31	374.06	392.76
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	32	381.80	400.89
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	33	386.64	405.98
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	34	391.81	411.40
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	35	394.39	429.88
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	36	396.97	432.70
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	37	399.55	435.51
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	38	402.14	438.33
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	39	407.30	443.96
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	40	412.46	449.58
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	41	420.21	458.03
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	42	427.63	466.12
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	43	437.96	477.38
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	44	450.87	491.45
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	45	466.04	507.98
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	46	484.11	527.68
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	47	504.44	549.84
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	48	527.68	575.17
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	49	550.60	600.15
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	50	576.42	628.29
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	51	601.91	656.08
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	52	629.99	686.69
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	53	658.39	717.65
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	54	689.05	751.07
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	55	719.71	809.68
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	56	752.96	847.07
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	57	786.52	884.84
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	58	822.34	925.14
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	59	840.10	945.11
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	60	875.92	985.41
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	61	906.90	1020.27
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	62	927.24	1043.14
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	63	952.73	1071.82
98517PA0010053	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	968.22	1089.25
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	206.30	206.30
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	224.64	224.64
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	231.65	231.65
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	238.67	238.67
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	246.22	246.22
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	253.77	253.77
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	261.59	261.59
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	269.69	269.69
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	269.69	269.69
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	269.69	269.69
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	269.69	269.69
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	270.76	284.29
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	276.15	289.96
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	282.62	296.75
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	293.14	307.80
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	301.77	316.86
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	306.08	321.39
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	312.56	328.18
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	319.03	334.98
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	323.07	339.23
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	327.39	343.76
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	35	329.55	359.21
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	36	331.70	361.56
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	37	333.86	363.91
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	38	336.02	366.26
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	39	340.33	370.96
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	40	344.65	375.67
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	41	351.12	382.72
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	42	357.32	389.48
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	43	365.95	398.89
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	44	376.74	410.65
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	45	389.42	424.46
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	46	404.52	440.92
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	47	421.51	459.44
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	48	440.92	480.61
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	49	460.07	501.48
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	50	481.65	524.99
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	51	502.95	548.22
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	52	526.41	573.79
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	53	550.14	599.66
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	54	575.76	627.58
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	55	601.38	676.55
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	56	629.16	707.80
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	57	657.21	739.36
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	58	687.14	773.03
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	59	701.97	789.72
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	60	731.91	823.39
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	61	757.80	852.52
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	62	774.79	871.63
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	63	796.09	895.60
98517PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	809.03	910.16
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	200.51	200.51
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	218.33	218.33

98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	225.14	225.14
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	231.96	231.96
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	239.30	239.30
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	246.64	246.64
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	254.24	254.24
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	262.11	262.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	262.11	262.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	262.11	262.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	262.11	262.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	263.15	276.31
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	268.39	281.81
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	274.68	288.42
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	284.90	299.15
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	293.29	307.95
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	297.48	312.36
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	303.77	318.96
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	310.06	325.57
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	314.00	329.70
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	318.19	334.10
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	320.29	349.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	322.38	351.40
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	324.48	353.68
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	326.58	355.97
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	330.77	360.54
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	334.96	365.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	341.25	371.97
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	347.28	378.54
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	355.67	387.68
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	366.15	399.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	378.47	412.54
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	393.15	428.53
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	409.66	446.53
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	428.53	467.10
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	447.14	487.39
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	468.11	510.24
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	488.82	532.81
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	511.62	557.67
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	534.69	582.81
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	559.58	609.95
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	584.48	657.54
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	611.48	687.92
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	638.74	718.58
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	667.83	751.31
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	682.25	767.53
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	711.34	800.26
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	736.50	828.57
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	753.01	847.14
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	773.72	870.44
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	786.30	884.59
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	248.32	248.32
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	270.40	270.40
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	278.84	278.84
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	287.28	287.28
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	296.37	296.37
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	305.46	305.46
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	314.87	314.87
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	324.62	324.62
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	324.62	324.62
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	324.62	324.62
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	324.62	324.62
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	325.91	342.20
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	332.40	349.02
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	340.19	357.20
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	352.85	370.49
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	29	363.24	381.40
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	30	368.43	386.85
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	31	376.22	395.03
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	32	384.01	403.21
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	33	388.88	408.32
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	34	394.07	413.78
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	35	396.67	432.37
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	36	399.27	435.20
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	37	401.86	438.03
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	38	404.46	440.86
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	39	409.65	446.52
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	40	414.85	452.18
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	41	422.64	460.68
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	42	430.10	468.81
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	43	440.49	480.14
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	44	453.48	494.29
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	45	468.73	510.92
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	46	486.91	530.73
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	47	507.36	553.02
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	48	530.73	578.50
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	49	553.78	603.62
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	50	579.75	631.93
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	51	605.39	659.88
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	52	633.63	690.66
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	53	662.20	721.80
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	54	693.04	755.41
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	55	723.87	814.36
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	56	757.31	851.97
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	57	791.07	889.95
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	58	827.10	930.49
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	59	844.95	950.57

98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	60	880.98	991.11
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	61	912.15	1026.16
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	62	932.60	1049.17
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	63	958.24	1078.02
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	973.82	1095.55
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	295.82	295.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	322.11	322.11
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	332.16	332.16
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	342.22	342.22
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	353.05	353.05
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	363.87	363.87
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	375.09	375.09
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	386.70	386.70
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	386.70	386.70
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	386.70	386.70
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	386.70	386.70
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	388.23	407.65
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	395.97	415.77
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	405.25	425.51
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	420.33	441.35
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	432.70	454.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	438.89	460.83
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	448.17	470.58
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	457.45	480.32
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	463.25	486.41
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	469.44	492.91
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	472.53	515.06
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	475.63	518.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	478.72	521.80
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	481.81	525.18
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	488.00	531.92
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	494.19	538.66
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	503.47	548.78
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	512.36	558.47
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	524.73	571.96
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	540.20	588.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	558.38	608.63
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	580.03	632.23
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	604.39	658.79
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	632.23	689.13
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	659.69	719.06
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	690.62	752.78
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	721.17	786.08
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	754.81	822.75
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	788.84	859.84
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	825.58	899.88
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	862.31	970.10
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	902.14	1014.91
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	942.36	1060.15
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	985.28	1108.44
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1006.55	1132.36
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1049.47	1180.65
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1086.59	1222.41
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1110.95	1249.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1141.50	1284.19
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1160.06	1305.07
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	288.23	288.23
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	15	313.85	313.85
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	16	323.64	323.64
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	17	333.44	333.44
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	18	343.99	343.99
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	19	354.54	354.54
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	20	365.47	365.47
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	21	376.78	376.78
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	22	376.78	376.78
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	23	376.78	376.78
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	24	376.78	376.78
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	25	378.28	397.19
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	26	385.81	405.10
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	27	394.85	414.60
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	28	409.55	430.03
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	29	421.60	442.68
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	30	427.63	449.01
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	31	436.68	458.51
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	32	445.72	468.00
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	33	451.37	473.94
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	34	457.40	480.27
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	35	460.41	501.85
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	36	463.43	505.13
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	37	466.44	508.42
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	38	469.45	511.70
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	39	475.48	518.28
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	40	481.51	524.85
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	41	490.55	534.70
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	42	499.22	544.15
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	43	511.28	557.29
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	44	526.35	573.72
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	45	544.05	593.02
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	46	565.15	616.02
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	47	588.89	641.89
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	48	616.02	671.46
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	49	642.77	700.62
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	50	672.91	733.47
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	51	702.67	765.91
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	52	735.45	801.64

98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	53	768.61	837.78
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	54	804.40	876.80
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	55	840.19	945.22
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	56	879.00	988.88
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	57	918.19	1032.96
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	58	960.01	1080.01
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	59	980.73	1103.32
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	60	1022.55	1150.37
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1058.72	1191.06
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1082.46	1217.76
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1112.22	1251.25
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1130.31	1271.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	159.57	159.57
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	15	173.75	173.75
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	16	179.17	179.17
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	17	184.60	184.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	18	190.44	190.44
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	19	196.28	196.28
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	20	202.33	202.33
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	21	208.59	208.59
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	22	208.59	208.59
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	23	208.59	208.59
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	24	208.59	208.59
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	25	209.42	219.89
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	26	213.59	224.27
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	27	218.60	229.52
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	28	226.73	238.07
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	29	233.40	245.07
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	30	236.74	248.58
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	31	241.75	253.84
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	32	246.75	259.09
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	33	249.88	262.38
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	34	253.22	265.88
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	35	254.89	277.83
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	36	256.56	279.65
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	37	258.23	281.47
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	38	259.89	283.29
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	39	263.23	286.92
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	40	266.57	290.56
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	41	271.58	296.02
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	42	276.37	301.25
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	43	283.05	308.52
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	44	291.39	317.62
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	45	301.19	328.30
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	46	312.87	341.03
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	47	326.02	355.36
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	48	341.03	371.73
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	49	355.84	387.87
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	50	372.53	406.06
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	51	389.01	424.02
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	52	407.15	443.80
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	53	425.51	463.81
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	54	445.33	485.40
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	55	465.14	523.28
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	56	486.62	547.45
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	57	508.32	571.86
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	58	531.47	597.90
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	59	542.94	610.81
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	60	566.09	636.86
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	61	586.12	659.38
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	62	599.26	674.17
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	63	615.74	692.70
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	625.75	703.97
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	247.27	247.27
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	15	269.25	269.25
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	16	277.66	277.66
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	17	286.06	286.06
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	18	295.11	295.11
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	19	304.16	304.16
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	20	313.54	313.54
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	21	323.24	323.24
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	22	323.24	323.24
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	23	323.24	323.24
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	24	323.24	323.24
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	25	324.53	340.75
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	26	330.99	347.54
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	27	338.75	355.69
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	28	351.36	368.92
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	29	361.70	379.78
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	30	366.87	385.21
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	31	374.63	393.36
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	32	382.39	401.50
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	33	387.23	406.60
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	34	392.41	412.03
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	35	394.99	430.54
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	36	397.58	433.36
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	37	400.16	436.18
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	38	402.75	439.00
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	39	407.92	444.63
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	40	413.09	450.27
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	41	420.85	458.73
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	42	428.28	466.83
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	43	438.63	478.10
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	44	451.56	492.20
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	45	466.75	508.76

98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	46	484.85	528.49
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	47	505.21	550.68
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	48	528.49	576.05
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	49	551.44	601.07
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	50	577.30	629.25
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	51	602.83	657.09
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	52	630.95	687.74
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	53	659.40	718.74
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	54	690.10	752.21
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	55	720.81	810.91
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	56	754.10	848.37
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	57	787.72	886.19
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	58	823.60	926.55
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	59	841.38	946.55
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	60	877.26	986.91
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	61	908.29	1021.82
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	62	928.65	1044.73
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	63	954.19	1073.46
98517PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	969.70	1090.91
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.28	266.28
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	15	289.94	289.94
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	16	298.99	298.99
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	17	308.04	308.04
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	18	317.79	317.79
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	19	327.54	327.54
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	20	337.63	337.63
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	21	348.08	348.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	22	348.08	348.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	23	348.08	348.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	24	348.08	348.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	25	349.46	366.94
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	26	356.43	374.25
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	27	364.78	383.02
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	28	378.35	397.27
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	29	389.49	408.97
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	30	395.06	414.82
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	31	403.42	423.59
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	32	411.77	432.36
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	33	416.99	437.84
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	34	422.56	443.69
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	35	425.34	463.63
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	36	428.13	466.66
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	37	430.91	469.70
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	38	433.70	472.73
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	39	439.27	478.80
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	40	444.84	484.87
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	41	453.19	493.98
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	42	461.20	502.70
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	43	472.33	514.84
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	44	486.26	530.02
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	45	502.62	547.85
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	46	522.11	569.10
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	47	544.04	593.00
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	48	569.10	620.32
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	49	593.81	647.25
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	50	621.66	677.61
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	51	649.15	707.58
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	52	679.44	740.59
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	53	710.07	773.97
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	54	743.13	810.02
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	55	776.20	873.23
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	56	812.05	913.56
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	57	848.25	954.28
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	58	886.89	997.75
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	59	906.03	1019.29
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	60	944.67	1062.75
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	61	978.08	1100.34
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	62	1000.01	1125.01
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	63	1027.51	1155.95
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1044.22	1174.74
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	210.99	210.99
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	15	229.74	229.74
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	16	236.92	236.92
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	17	244.09	244.09
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	18	251.81	251.81
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	19	259.53	259.53
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	20	267.53	267.53
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	21	275.81	275.81
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	22	275.81	275.81
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	23	275.81	275.81
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	24	275.81	275.81
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	25	276.91	290.75
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	26	282.42	296.54
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	27	289.04	303.49
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	28	299.80	314.79
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	29	308.62	324.06
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	30	313.04	328.69
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	31	319.66	335.64
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	32	326.28	342.59
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	33	330.41	346.93
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	34	334.83	351.57
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	35	337.03	367.36
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	36	339.24	369.77
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	37	341.44	372.17
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	38	343.65	374.58

98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	39	348.06	379.39
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	40	352.48	384.20
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	41	359.10	391.41
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	42	365.44	398.33
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	43	374.27	407.95
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	44	385.30	419.97
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	45	398.26	434.10
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	46	413.71	450.94
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	47	431.08	469.88
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	48	450.94	491.52
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	49	470.52	512.87
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	50	492.58	536.92
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	51	514.37	560.67
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	52	538.37	586.82
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	53	562.64	613.28
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	54	588.84	641.84
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	55	615.04	691.92
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	56	643.45	723.88
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	57	672.13	756.15
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	58	702.75	790.59
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	59	717.92	807.66
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	60	748.53	842.10
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	61	775.01	871.88
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	62	792.38	891.43
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	63	814.17	915.94
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	827.41	930.84
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	215.96	215.96
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	15	235.15	235.15
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	16	242.49	242.49
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	17	249.83	249.83
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	18	257.74	257.74
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	19	265.64	265.64
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	20	273.83	273.83
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	21	282.31	282.31
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	22	282.31	282.31
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	23	282.31	282.31
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	24	282.31	282.31
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	25	283.43	297.60
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	26	289.07	303.53
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	27	295.85	310.64
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	28	306.86	322.20
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	29	315.89	331.69
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	30	320.41	336.43
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	31	327.18	343.54
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	32	333.96	350.66
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	33	338.19	355.10
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	34	342.71	359.84
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	35	344.97	376.01
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	36	347.23	378.48
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	37	349.48	380.94
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	38	351.74	383.40
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	39	356.26	388.32
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	40	360.78	393.25
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	41	367.55	400.63
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	42	374.04	407.71
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	43	383.08	417.55
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	44	394.37	429.86
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	45	407.64	444.33
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	46	423.45	461.56
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	47	441.23	480.94
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	48	461.56	503.10
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	49	481.60	524.94
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	50	504.18	549.56
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	51	526.49	573.87
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	52	551.05	600.64
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	53	575.89	627.72
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	54	602.71	656.95
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	55	629.52	708.21
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	56	658.60	740.93
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	57	687.96	773.95
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	58	719.29	809.21
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	59	734.82	826.67
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	60	766.16	861.93
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	61	793.26	892.41
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	62	811.04	912.42
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	63	833.34	937.51
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	846.89	952.75
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	244.70	244.70
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	15	266.45	266.45
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	16	274.77	274.77
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	17	283.08	283.08
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	18	292.04	292.04
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	19	300.99	300.99
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	20	310.27	310.27
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	21	319.88	319.88
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	22	319.88	319.88
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	23	319.88	319.88
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	24	319.88	319.88
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	25	321.15	337.20
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	26	327.54	343.92
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	27	335.22	351.98
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	28	347.69	365.08
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	29	357.93	375.83
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	30	363.05	381.20
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	31	370.73	389.26

98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	32	378.40	397.32
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	33	383.20	402.36
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	34	388.32	407.73
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	35	390.88	426.06
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	36	393.44	428.84
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	37	395.99	431.63
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	38	398.55	434.42
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	39	403.67	440.00
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	40	408.79	445.58
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	41	416.47	453.95
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	42	423.82	461.97
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	43	434.06	473.12
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	44	446.85	487.07
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	45	461.89	503.46
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	46	479.80	522.98
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	47	499.95	544.95
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	48	522.98	570.05
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	49	545.69	594.80
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	50	571.28	622.70
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	51	596.55	650.24
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	52	624.38	680.57
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	53	652.53	711.25
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	54	682.91	744.38
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	55	713.30	802.46
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	56	746.25	839.53
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	57	779.51	876.95
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	58	815.02	916.90
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	59	832.61	936.69
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	60	868.12	976.63
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	61	898.82	1011.18
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	62	918.98	1033.85
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	63	944.25	1062.28
98517PA0010023	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	959.60	1079.55
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	220.39	220.39
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	15	239.98	239.98
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	16	247.47	247.47
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	17	254.96	254.96
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	18	263.02	263.02
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	19	271.09	271.09
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	20	279.45	279.45
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.10	288.10
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.10	288.10
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.10	288.10
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.10	288.10
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.24	303.70
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.00	309.75
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	27	301.92	317.01
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.15	328.81
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	29	322.37	338.49
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	30	326.98	343.33
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	31	333.89	350.59
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	32	340.81	357.85
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.13	362.39
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	34	349.74	367.23
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.04	383.73
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	36	354.35	386.24
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	37	356.65	388.75
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	38	358.96	391.26
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	39	363.57	396.29
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.18	401.31
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.09	408.85
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	42	381.72	416.07
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	43	390.94	426.12
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	44	402.46	438.68
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.00	453.44
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	46	432.13	471.02
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	47	450.28	490.81
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.02	513.42
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	49	491.48	535.71
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	50	514.53	560.83
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	51	537.28	585.64
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	52	562.35	612.96
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	53	587.70	640.59
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	54	615.07	670.42
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	55	642.44	722.74
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	56	672.11	756.12
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	57	702.07	789.83
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	58	734.05	825.80
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	59	749.89	843.63
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	60	781.87	879.61
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	61	809.53	910.72
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	62	827.68	931.14
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	63	850.44	956.74
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	864.26	972.30
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	281.31	281.31
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	306.32	306.32
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	315.88	315.88
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	325.44	325.44
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	335.74	335.74
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	346.03	346.03
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	356.70	356.70
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	367.74	367.74
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	367.74	367.74
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	367.74	367.74
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	367.74	367.74

98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	369.20	387.66
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	376.55	395.38
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	385.38	404.65
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	399.72	419.71
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	411.49	432.06
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	417.37	438.24
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	426.20	447.51
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	435.02	456.77
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	440.54	462.57
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	446.42	468.74
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	449.36	489.81
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	452.31	493.01
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	455.25	496.22
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	458.19	499.43
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	464.07	505.84
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	469.96	512.25
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	478.78	521.87
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	487.24	531.09
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	499.01	543.92
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	513.72	559.95
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	531.00	578.79
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	551.59	601.24
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	574.76	626.49
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	601.24	655.35
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	627.35	683.81
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	656.76	715.87
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	685.81	747.54
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	717.81	782.41
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	750.17	817.68
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	785.10	855.76
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	820.04	922.54
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	857.91	965.15
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	896.16	1008.18
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	936.97	1054.10
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	957.20	1076.85
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	998.02	1122.77
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1033.32	1162.48
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1056.49	1188.55
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1085.54	1221.23
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1103.19	1241.09
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	282.95	282.95
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	15	308.10	308.10
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	16	317.72	317.72
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	17	327.33	327.33
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	18	337.69	337.69
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	19	348.05	348.05
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	20	358.77	358.77
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	21	369.88	369.88
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	22	369.88	369.88
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	23	369.88	369.88
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	24	369.88	369.88
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	25	371.35	389.92
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	26	378.75	397.68
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	27	387.62	407.00
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	28	402.05	422.15
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	29	413.88	434.58
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	30	419.80	440.79
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	31	428.68	450.11
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	32	437.56	459.43
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	33	443.10	465.26
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	34	449.02	471.47
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	35	451.98	492.66
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	36	454.94	495.88
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	37	457.90	499.11
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	38	460.86	502.33
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	39	466.78	508.79
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	40	472.69	515.24
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	41	481.57	524.91
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	42	490.08	534.18
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	43	501.91	547.09
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	44	516.71	563.21
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	45	534.09	582.16
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	46	554.80	604.74
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	47	578.11	630.14
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	48	604.74	659.16
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	49	631.00	687.79
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	50	660.59	720.04
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	51	689.81	751.89
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	52	721.99	786.96
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	53	754.53	822.44
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	54	789.67	860.74
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	55	824.81	927.91
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	56	862.91	970.77
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	57	901.37	1014.04
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	58	942.43	1060.23
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	59	962.77	1083.12
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	60	1003.83	1129.30
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	61	1039.33	1169.25
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	62	1062.64	1195.46
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	63	1091.85	1228.34
98517PA0010029	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1109.61	1248.31
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	298.78	298.78
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	15	325.34	325.34
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	16	335.49	335.49
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	17	345.65	345.65

98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	18	356.59	356.59
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	19	367.52	367.52
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	20	378.85	378.85
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	21	390.57	390.57
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	22	390.57	390.57
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	23	390.57	390.57
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	24	390.57	390.57
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	25	392.13	411.73
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	26	399.94	419.94
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	27	409.31	429.78
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	28	424.54	445.77
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	29	437.04	458.89
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	30	443.29	465.46
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	31	452.66	475.30
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	32	462.04	485.14
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	33	467.90	491.29
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	34	474.15	497.85
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	35	477.27	520.22
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	36	480.39	523.63
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	37	483.52	527.04
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	38	486.64	530.44
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	39	492.89	537.25
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	40	499.14	544.06
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	41	508.52	554.28
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	42	517.50	564.07
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	43	530.00	577.70
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	44	545.62	594.72
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	45	563.98	614.73
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	46	585.85	638.57
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	47	610.45	665.39
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	48	638.57	696.04
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	49	666.30	726.27
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	50	697.55	760.33
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	51	728.40	793.96
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	52	762.38	831.00
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	53	796.75	868.46
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	54	833.86	908.90
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	55	870.96	979.83
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	56	911.19	1025.09
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	57	951.81	1070.78
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	58	995.16	1119.55
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	59	1016.64	1143.72
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	60	1059.99	1192.49
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	61	1097.49	1234.67
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	62	1122.09	1262.35
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	63	1152.95	1297.06
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1171.69	1318.16
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	301.25	301.25
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	328.03	328.03
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	16	338.27	338.27
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	17	348.51	348.51
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	18	359.54	359.54
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	19	370.56	370.56
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	20	381.98	381.98
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	21	393.81	393.81
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	22	393.81	393.81
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	23	393.81	393.81
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	393.81	393.81
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	25	395.37	415.14
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	26	403.25	423.41
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	27	412.70	433.33
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	28	428.06	449.46
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	29	440.66	462.69
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	30	446.96	469.31
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	31	456.41	479.23
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	32	465.86	489.15
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	33	471.77	495.36
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	34	478.07	501.97
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	35	481.22	524.53
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	36	484.37	527.96
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	37	487.52	531.40
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	38	490.67	534.83
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	39	496.97	541.70
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	40	503.27	548.57
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	41	512.72	558.87
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	42	521.78	568.74
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	43	534.38	582.48
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	44	550.13	599.65
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	45	568.64	619.82
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	46	590.70	643.86
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	47	615.50	670.90
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	48	643.86	701.80
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	49	671.82	732.28
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	50	703.32	766.62
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	51	734.43	800.53
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	52	768.69	837.87
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	53	803.35	875.65
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	54	840.76	916.42
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	55	878.17	987.94
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	56	918.73	1033.57
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	57	959.68	1079.64
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	58	1003.39	1128.82
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	59	1025.05	1153.18
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	60	1068.76	1202.36
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	61	1106.57	1244.89

98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	62	1131.38	1272.80
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	63	1162.49	1307.80
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1181.39	1329.06
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	277.31	277.31
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	15	301.96	301.96
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	16	311.38	311.38
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	17	320.81	320.81
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	18	330.96	330.96
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	19	341.11	341.11
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	20	351.62	351.62
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	21	362.50	362.50
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	22	362.50	362.50
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	23	362.50	362.50
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	24	362.50	362.50
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	25	363.94	382.14
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	26	371.19	389.75
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	27	379.89	398.89
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	28	394.03	413.73
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	29	405.63	425.91
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	30	411.43	432.00
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	31	420.13	441.14
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	32	428.83	450.27
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	33	434.27	455.98
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	34	440.07	462.07
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	35	442.97	482.83
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	36	445.87	485.99
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	37	448.77	489.15
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	38	451.67	492.32
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	39	457.47	498.64
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	40	463.27	504.96
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	41	471.97	514.44
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	42	480.30	523.53
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	43	491.90	536.17
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	44	506.40	551.98
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	45	523.44	570.55
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	46	543.74	592.68
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	47	566.58	617.57
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	48	592.68	646.02
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	49	618.41	674.07
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	50	647.41	705.68
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	51	676.05	736.89
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	52	707.59	771.27
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	53	739.49	806.04
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	54	773.92	843.57
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	55	808.36	909.40
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	56	845.70	951.41
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	57	883.39	993.82
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	58	923.63	1039.09
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	59	943.57	1061.51
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	60	983.81	1106.78
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	61	1018.60	1145.93
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	62	1041.44	1171.62
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	63	1070.08	1203.84
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1087.48	1223.41
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	290.69	290.69
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	15	316.53	316.53
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	16	326.41	326.41
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	17	336.29	336.29
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	18	346.93	346.93
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	19	357.57	357.57
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	20	368.59	368.59
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	21	380.00	380.00
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	22	380.00	380.00
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	23	380.00	380.00
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	24	380.00	380.00
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	25	381.51	400.58
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	26	389.11	408.56
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	27	398.23	418.14
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	28	413.05	433.70
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	29	425.21	446.47
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	30	431.29	452.85
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	31	440.41	462.43
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	32	449.53	472.00
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	33	455.23	477.99
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	34	461.31	484.37
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	35	464.35	506.14
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	36	467.39	509.45
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	37	470.43	512.76
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	38	473.47	516.08
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	39	479.55	522.70
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	40	485.63	529.33
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	41	494.75	539.27
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	42	503.48	548.80
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	43	515.64	562.05
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	44	530.84	578.62
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	45	548.70	598.09
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	46	569.98	621.28
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	47	593.92	647.38
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	48	621.28	677.20
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	49	648.26	706.60
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	50	678.66	739.74
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	51	708.68	772.46
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	52	741.74	808.49
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	53	775.18	844.94
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	54	811.28	884.29

98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	55	847.37	953.30
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	56	886.51	997.33
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	57	926.03	1041.79
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	58	968.21	1089.24
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	59	989.11	1112.75
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	60	1031.29	1160.20
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	61	1067.77	1201.24
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	62	1091.71	1228.17
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	63	1121.73	1261.94
98517PA0010045	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1139.97	1282.46
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	214.24	214.24
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	15	233.28	233.28
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	16	240.56	240.56
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	17	247.85	247.85
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	18	255.69	255.69
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	19	263.53	263.53
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	20	271.65	271.65
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	21	280.06	280.06
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	22	280.06	280.06
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	23	280.06	280.06
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	24	280.06	280.06
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	25	281.17	295.23
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	26	286.77	301.11
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	27	293.49	308.17
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	28	304.42	319.64
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	29	313.38	329.05
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	30	317.86	333.75
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	31	324.58	340.81
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	32	331.30	347.87
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	33	335.50	352.28
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	34	339.98	356.98
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	35	342.22	373.02
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	36	344.46	375.46
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	37	346.70	377.91
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	38	348.94	380.35
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	39	353.42	385.23
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	40	357.91	390.12
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	41	364.63	397.44
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	42	371.07	404.46
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	43	380.03	414.23
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	44	391.23	426.44
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	45	404.39	440.79
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	46	420.08	457.88
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	47	437.72	477.12
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	48	457.88	499.09
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	49	477.77	520.77
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	50	500.17	545.19
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	51	522.30	569.30
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	52	546.66	595.86
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	53	571.30	622.72
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	54	597.91	651.72
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	55	624.51	702.58
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	56	653.36	735.03
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	57	682.49	767.80
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	58	713.57	802.77
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	59	728.97	820.10
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	60	760.06	855.07
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	61	786.94	885.31
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	62	804.59	905.16
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	63	826.71	930.05
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	840.15	945.17
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	189.96	189.96
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	15	206.85	206.85
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	16	213.31	213.31
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	17	219.76	219.76
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	18	226.71	226.71
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	19	233.67	233.67
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	20	240.87	240.87
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	21	248.33	248.33
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	22	248.33	248.33
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	23	248.33	248.33
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	24	248.33	248.33
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	25	249.31	261.78
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	26	254.28	266.99
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	27	260.24	273.25
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	28	269.92	283.42
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	29	277.87	291.76
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	30	281.84	295.93
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	31	287.80	302.19
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	32	293.76	308.45
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	33	297.48	312.36
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	34	301.46	316.53
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	35	303.44	330.75
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	36	305.43	332.92
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	37	307.42	335.09
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	38	309.40	337.25
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	39	313.38	341.58
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	40	317.35	345.91
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	41	323.31	352.41
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	42	329.02	358.63
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	43	336.97	367.29
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	44	346.90	378.12
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	45	358.57	390.84
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	46	372.48	406.00
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	47	388.12	423.05

98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	48	406.00	442.54
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	49	423.63	461.76
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	50	443.50	483.41
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	51	463.11	504.79
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	52	484.72	528.34
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	53	506.57	552.16
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	54	530.16	577.87
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	55	553.75	622.97
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	56	579.33	651.74
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	57	605.15	680.79
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	58	632.71	711.80
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	59	646.37	727.17
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	60	673.94	758.18
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	61	697.77	785.00
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	62	713.42	802.59
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	63	733.03	824.66
98517PA0010051	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	744.95	838.07
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	281.76	281.76
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	15	306.80	306.80
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	16	316.38	316.38
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	17	325.95	325.95
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	18	336.27	336.27
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	19	346.58	346.58
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	20	357.26	357.26
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	21	368.32	368.32
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	22	368.32	368.32
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	23	368.32	368.32
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	24	368.32	368.32
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	25	369.78	388.27
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	26	377.15	396.01
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	27	385.99	405.29
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	28	400.35	420.37
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	29	412.14	432.74
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	30	418.03	438.93
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	31	426.87	448.21
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	32	435.71	457.49
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	33	441.23	463.30
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	34	447.13	469.48
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	35	450.07	490.58
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	36	453.02	493.79
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	37	455.97	497.00
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	38	458.91	500.21
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	39	464.81	506.64
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	40	470.70	513.06
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	41	479.54	522.70
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	42	488.01	531.93
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	43	499.80	544.78
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	44	514.53	560.83
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	45	531.84	579.70
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	46	552.46	602.18
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	47	575.67	627.48
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	48	602.18	656.38
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	49	628.33	684.88
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	50	657.80	717.00
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	51	686.90	748.72
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	52	718.94	783.64
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	53	751.35	818.97
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	54	786.34	857.11
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	55	821.33	923.99
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	56	859.26	966.67
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	57	897.57	1009.76
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	58	938.45	1055.76
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	59	958.71	1078.55
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	60	999.59	1124.54
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	61	1034.95	1164.32
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	62	1058.15	1190.42
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	63	1087.25	1223.15
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1104.93	1243.04
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	247.32	247.32
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	15	269.30	269.30
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	16	277.71	277.71
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	17	286.11	286.11
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	18	295.17	295.17
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	19	304.22	304.22
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	20	313.59	313.59
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	21	323.30	323.30
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	22	323.30	323.30
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	23	323.30	323.30
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	24	323.30	323.30
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	25	324.59	340.82
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	26	331.05	347.60
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	27	338.81	355.75
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	28	351.42	368.99
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	29	361.76	379.85
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	30	366.94	385.28
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	31	374.70	393.43
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	32	382.46	401.58
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	33	387.30	406.67
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	34	392.48	412.10
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	35	395.06	430.62
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	36	397.65	433.44
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	37	400.24	436.26
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	38	402.82	439.08
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	39	408.00	444.72
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	40	413.17	450.35

98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	41	420.93	458.81
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	42	428.36	466.92
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	43	438.71	478.19
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	44	451.64	492.29
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	45	466.83	508.85
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	46	484.94	528.58
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	47	505.31	550.78
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	48	528.58	576.16
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	49	551.54	601.18
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	50	577.40	629.37
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	51	602.94	657.21
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	52	631.07	687.86
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	53	659.52	718.87
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	54	690.23	752.35
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	55	720.94	811.06
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	56	754.24	848.52
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	57	787.86	886.35
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	58	823.75	926.72
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	59	841.53	946.72
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	60	877.42	987.09
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	61	908.45	1022.01
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	62	928.82	1044.92
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	63	954.36	1073.66
98517PA0010053	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	969.88	1091.11

2023 Rates Table Template v12.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	98517				
Rate Effective Date*	1/1/2023				
Rate Expiration Date*	12/31/2023				
Rating Method*	Age-Based Rates				

Plan ID* Required: Enter the 14-character Plan ID	**Rating Area ID*** Required: Select the Rating Area ID	**Tobacco*** Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Age*** Required: Select the age of a subscriber eligible for the rate	**Individual Rate*** Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Individual Tobacco Rate*** Required: Enter the rate of an Individual tobacco enrollee on a plan
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	192.14	192.14
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	15	209.22	209.22
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	16	215.75	215.75
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	17	222.28	222.28
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	18	229.32	229.32
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	19	236.35	236.35
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	20	243.63	243.63
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	21	251.18	251.18
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	22	251.18	251.18
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	23	251.18	251.18
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	24	251.18	251.18
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	25	252.17	264.78
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	26	257.20	270.06
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	27	263.23	276.39
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	28	273.02	286.67
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	29	281.06	295.11
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	30	285.08	299.33
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	31	291.10	305.66
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	32	297.13	311.99
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	33	300.90	315.95
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	34	304.92	320.17
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	35	306.93	334.55
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	36	308.94	336.74
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	37	310.95	338.93
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	38	312.96	341.12
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	39	316.98	345.50
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	40	320.99	349.88
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	41	327.02	356.45
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	42	332.80	362.75
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	43	340.84	371.51
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	44	350.88	382.46
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	45	362.69	395.33
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	46	376.75	410.66
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	47	392.58	427.91
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	48	410.66	447.62
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	49	428.49	467.06
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	50	448.59	488.96
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	51	468.43	510.59
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	52	490.28	534.41
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	53	512.38	558.50
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	54	536.25	584.51
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	55	560.11	630.12
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	56	585.98	659.22
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	57	612.10	688.61
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	58	639.98	719.98
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	59	653.79	735.52
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	60	681.67	766.88
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	61	705.78	794.01
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	62	721.61	811.81
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	63	741.45	834.13
98517PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	753.51	847.70
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	186.75	186.75
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	15	203.34	203.34
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	16	209.69	209.69
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	17	216.04	216.04
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	18	222.87	222.87
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	19	229.71	229.71
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	20	236.79	236.79
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	21	244.12	244.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	22	244.12	244.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	23	244.12	244.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	24	244.12	244.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	25	245.09	257.34
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	26	249.97	262.47
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	27	255.83	268.62
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	28	265.35	278.62
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	29	273.16	286.82
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	30	277.07	290.92
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	31	282.93	297.07
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	32	288.78	303.22
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	33	292.45	307.07
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	34	296.35	311.17
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	35	298.30	325.15
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	36	300.26	327.28
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	37	302.21	329.41
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	38	304.16	331.54
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	39	308.07	335.79
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	40	311.97	340.05
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	41	317.83	346.44
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	42	323.45	352.56
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	43	331.26	361.07
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	44	341.02	371.72
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	45	352.50	384.22
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	46	366.17	399.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	47	381.55	415.89
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	48	399.12	435.04
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	49	416.45	453.94
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	50	435.98	475.22
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	51	455.27	496.24
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	52	476.51	519.39
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	53	497.99	542.81
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	54	521.18	568.08
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	55	544.37	612.41
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	56	569.51	640.70
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	57	594.90	669.26
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	58	622.00	699.75
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	59	635.42	714.85
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	60	662.52	745.33
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	61	685.95	771.70
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	62	701.33	789.00
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	63	720.62	810.69
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	732.33	823.88
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	231.28	231.28
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	15	251.84	251.84
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	16	259.70	259.70
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	17	267.56	267.56
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	18	276.03	276.03
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	19	284.49	284.49
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	20	293.26	293.26
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	21	302.34	302.34
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	22	302.34	302.34
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	23	302.34	302.34
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	24	302.34	302.34
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	25	303.54	318.71
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	26	309.58	325.06
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	27	316.84	332.68
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	28	328.63	345.06
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	29	338.31	355.22
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	30	343.14	360.30
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	31	350.40	367.92
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	32	357.65	375.54
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	33	362.19	380.30
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	34	367.03	385.38
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	35	369.44	402.69
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	36	371.86	405.33
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	37	374.28	407.97
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	38	376.70	410.60
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	39	381.54	415.88
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	40	386.38	421.15
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	41	393.63	429.06
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	42	400.58	436.64
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	43	410.26	447.18
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	44	422.35	460.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	45	436.56	475.85
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	46	453.49	494.31
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	47	472.54	515.07
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98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	49	515.77	562.19
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	50	539.96	588.55
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	51	563.84	614.59
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	52	590.14	643.26
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	53	616.75	672.26
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	54	645.47	703.56
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	55	674.19	758.47
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	56	705.33	793.50
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	57	736.77	828.87
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	58	770.33	866.62
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	59	786.96	885.33
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	60	820.52	923.08
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	61	849.54	955.73
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	62	868.59	977.16
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	63	892.47	1004.03
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	906.98	1020.36
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	275.51	275.51
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	300.00	300.00
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	309.37	309.37
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	318.73	318.73
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	328.81	328.81
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	338.90	338.90
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	349.34	349.34
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	360.16	360.16
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	360.16	360.16
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	360.16	360.16
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	360.16	360.16
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	361.59	379.67
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	368.79	387.23
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	377.43	396.31
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	391.48	411.05
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	403.00	423.15
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	408.77	429.21
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	417.41	438.28
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	426.05	447.36
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	431.46	453.03
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	437.22	459.08
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	440.10	479.71
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	442.98	482.85
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	445.86	485.99
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	448.74	489.13
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	454.51	495.41
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	460.27	501.69
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	468.91	511.11
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	477.19	520.14
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	488.72	532.70
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	503.13	548.41
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	520.05	566.86
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	540.22	588.84
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	562.91	613.57
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	588.84	641.84
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	614.41	669.71
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	643.22	701.11
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	671.67	732.13
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	703.01	766.28
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	734.70	800.82
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	768.91	838.12
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	803.13	903.52
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	840.22	945.25
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	877.68	987.39
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	917.65	1032.36
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	937.46	1054.65
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	977.44	1099.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1012.01	1138.52
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1034.70	1164.04
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1063.15	1196.05
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1080.44	1215.50
98517PA0010008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.45	268.45

Objection Letter for OHIN-133283238

Filing at a Glance

State:
Pennsylvania

TOI:
H16I Individual Health - Major Medical

Sub-TOI:
H16I.005C Individual - Other

Filing Type:
Rate - G.I. (Guaranteed Issue)

Filing Company:
Oscar Health Plan of Pennsylvania, Inc.

SERFF Tracking Number:
OHIN-133283238

State Tracking Number:
OHIN-133283238

Company Tracking Number:

Product Name:
Oscar PA 2023 Individual Rates

Project Name:

Destruction Date:

Objection Letter Status:
Data Request Sent

Objection Letter Date:
06/15/2022

Respond By Date:
06/24/2022

Submitted Date:
06/15/2022 02:32 PM
Dear Jessica Saulo,

Introduction:
Oscar Individual Data Call - OHIN-133283238
June 15th, 2022

Dear Jessica Saulo,

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. To complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by Friday, June 24th. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandum and Pennsylvania Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. Please provide the reasoning and support for the manual rate changing from Oscar's individual market experience in Texas (NAIC code 15777) in 2022 to Oscar's individual market experience in Florida (NAIC code 16374) in 2023.
a. What would the 'Total Adjusted Projected Allowed EHB Claims' amount for the manual rate (i.e., cell D23 of Table 5 in the PA Rate Template) have been if the individual market experience in Texas would continue to have been utilized?

2. Please provide the reasoning and quantitative support for the full credibility amount changing from 70,000 member months in 2022 to 85,000 member months in 2023.

3. The 'Benefit Richness (induced demand)' factor in Table 10 of the PA Rate Template for discontinued plans (i.e., Plans 25 through 37) does not appear to follow the Pennsylvania Insurance Department requirement to use the HHS induced demand

formula. Please update all information in the table as well as any other items which are impacted by any changes to the table (e.g., Actuarial Memorandum, rate justification).
a. As an example, Plan 30 has a 'Pricing AV' factor which is similar to Plan 10 (i.e., 0.712 vs 0.713) but a 'Benefit Richness' factor which is much higher (i.e., 1.066 vs 0.962).

4. For the trend assumptions included in Tables 3 and 3b of the PA Rate Template, please provide quantitative and qualitative support for the differences in the unit cost assumptions between the two tables.

5. Please provide quantitative and qualitative support for the development of the proposed rating region factors. This support should provide information on how morbidity differences between regions were removed during the development of the factors.

6. Please provide a detailed quantitative exhibit displaying the development and sources of data, as necessary, of the various adjustment factors referenced in the Actuarial Memorandum, for both the experience and manual projections. Formulas should be intact, and any hard-coded numbers should have support and a source provided. These adjustments as noted in the Actuarial Memorandum are listed below, but any additional items not listed but used in the development of the rates should be included.
a. Plan design changes
b. Demographic shift
c. Morbidity adjustment
i. Adjustment due to projected demographic mix and membership distribution changes
1. Provide quantitative support for this adjustment being mutually exclusive from the "demographic shift" adjustment
ii. Market morbidity changes (e.g., due to expiration to the expanded APTC subsidies)
iii. Florida to Pennsylvania morbidity adjustment for the manual rate
d. Network change
e. Pharmacy drug rebates
f. Pooling charge
g. COVID-19 impact and normalization
i. 2021 experience normalization, which should include a break-down of the costs by category (i.e., treatment, virus testing, vaccination costs, deferred non-COVID-19 care)
ii. Projected treatment, testing, and vaccine/booster costs, which should include support for the 35% booster adoption rate and 60% return of deferred care to pre-pandemic utilization levels
iii. Continued virus testing

7. Please provide a detailed quantitative exhibit displaying the development of the projected 2023 risk transfer payment. This exhibit should provide the support and detail for all adjustments applied in moving from the base assumption (i.e., 2021 interim report) to the assumption used in the 2023 risk transfer payment calculation and summarized on 'Exhibit C – Risk Adjustment'. Formulas should be intact, and any hard-coded numbers should have support and a source provided. In providing your response, please include the following information for both the experience and manual projections:
a. The Company's projected 2023 PLRS, ARF, IDF, and GCF factors for 2023. Please include quantitative support for the following adjustments used when developing the 2023 PLRS, as discussed in the Actuarial Memorandum:
i. Expected changes as a result of moving to the proposed 2023 risk adjustment model. Please explain whether the Company is assuming that changes to the risk adjustment model will impact the Company in the same manner as the rest of the PA Individual ACA market.
ii. How the Company's projected morbidity change was included in the calculation, as discussed in the Actuarial Memorandum.
iii. Additional detail and support for how the crosswalking of market metrics for the manual projection was performed.
b. The PA projected state average premium PMPM (prior to the application of the 0.86 adjustment), PLRS, ARF, IDF, and GCF for the Individual market for 2023. Please include quantitative support for the following adjustments used when developing the 2023 PLRS, as discussed in the Actuarial Memorandum:
i. Expected changes as a result of moving to the proposed 2023 risk adjustment model.
ii. Expected changes in market-wide morbidity, as discussed in the Actuarial Memorandum.

8. Please provide a quantitative development of the projected incurred exchange user fee percentage applied in Table 5 of the PA Rate Template.

9. In the General Information tab, please add the binder number. The corresponding SERFF form number should remain in this location.

10. The following questions pertain to the PAAM Exhibits vs URRT:
a. Per the URRT, Worksheet 2, the Member Cost-Sharing (cell D28) is equal to $3,194,004.00 . However, based on Table 2 of the PAAM Exhibits, Member Cost-Sharing (cell F36) is equal to $2,360,335.62. Please update so that these numbers are consistent or explain the discrepancy.
b. Per the URRT, Worksheet 2, the Current Enrollment (cell D34) is equal to 4,340. However, based on Table 1 of the PAAM Exhibits, the Current Period Number of Members is 4,468. Please update or explain this discrepancy.

11. Per Table 1 of the PAAM Exhibits, Oscar is expecting membership to increase by 14.05%. Please provide a narrative explaining what is driving this increase in membership.

12. The following questions pertain to trend:
a. Please provide an exhibit demonstrating the adjustments which were made to the Milliman dataset to reflect the Pennsylvania market.
b. Please provide a qualitative explanation and quantitative support for each trend component.
c. Please explain how the trend was adjusted to reflect the Pennsylvania market.

13. The following questions pertain to the Completion factors in Table 4:
a. Please provide an explanation as to why the completion factors for 2020 are low. We would have expected some of the earlier 2020 months to be complete by now.
b. Please explain why the May 2021 completion factor of 0.7072 is so low.

14. The following questions pertain to COVID-19 adjustments:
a. What impact, if any, is COVID having on PY23 rates. If the rates are impacted, please provide a qualitative and quantitative exhibit demonstrating the effect of COVID.
b. Has the trend been adjusted? Has the base experience been adjusted at all?

15. With the assumption of the expanded subsidies not being extended into plan year 2023, has any adjustment been made in the assumption of on-exchange membership for plan year 2023? Has any adjustment been made to morbidity?

16. The following questions pertain to Table 6. Retention:
a. The quality improvements initiative is 1.00% ($5.69 pmpm). Please explain what the quality improvements are and provide an exhibit demonstrating the development of $5.69 pmpm.
b. Per Pennsylvania Rate Filing Guidance, the maximum profit load is 2.00%. Please revise the profit to be 2% or less. Be sure to update the federal income tax as well.

17. The following questions pertain to commissions:
a. In the PAAM Exhibits, Table 6, the commission is listed as $6.56 pmpm. Please provide the quantitative development for determining the commission.
b. Per the Actuarial Memorandum, it states "This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company's sole discretion. Based on Federal Law, it is prohibited to pay differential compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP. Please confirm that Oscar's commission schedule does not violate the above statement.
c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment 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.
d. Please provide a current copy of the broker contract agreements for plan year 2023.

18. The following questions pertain to Department required factors:
a. Please provide a second CSR silver load factor which Oscar plans on using if subsidies are extended for plan year 2023. Note this factor needs to be within the range of 1.22 – 1.26.
b. Per the Rate Filing Guidance, the individual adjustment has been reduced to 1.0 for plan year 2023. Please confirm that Oscar did not apply any individual adjustments in the Change in Morbidity adjustment factor in Table 5.
c. For PY23, the reinsurance program assumes no additional morbidity improvement because of the program. Please update the morbidity adjustment to 1.0.

19. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been meet.

20. Per Table 10 of the PAAM Exhibits, the Catastrophic Eligibility factor is 0.843. Please provide a quantitative exhibit showing the development of the 0.843 adjustment factor.

21. The following questions pertain to metallic and pricing AVs:
a. For HIOS Plan: 98517PA0010002, the Pricing AV is 0.68660476. However, for HIOS Plan: 98517PA0010005, the Pricing AV is 0.79243934. Given that both plans are bronze plans, and the Metallic AVs are only .0223 different, please provide a quantitative and qualitative explanation for this significant difference in Pricing AVs.
b. Please explain why the average Pricing AV for silver plans is below the average Pricing AV for bronze plans.

22. Per Table 10, cell V15, the total covered lives are listed as 4,455. However, Table 10, cell W4, total covered lives is listed as 4,468. Please update so that the covered lives are consistent.

23. Per Exhibit F – Calibration Factors, please confirm that the membership distribution is based off the projected membership. If not, explain why not.

24. The following question pertain to the geographic rating factors:
a. Per Table 13. Geographic Factors, please add the Current Factor and Proposed Factor for Rating Area 7, Lancaster County.

25. 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?

26. 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.

27. The following questions pertain to the Public Health Emergency:
a. With the Public Health Emergency scheduled to end prior to the start of PY23, how has the rate development been affected? Please provide support for any adjustments.
b. Furthermore, with the PHE scheduled to end prior to the start of PY23, has any adjustment been made specifically to the assumption of on-exchange membership and morbidity for Plan Year 2023?

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

29. Currently, the expanded subsidies from the American Rescue Plan are expected to discontinue for plan year 2023. Please confirm that the current rate filing assumptions are reflective of the expanded subsidies being removed for plan year 2023 and please provide a brief narrative on how rates were impacted.

30. 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.

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

Please be advised that there may be additional questions based on the responses to the above. Responses to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at scarmody@pa.gov.

Sincerely,
Sean Carmody | Actuarial Associate
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation & Administration

Conclusion:

Sincerely,
Sean Carmody

Oscar Health Plan of Pennsylvania, Inc.
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New York, NY 10013
1-855-OSCAR-55
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June 24, 2022
Re: Objection Cover Letter for OHIN-133283238

Dear Sean Carmody,

This cover letter is in response to the June 15, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc. individual rate filing. This cover letter details the changes made to the Pennsylvania Actuarial Memorandum Rate Exhibits and the reasons for the changes.

1. In response to Question 3, the Benefit Richness factors in Table 10 have been corrected for discontinued plans.

2. In response to Question 10, the Ultimate Incurred Claims and Estimated Cost Sharing fields in Tables 2 and 2b have been corrected.

3. In response to Question 24,the Current and Proposed Factor for Rating Area 7 have been added to Table 13.

Please feel free to reach out to us if you have any additional questions. Thank you.

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June 24, 2022
Re: Response to Objection Letter for OHIN-133283238

Dear Sean Carmody,

This letter is in response to the June 15, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc.'s individual rate filing. For your convenience, I have included your question in *blue italics* with my responses to each question below.

1. *Please provide the reasoning and support for the manual rate changing from Oscar's individual market experience in Texas (NAIC code 15777) in 2022 to Oscar's individual market experience in Florida (NAIC code 16374) in 2023. What would the 'Total Adjusted Projected Allowed EHB Claims' amount for the manual rate (i.e., cell D23 of Table 5 in the PA Rate Template) have been if the individual market experience in Texas would continue to have been utilized?*

   Since Florida is now Oscar's largest and most credible market, Oscar made the decision to use Florida experience to develop our manual projection beginning with pricing for the 2023 plan year. The 'Total Adjusted Projected Allowed EHB Claims' for 2023 pricing using Texas experience is not readily available due to the considerable work involved to develop the factors to walk from the manual to experience state. However, ahead of the 2023 plan year pricing season, Oscar did perform a comparison between 2022 plan year pricing with the different manual states in order to determine that Florida experience was reasonable and stable for developing a manual rate for the Pennsylvania market.

2. *Please provide the reasoning and quantitative support for the full credibility amount changing from 70,000 member months in 2022 to 85,000 member months in 2023.*

   Oscar's standard credibility threshold in recent years has been 85,000 member months. However, due to the considerable impact of COVID on 2020 experience, Oscar made the decision for 2022 pricing to lower our threshold to allow a greater weight to be placed on the experience data, while still maintaining an acceptable level of confidence.

   Oscar utilizes the limited fluctuation credibility method to determine the minimum number of member months required for experience to be considered fully credible. Oscar's threshold is selected such that there is a 10% probability of the claim experience being within 7.5-10% of the actual claim amount.

	Membership			Allowed Claims					Credibility Threshold	
Plan Year	Distinct Members	MMs	MMs/ Member	Total	PMPM	μ	σ	CV	$p = 90\%$ $k = 10\%$	$p = 90\%$ $k = 7.5\%$
2021	745,637	6,378,357	8.6	$2,394M	$375	$3,210	$14,827	4.6	49,000	88,000

3. *The 'Benefit Richness (induced demand)' factor in Table 10 of the PA Rate Template for discontinued plans (i.e., Plans 25 through 37) does not appear to follow the Pennsylvania Insurance Department requirement to use the HHS induced demand formula. Please update all information in the table as well as any other items which are impacted by any changes to the table (e.g., Actuarial Memorandum, rate justification). As an example, Plan 30 has a 'Pricing AV' factor which is similar to Plan 10 (i.e., 0.712 vs 0.713) but a 'Benefit Richness' factor which is much higher (i.e., 1.066 vs 0.962).*

   The Benefit Richness factors for discontinued plans have been corrected in "2023_Indiv_Oscar_PAAM Exhibits_062422.xlsm". In the initial submission, these factors were not divided by the average factor to normalize the average Benefit Richness for projected membership to 1.00.

4. *For the trend assumptions included in Tables 3 and 3b of the PA Rate Template, please provide quantitative and qualitative support for the differences in the unit cost assumptions between the two tables.*

   Utilization Trend
   Oscar developed the utilization trends at the broad service category level for inpatient facility, outpatient facility, physician, other, and prescription drugs. Utilization trend assumptions were estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization. These trends are consistent with other industry analyses and, among other things, reflect the following observations:

   - Inpatient facility utilization trends have been low, and often negative, the last few years as there have been efforts in the healthcare industry to shift care from inpatient to less expensive outpatient settings, like ambulatory care centers.

   - While outpatient facility and professional/other medical utilization trends have also been low in recent years, there has been a recent uptick. Much of this is due to shifts in sites of service, as discussed above, as well as the recovering economy, since these services are often more elastic and subject to consumer choice than inpatient services.

   - While we relied on Milliman's HCGs for pharmacy trends, we assessed these trends relative to other industry pharmacy trend studies. More specifically, Milliman's HCG pharmacy trends are in line with those summarized by Evernorth in its 2020 Drug Report.

   - These trend assumptions are secular, industry-wide trends and do not reflect any differences in projected utilization due to geographic region on either the state or county level. These trends are based on the healthcare environment at the time of the rate filing and do not reflect the impact of any potential health care reform or changes in market morbidity.

   Unit Cost Trend
   Oscar's physician and facility unit cost trends were developed from its contracts with providers and anticipated reimbursement levels for 2023. Prescription drug unit cost trends were developed based on Milliman's commercial HCGs and other industry sources described above. Pharmacy rates are reflective of changes to Oscar's anticipated 2023 contracts with its Pharmacy Benefit Manager (i.e., average wholesale price discounts, dispensing fees, rebates, and formulary).

Methodological Approach to Rating

Table 1 provides the annualized trend assumptions that were used to adjust the allowed claims from the experience period to the projection period. The overall trend used to get from the experience period to the projection period is based on an unleveraged prospective annual trend of 3.1%.

Table 1

Experience Annual Trend Assumptions

Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	2.7%	3.2%
Outpatient	1.0%	3.5%	4.5%
Physician	1.0%	0.8%	1.8%
Other	1.0%	0.8%	1.8%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	1.0%	1.3%	2.3%
Grand Total	0.8%	2.3%	3.1%

In contrast, Table 2 provides the annualized trend assumptions that were used to adjust the allowed claims from the manual period to the projection period. The overall trend used to get from the manual period to the projection period is based on an unleveraged prospective annual trend of 3.9%.

Table 2

Manual Annual Trend Assumptions

Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	3.5%	4.0%
Outpatient	1.0%	4.3%	5.3%
Physician	1.0%	1.5%	2.5%
Other	1.0%	1.5%	2.5%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	1.0%	2.0%	3.0%
Grand Total	0.8%	3.0%	3.9%

The differences between the experience and the manual trend assumptions can be mostly attributed to differences in unit cost trends between Pennsylvania (experience rate) and Florida (manual rate), including differences in anticipated escalators that we have in contract with our networks in the two states. In addition, the distribution of prescription drug types is different between Pennsylvania and Florida. Oscar's methodological approach is to trend both projections to the projection period prior to deriving the network adjustment, which ensures that both projections are on similar bases prior to the application of credibility.

5. *Please provide quantitative and qualitative support for the development of the proposed rating region factors. This support should provide information on how morbidity differences between regions were removed during the development of the factors.*

The rating area factors are based on Milliman's Commercial Health Cost Guidelines (HCGs) and Oscar's anticipated 2023 provider contracts. The geographic factors used incorporate differences in unit cost and utilization (i.e., provider practice pattern) differences only. Morbidity differences between regions were removed by normalizing claims experience using risk scores from the Milliman Advanced Risk Adjuster (MARA) model.

Moderate smoothing was considered in the development of the final area factors included in the 2022 rate filing. Oscar applies smoothing factors in an effort to aid in managing the level of volatility inherent in the geographic cohorts, which prevents the area factor model from potentially overcorrecting over time. Actuarial judgment was applied in making the smoothing adjustments.

		A	B = A / A [8]	C	D = B or C	E = D / D [Total]
Rating Area	Member Distribution[1]	2021 Normalized Allowed Experience	2021 Experience Relativity[2]	Manual Relativity[2]	Area Factor [2023, Indicated]	Area Factor [2023, Indicated, Calibrated]
3	16.9%	$294.26	1.022	-	1.022	0.975
6	19.2%	$360.50	1.252	-	1.252	1.195
7	5.4%	-	-	0.918	0.918	0.876
8	58.5%	$288.00	1.000	-	1.000	0.955
Total	100.0%				1.048	1.000

	F	G	H = (E / F)^G * F	I = H / H [Total]
Rating Area	Area Factor [2022, Filed]	Smoothing Adjustment	Area Factor [2023, Smoothed]	Area Factor [2023, Calibrated]
3	0.878	0.333	0.909	0.911
6	1.043	0.333	1.091	1.093
7	1.058	0.333	0.994	0.995
8	1.015	0.333	0.994	0.996
Total	1.000		0.999	1.000

[1]Membership distribution as of March 2022.

[2]Relativities are expressed on a relative basis to Rating Area 8.

6. *Please provide a detailed quantitative exhibit displaying the development and sources of data, as necessary, of the various adjustment factors referenced in the Actuarial Memorandum, for both the experience and manual projections. Formulas should be intact, and any hard-coded numbers should have support and a source provided. These adjustments as noted in the Actuarial Memorandum are listed below, but any additional items not listed but used in the development of the rates should be included.*
    a. *Plan design changes*

The plan design changes factor consists of two pieces. First is the plan behavior relativity. This is defined as the plan behavior factor for the projection period relative to the plan behavior factor for the experience period. The plan behavior factors for the experience period, manual period, and projection period, were estimated by taking the average induced demand factor weighted on the plan-level membership distributions. The induced demand factors in this context represent the internally-derived factor set appropriate for claim cost forecasting and are not intended to align with the induced demand factors inherent in the plan-adjusted index rate development and mandated by PID.

The second piece of the plan design changes factor is to account for any changes in covered services between the experience and projection periods. For both the experience and manual rate, this includes the decrease in the recommended age to begin colorectal screenings from 50 to 45. Additionally, for the manual rate, an adjustment was included to account for infertility treatment coverage not being included in the manual experience.

Quantitative support of the plan design changes factors is included in the tables below as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Development of Plan Behavior Relativity Factor

Description	Experience Rate	Manual Rate	Definition
Plan Behavior Factor in the Experience Period	0.995	1.0030	A
Plan Behavior Factor in the Projection Period	0.996	0.9956	B
Final Factor	1.001	0.993	C = B / A

Development of Change in Covered Services Factor

Covered Service Projected PMPM	Experience Rate	Manual Rate	Definition
Age 45-49 Colorectal Screening	$0.60	$0.60	A
Infertility Treatment	n/a	$0.01	B
Experience Period Index Rate PMPM	$377.50	$389.37	C
Final Factor	1.002	1.002	D = (A + B) / C + 1

Development of Plan Design Changes Factor

Description	Experience Rate	Manual Rate	Definition
Plan Behavior Relativity Factor	1.001	0.993	A
Change in Covered Services Factor	1.002	1.002	B
Final Factor	1.002	0.994	C = A * B

b. Demographic shift

The demographic shift factor consists of two pieces. First is the age/gender factor relativity. This is defined as the average age/gender factor for the projection period relative to the average age/gender factor for the experience period. The age/gender factors in this context represent the internally-derived factors based on Oscar's actual experience.

The second piece is the geographic area factor relativity. This is defined as the average geographic area factor for the projection period relative to the average geographic area factor for the experience period.

Quantitative support of the demographic shift adjustment factors is included in the tables below as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Development of Experience Demographic Factor

Description		Definition
Average Age/Gender Factor for the Experience Period	1.051	A
Average Age/Gender Factor for the Projection Period	1.059	B
Final Age/Gender Factor	**1.008**	C = B / A
Average Geographic Factor for the Experience Period	1.000	D
Average Geographic Factor for the Projection Period	1.004	E
Final Geographic Factor	**1.004**	F = E / D
Final Factor	**1.012**	G = C * F

Development of Manual Demographic Factor

Description		Definition
Average Age/Gender Factor for the Manual Period	0.993	A
Average Age/Gender Factor for the Projection Period	1.059	B
Final Age/Gender Factor	1.067	C = B / A
Average Geographic Factor for the Manual Period	0.976	D
Average Geographic Factor for the Projection Period	1.004	E
Final Geographic Factor	1.029	F = E / D
Final Factor	1.098	G = C * F

c. *Morbidity adjustment*
   i. *Adjustment due to projected demographic mix and membership distribution changes*
      1. *Provide quantitative support for this adjustment being mutually exclusive from the "demographic shift" adjustment*

While the demographic shift factor accounts for the change in age/gender distribution between the experience and projection periods, the morbidity mix adjustment factor accounts for the change in metal mix between the experienced and projection periods. The average risk by metal was calculated using the concurrent risk scores from the Milliman Advanced Risk Adjuster (MARA) model. Since the claim cost projections include separate demographic adjustments, Oscar normalized the risk scores for differences in underlying demographics (i.e. age and gender) at the cohort level (i.e. metal). Then, the average risk score for the experience period was calculated using the experience period membership distribution as weights, while the average risk score for the projection period was calculated using the projection period membership distribution as weights.

Quantitative support of the morbidity mix adjustment factors is included in the tables below as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Development of Average Risk Scores for the Experience Rate

		Membership Projection	
Metal	Normalized Risk Score	Experience Period	Projection Period
Gold	1.822	12%	12%
Silver	1.241	1%	3%
CSR	1.510	26%	24%
Bronze	0.770	57%	58%
Catastrophic	0.414	4%	3%
Average Risk Score		1.072	1.077
Morbidity Mix Adjustment Factor		1.005	

Development of Average Risk Scores for the Experience Rate

		Membership Projection	
Metal	Normalized Risk Score	Experience Period	Projection Period
Gold	3.337	0%	12%
Silver	1.611	2%	3%
CSR	1.476	68%	24%
Bronze	0.928	29%	58%
Catastrophic	1.069	0%	3%
Average Risk Score		1.327	1.367
Morbidity Mix Adjustment Factor		1.030	

ii. Market morbidity changes (e.g., due to expiration to the expanded APTC subsidies)

Oscar relied upon the 2022 Marketplace Open Enrollment Period Public Use Files (PUF) published by CMS supporting a market membership increase between the 2021 and 2022 plan years, which was primarily driven by the expanded APTC subsidies. However, due to the uncertainty related to the potential extension of the expanded APTC subsidies, Oscar assumed they are due to expire at the end of 2022, which is expected to decrease market membership and subsequently increase market morbidity. In an effort to quantify the anticipated impact to market morbidity, Oscar analyzed its nationwide individual market membership which persisted vs. lapsed and constructed a regression analysis to estimate the anticipated market morbidity changes in response to membership movement. Quantitative support is included in the Table below.

Market Morbidity Factor Development		
2021-2022 Market Size Growth	3%	A
2022-2023 Market Size Growth	3%	B
ARP Discontinuation Market Size Impact	-7%	C
Change in Market Size	0.987	D = (1+A)*(1+B)*(1+C)
Market Size/Morbidity Heuristic	0.16	E
Market Morbidity Impact	1.002	F = (1/D)^E

Lastly, in the development of the anticipated changes in the market morbidity, Oscar assumed that the Public Health Emergency will end and a certain proportion of Medicaid Redeterminations will enroll in the ACA Marketplace. Oscar reviewed and considered studies released from the Urban Institute, Kaiser, ERB, Stephens, Wells Fargo and Milliman CAPS model. As a result, Oscar expects that Medicaid redeterminations will increase the overall 2023 market size by 20%. Oscar also assumed a 15% morbidity differential between these members and the existing ACA population based on the expected relative morbidity of the existing lower income, mainly CSR qualified, members enrolled in the ACA relative to the total population. Note that these adjustments were also assumed when estimating the risk adjustment transfer for the projection period. Quantitative support is included in the Table below.

Impact of PHE Ending		
Estimated Market Size Impact	20%	A
Estimated Morbidity Differential	15%	B
Market Morbidity Impact	1.025	C =((A*(1+B)+1)/(1+A)

Quantitative supports of the morbidity mix adjustment factors are also included in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

iii. *Florida to Pennsylvania morbidity adjustment for the manual rate*

An adjustment was made to account for the anticipated changes in market morbidity between the Florida and Pennsylvania individual markets. To estimate the market morbidity impact, Oscar relied upon the completed regression results in The Wakely National Risk Adjustment Reporting Project (WNRAR) provided to Oscar on February 15, 2022 to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the Florida and Pennsylvania individual markets.

Quantitative support of the morbidity mix adjustment factors is included in the table below as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Development of FL to PA Morbidity Factor

Wakely PLRS for 2021 Experience	Factor	Definition
PA	1.099	A
FL	1.208	B
FL to PA Morbidity Adjustment Factor	0.910	C = A / B

d. Network change

The network change factor for the experience rate development was estimated using the experience period total allowed costs under the projection period contract relativity to the actual experience period total allowed costs. Quantitative support of the experience network change factor is included in the table below as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Experience Rate

Development of Network Factor		
Description		Definition
Experience Period Med Allowed	$20,455,514	A
Est Experience Period Med Allowed w/ Contract Update	$20,409,942	B
Final Factor	0.998	C = B / A

The network change factor for the manual rate development consists of two pieces. First, Oscar applied an adjustment to account for anticipated differences in the provider reimbursement levels between the manual period and Rating Area 8 in the projection period. The reimbursement changes (i.e. unit cost relativities) are reflective of the underlying differences between Oscar's contracts with its providers in the manual experience (i.e. Oscar's Florida statewide network configuration) and the rating period (i.e. Oscar's Pennsylvania, Rating Area 8 network configuration) by service category. The unit cost relativities were established using percent of Medicare rates. Note this adjustment only incorporates differences in the unit costs structure and does not reflect any difference in population morbidity.

Second, Oscar applied an adjustment to account for the anticipated differences in utilization between the manual period (i.e. Oscar's Florida statewide network configuration) and the projection period (i.e. Oscar's Pennsylvania, Rating Area 8 network configuration). Oscar utilized Milliman's *Health Cost Guidelines (HCGs)*, which provides utilization relativities on 60 benefit categories (further described in Section 4.2 of the Actuarial Memorandum). These geographic utilization relativities established in the HCGs are normalized for differences in morbidity and therefore represent differences in provider practice patterns exclusively. The average utilization relativities for both the manual period and projection period are weighted on the claim distribution of the benefit categories.

Quantitative support of the manual network change factor is included in the tables below as well as the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Unit Cost Relativity Development

Service Category	Unit Cost Relativity[1]	Allowed Claim Distribution[2]
Inpatient	1.164	26.2%
Outpatient	1.135	24.9%
Professional	1.641	33.9%
Rx	1.000	15.0%
Total	1.294	100.0%

[1]Pennsylvania, Rating Area 8 relative to Florida.

[2]Represents the manual period distribution.

Utilization Relativity Development

Description	Value	Definition
FL Util Area Factor	1.060	A
PA, Rating Area 8 Util Area Factor	0.989	B
Util Area Factor	0.933	C = B / A

Development of Network Factor

Description		Definition
Total Allowed Unit Cost Relativity to PA-008	1.294	A
Utilization Relativity to PA-008	0.933	B
Final Factor	1.208	C = A x B

e. Pharmacy drug rebates

Quantitative support of the pooling charge rebates factors is included in the tables below as well attachment titled "PA Objection 20220624 Exhibit.xlsx".

Development of Experience Prescription Drug Rebate Factor

Description		Definition
Prescription Drug Rebates in the Experience Period	$16.39	A
Prescription Drug Rebates in the Projection Period	$14.23	B
Change in Prescription Drug Rebates	$2.16	C = A - B
Index Rate PMPM in the Projection Period	$445.59	D
Final Factor	1.005	E = D / (D - C)

Development of Manual Prescription Drug Rebate Factor

Description		Definition
Prescription Drug Rebates in the Manual Period	$13.63	A
Prescription Drug Rebates in the Projection Period	$14.23	B
Change in Prescription Drug Rebates	-$0.60	C = A - B
Index Rate PMPM in the Projection Period	$531.06	D
Final Factor	0.999	E = D / (D - C)

f. Pooling charge

Quantitative support of the pooling charge factors is included in the tables below, as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Development of Experience Pooling Change Factor

Description		Definition
Pooling Charge PMPM in the Experience Period	-$0.18	A
Index Rate PMPM in the Projection Period	$445.59	B
Final Factor	1.000	C = B / (B - A)

Development of Manual Pooling Change Factor

Description		Definition
Pooling Charge PMPM in the Manual Period	$1.18	A
Index Rate PMPM in the Projection Period	$531.06	B
Final Factor	1.002	C = B / (B - A)

g. COVID-19 impact and normalization

i. 2021 experience normalization, which should include a break-down of the costs by category (i.e., treatment, virus testing, vaccination costs, deferred non-COVID-19 care)

Oscar normalized the 2021 experience by removing the impact of direct costs associated with the pandemic which included items such as COVID-19 treatment, virus testing, vaccination costs, and deferred non-COVID-19 care. Pandemic-induced deferred utilization of non-COVID-19 care was estimated by comparing Oscar's 2019 claim experience projected and normalized to 2021, to the actual 2021 experience of members continuously enrolled from 2019 to 2021. The residual differences between actual and expected are assumed to represent utilization levels that would have been expected absent the pandemic.

2021 Experience COVID Normalization

Direct Costs - Treatment	$20.45
Direct Costs - Testing	$6.01
Direct Costs - Vaccination	$1.89
Estimated Deferred Non-COVID Care	-$23.77
Total - Allowed PMPM Normalization	$4.58

ii. *Projected treatment, testing, and vaccine/booster costs, which should include support for the 35% booster adoption rate and 60% return of deferred care to pre-pandemic utilization levels*

Oscar projected 2023 COVID-19 treatment cost based on a national regression analysis that estimates how the 2021 vaccination and booster rates influenced COVID-19 treatment cost within each State. The results concluded that there was a negative correlation between vaccination levels and COVID-19 treatment costs. This regression was then applied to Pennsylvania's projected booster adoption rate. Moreover, Oscar assumed antivirals such as Paxlovid would be widely available by 2023 and significantly reduce the inpatient claims. Oscar additionally assumed that COVID-19 testing costs will persist in the projection period and that over-the-counter antigen testing will continue to be covered with no member cost share. To account for projected vaccination costs, Oscar assumed the federal government will continue to cover the cost of booster shots and that insurers will continue to cover the administrative cost.

Oscar assumed an adoption rate of 35% across the nationwide membership distribution, based on CDC's reported 31% first booster adoption as of May 31, 2022 and Kaiser Family Foundation's April 2022 COVID-19 Vaccine Monitor, where 48% of surveyed responded willing to get a booster dose or wait and see.

Oscar estimated that 60% of deferred care will return to pre-pandemic utilization levels, based on a projection that the pandemic's impact will continue to wane and day-to-day activities, including healthcare utilization, will mostly return to normal. Given the difficult nature of projecting COVID, we felt it was prudent to assume 60% of the deferred care return for conservatism, and that there is a net positive cost impact in aggregate in this post-pandemic state.

2023 Projected COVID Cost	
Direct Costs - Treatment	$8.41
Direct Costs - Testing	$4.81
Direct Costs - Vaccination	$0.90
Estimated Deferred Non-COVID Care	-$9.54
Total - Allowed PMPM Cost	$4.58

iii. *Continued virus testing*

Please see the response to question 6g(ii) above.

7. *Please provide a detailed quantitative exhibit displaying the development of the projected 2023 risk transfer payment. This exhibit should provide the support and detail for all adjustments applied in moving from the base assumption (i.e., 2021 interim report) to the assumption used in the 2023 risk transfer payment calculation and summarized on 'Exhibit C – Risk Adjustment'. Formulas should be intact, and any hard-coded numbers should have support and a source provided. In providing your response, please include the following information for both the experience and manual projections:*

Please reference the attachment titled "PA Objection 20220624 Exhibit.xlsx" for a more granular summary of the risk adjustment forecast including the individual component parts for both the experience and manual projections.

a. *The Company's projected 2023 PLRS, ARF, IDF, and GCF factors for 2023. Please include quantitative support for the following adjustments used when developing the 2023 PLRS, as discussed in the Actuarial Memorandum:*

The carrier-specific PLRS, ARF, IDF, and GCF components inherent in the 2023 risk adjustment forecast are displayed on the "Risk Adjustment Factors" sheet included in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

i. *Expected changes as a result of moving to the proposed 2023 risk adjustment model. Please explain whether the Company is assuming that changes to the risk adjustment model will impact the Company in the same manner as the rest of the PA Individual ACA market.*

The impact of the 2023 coefficient changes is not yet reflected in the rates because Oscar was still estimating the impact of the final HHS Notice of Benefit and Payment Parameters for 2023 published on April 28, 2022 at the time of the rate filing. These adjustments were determined from the HHS Risk Weight Conversion Tool that was supplied to Oscar by Wakely on May 18, 2022. We will include the impact of the 2023 coefficient changes when we will refile rates by July 13, 2022 to reflect the final Risk Adjustment results.

ii. *How the Company's projected morbidity change was included in the calculation, as discussed in the Actuarial Memorandum.*

Oscar anticipated that the morbidity changes inherent in both the carrier-specific population and the market-specific population would be identical, which has an offsetting effect in the risk adjustment transfer projection.

iii. *Additional detail and support for how the crosswalking of market metrics for the manual projection was performed.*

For the risk adjustment transfer that corresponds to the manual projection, Oscar crosswalked the risk and rating terms inherent in the risk adjustment transfer formula — including items such as plan liability risk score, statewide average premium, and geographic cost factors — from the manual period (i.e. Florida market) to the projection period (i.e. Pennsylvania market) while maintaining similar relative risk profiles by metal level. The two risk adjustment transfers were then blended by the same credibility weighting used to project allowed claims.

At a high level, in the risk adjustment transfer calculation, Oscar replaced the statewide average premium from the manual period market (i.e. Florida) with the statewide average premium from the projection period market (i.e. Pennsylvania). The statewide average premium metrics, prior to 2022 and 2023 premium trend, were sourced from the *Interim Summary Report on Risk Adjustment for the 2021 Benefit Year* (Interim Report) published by CMS on March 22, 2022. The relative PLRS and ARF between the two markets was considered when adjusting the market risk and rating terms for anticipated differences in the PLRS and ARF between the manual period market (i.e. Florida) and the projected period market (i.e. Pennsylvania). These metrics were sourced from the Wakely WNRAR reporting project for the 2021 plan year. The AV and IDF metrics for the market risk and rating terms were sourced directly from the Interim Report. The GCF components were sourced from the Wakely WNRAR reporting project for the 2021 plan year.

b. The PA projected state average premium PMPM (prior to the application of the 0.86 adjustment), PLRS, ARF, IDF, and GCF for the Individual market for 2023. Please include quantitative support for the following adjustments used when developing the 2023 PLRS, as discussed in the Actuarial Memorandum:

The market-specific PLRS, ARF, IDF, and GCF components inherent in the 2023 risk adjustment forecast are included in the attachment titled “PA Objection 20220624 Exhibit.xlsx”.

i. Expected changes as a result of moving to the proposed 2023 risk adjustment model.

See the response to question 7a(i).

ii. Expected changes in market-wide morbidity, as discussed in the Actuarial Memorandum.

See the response to question 7a(ii).

8. Please provide a quantitative development of the projected incurred exchange user fee percentage applied in Table 5 of the PA Rate Template.

Quantitative support of the exchange user fee is included in the table below, and in the attachment titled “PA Objection 20220624 Exhibit.xlsx”.

Projected Exchange User Fee

Description		Definition
% of projected MM on exchange	98.2%	A
Exchange user fee, % of premium	3.0%	B
Projected exchange user fee, % of premium	2.945%	C = A x B
Projected premium, PMPM	$565.63	D

Projected exchange user fee, PMPM	$16.66	E = C x D

9. *In the General Information tab, please add the binder number. The corresponding SERFF form number should remain in this location.*

   The SERFF tracking number for the binder submission has been added to the General Information tab.

10. *The following questions pertain to the PAAM Exhibits vs URRT:*
    a. *Per the URRT, Worksheet 2, the Member Cost-Sharing (cell D28) is equal to $3,194,004.00 . However, based on Table 2 of the PAAM Exhibits, Member Cost-Sharing (cell F36) is equal to $2,360,335.62. Please update so that these numbers are consistent or explain the discrepancy.*

       A correction has been made to the Ultimate Incurred Claims and Estimated Cost Sharing fields in Tables 2 and 2b of the "2023_Indiv_Oscar_PAAMExhibits _062422.xlsx" such that the Estimated Cost Sharing for the experience data is consistent with cell D28 of Worksheet 2 of the URRT. The remaining slight discrepancy is due to the rounding required within the URRT. This correction had no impact on the modeled rates.

    b. *Per the URRT, Worksheet 2, the Current Enrollment (cell D34) is equal to 4,340. However, based on Table 1 of the PAAM Exhibits, the Current Period Number of Members is 4,468. Please update or explain this discrepancy.*

       Oscar performed 2023 pricing using experience as of March 31, 2022. Membership as of this validation date is reflected in URRT. As requested in the PAAM Exhibits, current enrollment is provided as of February 2, 2022 in Tables 1 and 1b.

11. *Per Table 1 of the PAAM Exhibits, Oscar is expecting membership to increase by 14.05%. Please provide a narrative explaining what is driving this increase in membership.*

    Oscar's projected membership increase for 2023 is driven primarily from expected marketsize growth from Medicaid Redetermination and Family Glitch population. Additionally, from internal projections on competitor rate action, we expect to remain in similar price positioning in our current markets but land a bit more favorably in Central PA (Rating Area 7), which is another driver of some growth.

12. *The following questions pertain to trend:*
    a. *Please provide an exhibit demonstrating the adjustments which were made to the Milliman dataset to reflect the Pennsylvania market.*

       No adjustments were made to the Milliman dataset.

    b. *Please provide a qualitative explanation and quantitative support for each trend component.*

       Utilization trends were assumed using Milliman's HCG secular utilization trend levels at the broad service category level and then applied to Oscar's claim dataset. Considerations by Milliman in recommending these trends include the following:

- Inpatient facility utilization trends have been near zero (and often negative) the last few years as there has been a concentrated effort in the healthcare industry to shift care from inpatient to less expensive outpatient settings, like ambulatory care centers.
- While outpatient facility and professional/other medical utilization trends have also been low in recent years, these trends are expected to be higher than inpatient. Much of this is due to shifts in sites of service, since these services are often more elastic and subject to consumer choice than inpatient services.
- Benefit design changes and plans (e.g., HDHPs) have historically depressed utilization. However, the shift to consumers may not be sustainable and can soon contribute to growth in utilization for these services.

Trends and distribution of spend for Rx and Medical utilization are as follows:

Drug Type	Spend	Utilization Trend
Generic	20.4%	2.5%
Brand	45.3%	-5.0%
Specialty	34.3%	8.0%
Total	100.0%	1.0%

Benefit Category	Spend	Utilization Trend
Inpatient Hospital	31.8%	0.5%
Outpatient Hospital	29.1%	1.0%
Professional	23.6%	1.0%
Other Medical	2.4%	1.0%
Capitation	0.0%	0.0%
Prescription Drug	13.1%	1.0%
Total	100.0%	0.8%

*Total is the sumproduct of utilization and spend

Similarly, unit cost trends were developed based on Oscar's anticipated reimbursement levels and applied to the same dataset. As described in the Actuarial Memorandum, Pennsylvainia was partially rated for 2023, and therefore different unit cost trend assumptions were used for the manual and experience rated portions. An adjustment is included in the manual portion to account for differences in provider contracts between the Pennsylvania and Florida (manual base) markets. No adjustments were made to the experience portion since it already reflects our experience in the Pennsylvania market.

c. *Please explain how the trend was adjusted to reflect the Pennsylvania market.*

Refer to part b for details on how the trend was developed to reflect the Pennsylvania market.

13. *The following questions pertain to the Completion factors in Table 4:*
    a. *Please provide an explanation as to why the completion factors for 2020 are low. We would have expected some of the earlier 2020 months to be complete by now.*

    Approximately 80% of the IBNR still included in Oscar's 2020 claim experience is to account for provider settlement exposure. Of that 80% of IBNR, approximately 60% is attributed to existing settlement disputes while the remaining 40% is to account for potential future disputes.

    b. *Please explain why the May 2021 completion factor of 0.7072 is so low.*

    The driver of the low completion factor for May 2021 is a high cost single case agreement for one of our members that is still in IBNR status.

14. *The following questions pertain to COVID-19 adjustments:*
    a. *What impact, if any, is COVID having on PY23 rates. If the rates are impacted, please provide a qualitative and quantitative exhibit demonstrating the effect of COVID.*

    Refer to question 6g of this response for details on Oscar's adjustments for COVID in 2023 pricing.

    b. *Has the trend been adjusted? Has the base experience been adjusted at all?*

    Trend was not adjusted to account COVID. Instead, Oscar normalized the 2021 experience by removing the impact of direct costs associated with the pandemic and applied an additional adjustment to account for the anticipated costs of COVID-19 in the projected period. Reference question 6g of this response for details on the COVID adjustment factors.

15. *With the assumption of the expanded subsidies not being extended into plan year 2023, has any adjustment been made in the assumption of on-exchange membership for plan year 2023? Has any adjustment been made to morbidity?*

    No adjustment was made to Oscar's on-exchange membership assumption due to the discontinuation of ARP subsidies. To estimate the percentage of enrollment on-exchange, Oscar leveraged our current enrollment distribution. For 2023 pricing, our assumption of 98% on-exchange enrollment reflects our 2022 OE enrollment in the Pennsylvania individual market. While Oscar does anticipate the discontinuation of the ARP expanded subsidies will lower on-exchange enrollment rates, we also anticipate that members entering the market as a result of the end of the current Public Health Emergency will increase on-exchange enrollments, resulting in a negligible change from current state.

16. *The following questions pertain to Table 6. Retention:*
    a. *The quality improvements initiative is 1.00% ($5.69 pmpm). Please explain what the quality improvements are and provide an exhibit demonstrating the development of $5.69 pmpm.*

    HCQI expenses are assumed to be $5.69 PMPM, or approximately 1.0% of the average gross premium estimate of $565.63 PMPM. The itemized list of HCQI initiatives and associated PMPM allocation are provided in the table below, as well as in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

HCQI Expenses

Initiative	PMPM
Improve Health Outcomes	$0.01
Activities to Prevent Hospital Readmissions	$3.52
Improve Patient Safety and Reduce Medical Errors	$0.75
Wellness and Health Promotion Activities	$1.40
Total	$5.69

Improve Health Outcomes
This category includes HEDIS Reporting and Compliance, Diabetes Care Management Program, Baby Care Care Management Program, and Delegated Case Management. Oscar utilizes its Member Services and Utilization Management teams to optimize its quality improvement functions. All expenses are allocated based on estimates of time spent on functions that improve the health outcomes of our members.

Activities to Prevent Hospital Readmission
This category includes Post-Discharge Planning and Delegated Discharge Planning. Oscar utilizes its Utilization Management, Medica Operations and Member Services teams to help prevent hospital readmissions. All expenses are allocated based on a study done based on the amount of time they spent on functions that help reduce the amount of hospital readmission of our members.

Improve Patient Safety and Reduce Medical Errors
This category includes Prospective Drug Utilization Reviews, Delegated Prospective Utilization Review Vendors, Prospective Drug Utilization Review Diabetes Program and Prospective Drug Utilization Review Baby Care Program. Oscar utilizes its Utilization Management and Medical Operations teams to improve patient safety and reduce medical errors. All expenses are allocated based on a study done on the amount of time they spent on functions that help reduce the amount of hospital readmission of our members.

Wellness and Health Promotion Activities
This category includes Well Child Visit Call Campaign, Wellness Assessments, Patient Coaching & Education Blog, Flu Vaccine Incentive Program and VNS Flu program, and Wellness Incentive Program. Oscar utilizes its Member Services and Utilization Management team. All expenses are allocated based on time spent on activities that improve the health and wellness of Oscar's members.

b. *Per Pennsylvania Rate Filing Guidance, the maximum profit load is 2.00%. Please revise the profit to be 2% or less. Be sure to update the federal income tax as well.*

Oscar will refile rates by July 13, 2022 to reflect the final Risk Adjustment results. Oscar will reduce the profit load to 2.00% in that submission.

17. *The following questions pertain to commissions:*
    a. *In the PAAM Exhibits, Table 6, the commission is listed as $6.56 pmpm. Please provide the quantitative development for determining the commission.*

Quantitative support of the projected total commission PMPM is included in the table below, as well as the attachment titled "PA Objection 20220624 Exhibit.xlsx".

Projected Broker Fees and Commissions

Description		Definition
% of projected MMS broker driven	30.48%	A
Broker commissions, PMPM	$20.00	B
Projected broker commissions, PMPM	$6.10	C = A * B
Projected broker bonuses, PMPM	$0.46	D
Projected broker fees and commissions, PMPM	$6.56	E = C + D

b. *Per the Actuarial Memorandum, it states "This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company's sole discretion. Based on Federal Law, it is prohibited to pay differential compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP. Please confirm that Oscar's commission schedule does not violate the above statement.*

Oscar confirms that our commission schedule does not violate the Federal Law prohibiting differential compensation based on enrollment period.

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

Situation	Commission Payment
Open-Enrollment Enrollee – Renewing	$20 PMPM
Open-Enrollment Enrollee – New	$20 PMPM
Special Enrollment Period Enrollee – Renewing	$20 PMPM
Special Enrollment Period Enrollee – New	$20 PMPM

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

A copy of Oscar's current broker contract agreement is provided separately as "Oscar_Universal ProducerAgreement_2021.pdf". The final agreement for 2023 will be finalized by August 1, 2022. An update will be submitted at that time, if necessary.

18. *The following questions pertain to Department required factors:*

a. *Please provide a second CSR silver load factor which Oscar plans on using if subsidies are extended for plan year 2023. Note this factor needs to be within the range of 1.22 – 1.26.*

As stated in *7.1 Effective Rate Review Information: CSR Subsidies* of the "2023_PA_Individual _Actuarial _Memorandum_20220601.pdf", Oscar will continue to use a CSR load of 1.22 if ARP expanded subsidies are continued for the 2023 plan year.

b. *Per the Rate Filing Guidance, the individual adjustment has been reduced to 1.0 for plan year 2023. Please confirm that Oscar did not apply any individual adjustments in the Change in Morbidity adjustment factor in Table 5.*

Oscar confirms that an individual adjustment was not included in the morbidity adjustment factor.

c. *For PY23, the reinsurance program assumes no additional morbidity improvement because of the program. Please update the morbidity adjustment to 1.0.*

Oscar will refile rates by July 13, 2022 to reflect the final Risk Adjustment results. Oscar will correct the morbidity adjustment to 1.0 in that submission.

19. *Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.*

A summary of the expanded bronze plans and their associated criteria is provided in the attachment titled "PA Objection 20220624 Exhibit.xlsx".

20. *Per Table 10 of the PAAM Exhibits, the Catastrophic Eligibility factor is 0.843. Please provide a quantitative exhibit showing the development of the 0.843 adjustment factor.*

For 2020 pricing Oscar relied on Milliman to develop the catastrophic eligibility adjustment. This adjustment was estimated using a manual rating approach, calculated as the estimated allowed costs associated with the members enrolled in catastrophic plans divided by the estimated allowed costs associated with members enrolled in all plans (both catastrophic and metallic plans). Allowed costs were estimated using a manual rating approach based on Milliman's 2018 Commercial HCGs, trended to 2020 and calibrated with the anticipated morbidity and demographics in the Pennsylvania individual market as well as Oscar's anticipated service area, provider reimbursement levels, and care management protocols. Allowed costs were adjusted for the impact of anticipated induced demand differences due to differences in cost sharing. Membership was based on Oscar's projected 2020 demographics by metal.

For 2021 pricing and beyond, we have proposed no changes to the catastrophic factor as Oscar has no credible experience to support it.

21. *The following questions pertain to metallic and pricing AVs:*

a. *For HIOS Plan: 98517PA0010002, the Pricing AV is 0.68660476. However, for HIOS Plan: 98517PA0010005, the Pricing AV is 0.79243934. Given that both plans are bronze plans, and the Metallic AVs are only .0223 different, please provide a quantitative and qualitative explanation for this significant difference in Pricing AVs.*

The Pricing AV is developed from Oscar's internal model which re-adjudicates Oscar's claims, assuming a single claims distribution, based on new benefit designs. This enables Oscar to model detailed plan designs and their impact on benefit relativities. By using a static claim distribution, the pricing model's adjustments assume the same demographic and morbidity characteristics for each plan priced and therefore exclude expected differences in the health status of members assumed to select into each plan.

While the Bronze Elite- PCP Saver (HIOS ID 98517PA0010005) plan design meets bronze de-minimis within the Federal AV Calculator, pricing results in a Pricing AV closer to a gold plan in Oscar's internal benefit pricing model. Our understanding is the Federal AV Calculator undervalues certain plan designs, relative to our internal model. The Bronze Elite- PCP Saver has a $100 deductible for medical services (i.e., except for pharmacy), which is mostly contributing to a higher AV in our pricing model. The varied pricing results between the Federal AV Calculator and Oscar's internal pricing model for the Bronze Elite plan design is present in Oscar's pricing nationwide, as opposed to being specific in the Pennsylvania marketplace.

b. *Please explain why the average Pricing AV for silver plans is below the average Pricing AV for bronze plans.*

Due to the attractiveness of the Bronze Elite- PCP Saver plan design, this plan accounts for ~30% of Oscar's current and projected bronze membership and is contributing to a slightly higher average Pricing AV for bronze plans relative to silver. It is also worth noting that nine of Oscar's ten bronze plan offerings are considered expanded bronze (refer to question 19 of this response for more details), and therefore have both higher Federal and Pricing AVs.

22. *Per Table 10, cell V15, the total covered lives are listed as 4,455. However, Table 10, cell W4, total covered lives is listed 4,468. Please update so that the covered lives are consistent.*

The 4,455 covered lives provided in cell V15 of Table 10 reflects the number of mapped lives. For the 2023 plan year, Oscar made the decision to discontinue all plans offered only off-exchange. As indicated in column E of Table 10, Oscar chose not to map the 13 members currently enrolled in these plans.

23. *Per Exhibit F – Calibration Factors, please confirm that the membership distribution is based off the projected membership. If not, explain why not.*

As is stated in section *4.5 Calibration*, as well as the footnote of Exhibit F of the "2023_PA_Individual _Actuarial_Memorandum_20220601.pdf", the calibration factors were developed using Oscar's projected membership for the 2023 plan year.

24. *The following question pertain to the geographic rating factors:*
    a. *Per Table 13. Geographic Factors, please add the Current Factor and Proposed Factor for Rating Area 7, Lancaster County.*

    The Current and Proposed Factor for Rating Area 7, Lancaster County have been added to Table 13 of "2023_Indiv_Oscar_PAAM Exhibits_062422.xlsm".

25. *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?*

Refer to question 6e of this response for details on Oscar's projected changes to prescription drug rebates.

26. *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.*

    Oscar's telehealth care differs from most major carriers due to our in-house primary and urgent care provider, Oscar Medical Group (OMG). While COVID-19 drove a global shift in member utilization towards telehealth, OMG's presence results not only in stickier telehealth utilization but also lends to improved value capture and total health outcomes & costs. However, there is still some pullback from telehealth in early 2022.

    Regarding the impact on trend, the early-phase net costs of administering virtual care are quite comparable with a brick-and-mortar experience. As a result, we do not expect a material impact to trend driven by telehealth utilization rates until the virtual model has demonstrated to deliver on improved long-term outcomes in a broader population.

27. *The following questions pertain to the Public Health Emergency:*
    a. *With the Public Health Emergency scheduled to end prior to the start of PY23, how has the rate development been affected? Please provide support for any adjustments.*

       Oscar estimates that Medicaid redeterminations will increase the overall 2023 market size by 20%. Oscar also assumed a 15% morbidity differential between these members and the existing ACA population based on the expected relative morbidity of the existing lower income, mainly CSR qualified, members enrolled in the ACA relative to the total population. This impact was included in Oscar's morbidity adjustment factor. See question 6cii of this response for details.

    b. *Furthermore, with the PHE scheduled to end prior to the start of PY23, has any adjustment been made specifically to the assumption of on-exchange membership and morbidity for Plan Year 2023?*

       As stated in part a, Oscar assumed the end of the PHE will result in an increase to the average market morbidity. Additionally, Oscar assumed the end of the PHE will result in an increase to on-exchange enrollment, effectively offsetting the decrease in on-exchange enrollment that would result from the discontinuation of the ARP expanded subsidies.

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

    Oscar confirms the CSR defunding factor of 1.22 provided in Table 10 reflects the assumption that the current expanded subsidies are not extended for the 2023 plan year. Additional information is provided in section *7.1 Effective Rate Review Information: CSR Subsidies* of the "2023_PA_Individual_Actuarial_Memorandum_20220601.pdf".

29. *Currently, the expanded subsidies from the American Rescue Plan are expected to discontinue for plan year 2023. Please confirm that the current rate filing assumptions are reflective of the expanded*

subsidies being removed for plan year 2023 and please provide a brief narrative on how rates were impacted.

Oscar confirms that the submitted filing reflects the assumption that ARP expanded subsidies will not be continued for the 2023 plan year. As detailed in question 6c(ii), the discontinuation of the ARP subsidies is assumed to result in a reduction of Pennsylvania's individual market, therefore increasing the average market morbidity and increasing projected costs and premiums for 2023. Because Oscar anticipates being a risk adjustment payer for the 2023 plan year, the anticipated to the state average premium increased Oscar's projected risk adjustment payment, further increasing Oscar's expected total costs for 2023. The total impact of ARP discontinuation increased the average rate change for 2023 by 1.1%.

30. *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.*

Oscar confirms that in the calculation of the federal MLR that indirect quality improvement activity expenses have been excluded.

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

Oscar has confirmed that the rates in PA Plan Design Summary and Rate Table, Federal Rate Template, and binder are identical. The rates calculated in Table 11 of the PAAM Exhibits are one cent less than the 21-year-old rates provided in the PA Plan Design Summary and Rate Table and Federal Rate Template. Due to the strict enforcement of the maximum rate variation of 3:1 within the Federal Rate Table, Oscar manually adds a penny to age 21 rates. Additionally, Oscar has confirmed the binder filing submissions are consistent with the rate filing.

Please feel free to reach out to me if you have any additional questions. Thank you.

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Objection Letter for OHIN-133283238

Filing at a Glance

State:
Pennsylvania

TOI:
H16I Individual Health - Major Medical

Sub-TOI:
H16I.005C Individual - Other

Filing Type:
Rate - G.I. (Guaranteed Issue)

Filing Company:
Oscar Health Plan of Pennsylvania, Inc.

SERFF Tracking Number:
OHIN-133283238

State Tracking Number:
OHIN-133283238

Company Tracking Number:

Product Name:
Oscar PA 2023 Individual Rates

Project Name:

Destruction Date:

Objection Letter Status:
Data Request Sent

Objection Letter Date:
07/06/2022

Respond By Date:
07/14/2022

Submitted Date:
07/06/2022 03:26 PM
Dear Jessica Saulo,

Introduction:
Oscar Individual Data Call - OHIN-133283238
July 6th, 2022

Dear Jessica Saulo,

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. To complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by Thursday, July 14th. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandum and Pennsylvania Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Regarding the response to prior objection 1, please provide the prior analysis which was performed which determined that “Florida experience was reasonable and stable for developing a manual rate for the Pennsylvania market.”

2. Please provide the support for using a 0.333 Smoothing Adjustment value for geographic normalization in the prior objection 5 and how the 85,000 member month credibility threshold is utilized.

3. The following questions are regarding the response to prior objection 6.
a. For objection 6.c.ii, please provide additional quantitative support and detail for the market growth assumptions and ARP discontinuation market size impact.
b. For objection 6.c.ii, please provide additional quantitative support and detail for the projected market size increase of 20%

due to Medicaid redeterminations as well as the morbidity differential of 15% for these members. This support should account for the PA individual market only decreasing approximately 4% between 2019 (4.905M billable member months) and 2020 (4.710M) according to the risk adjustment reports published by CMS.
c. For objection 6.c.iii, please provide all factors (i.e., ARF, AV, IDF, PLRS) from The Wakely National Risk Adjustment Reporting Project for both Pennsylvania and Florida. This will provide us with additional detail to verify if demographic and metal distribution differences were accounted for between the two markets in the calculation of the morbidity adjustment factor.
d. For objection 6.d, please provide unit cost relativities for Oscar's experience between the Pennsylvania and Florida markets similar to what was provided using the Milliman HCG's (i.e., by service category, normalized for morbidity).
e. For objection 6.g.ii, please provide additional qualitative reasoning to support that assumption that 60% utilization of deferred care will return to the market in the projection period.

4. The following questions are regarding the response to prior objection 7.
a. For objection 7.a, please provide support for assuming different PLRS and ARF values between the experience and manual rate considering the manual rate was previously adjusted to the morbidity level and demographic mix of the projected population.
b. For objection 7.a.ii, please provide support for assuming the morbidity changes (e.g., the impact of new members from Medicaid redetermination) for both Oscar and the market in total would be identical considering Oscar is projecting about 98% of its membership will be on-Exchange, which is higher than the market in total.

5. Please provide an updated version of the Actuarial Memorandum that exemplifies the changes referenced within the prior objection responses and any additional changes with the new objections.

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

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

8. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

9. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.
a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
b. PA Actuarial Memorandum
c. PA Actuarial Memorandum Exhibits
d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Updated Rate Change Request Summary (Attachment I)
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Please be advised that there may be additional questions based on the responses to the above. Responses to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at scarmody@pa.gov.

Sincerely,
Sean Carmody | Actuarial Associate
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation & Administration

Conclusion:

Sincerely,
Sean Carmody

Oscar Health Plan of Pennsylvania, Inc.
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New York, NY 10013
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July 14, 2022
Re: Objection Cover Letter for OHIN-133283238

Dear Sean Carmody,

This cover letter is in response to the July 6, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc. individual rate filing. This cover letter details the changes made to the Pennsylvania Actuarial Memorandum Rate Exhibits and the reasons for the changes.

1. In response to Question 6, Oscar's rate development was updated to reflect the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022. This resulted in an increase to Oscar's projected 2023 risk adjustment payment. In addition, in response to Question 18c of the June 15, 2022 objection, the reinsurance morbidity adjustment of 0.999 was removed. To account for the increased liability caused by these updates, Oscar reduced 2023 profit margin in order to maintain the rates previously filed on June 1, 2022. The following rate filing materials were impacted as a result of this update:
   a. Part I - Unified Rate Review Template (URRT)
   b. Part III - Actuarial Memorandum
   c. PA Actuarial Memorandum Rate Exhibits
   a. Rate Change Request Summary (Attachment 1)
   b. PA Cover Letter

2. In response to Oscar's latest interpretation of the NBPP, the standard platinum plan was removed from our 2023 plan offering. Oscar's latest interpretation that we are not required to offer a standard platinum plan since Oscar does not currently offer a non-standard platinum plan. The following rate filing materials were impacted as a result of this update:
   a. Part I - Unified Rate Review Template (URRT)
   b. Part III - Actuarial Memorandum
   c. PA Actuarial Memorandum Rate Exhibits
   d. CMS Rate Data Template
   e. Plan Design and Rate Tables
   f. PA Cover Letter

Please feel free to reach out to us if you have any additional questions. Thank you.

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July 14, 2022
Re: Response to Objection Letter for OHIN-133283238

Dear Sean Carmody,

This letter is in response to the July 6, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc.'s individual rate filing. For your convenience, I have included your question in *blue italics* with my responses to each question below.

1. *Regarding the response to prior objection 1, please provide the prior analysis which was performed which determined that "Florida experience was reasonable and stable for developing a manual rate for the Pennsylvania market."*

   Please note that since Florida is now Oscar's largest and most credible market by far (3.1M member months of experience in 2021 vs. 1.0M in Texas), Oscar made the decision to use Florida experience to develop our manual projection beginning with pricing for the 2023 plan year. Futhemore, we've found our Florida experience to be more stable than Texas, due to less metal mix shifts, high retention rates, and stable rate changes. We performed testing at the beginning of 2022 that determined switching from Texas to Florida would produce stable, slightly lower projected claims for Pennsylvania, resulting in a projected gross MLR that is 0.2% lower based on 2021 experience. Please note that this parallel analysis was intended to isolate only the impact of changing the basis of the manual. However, those results are outdated in the context of developing best estimate premium projections based on the current rates presented herein. Additionally, Pennsylvania is deemed as 77% credible, and therefore is less susceptible to significant rate changes due to methodological manual changes, and is more so influenced by the emerging experience of the Pennsylvania market; which would be the most suitable baseline.

2. *Please provide the support for using a 0.333 Smoothing Adjustment value for geographic normalization in the prior objection 5 and how the 85,000 member month credibility threshold is utilized.*

   The 0.333 smooth adjustment was an actuarial judgment, in an effort to aid in managing the level of volatility inherent in the geographic cohorts. Please note that this was the same factor used in last year's pricing, and the intent is to prevent the area factor model from potentially overcorrecting over time. The factor was chosen to be slightly lower than 0.5 to place slightly more weight to the established geographic factors vs. the 2021 experience, taking into consideration that Oscar's experience in Pennsylvania is not yet fully credible (77% credible based on 85,000 member month) and that 2021 experience was impacted by COVID.

3. *The following questions are regarding the response to prior objection 6.*

a. *For objection 6.c.ii, please provide additional quantitative support and detail for the market growth assumptions and ARP discontinuation market size impact.*

To estimate the year-over-year enrollment growth from 2021 to 2022, Oscar utilized the Final National Snapshots provided by CMS. Oscar then removed the estimated portion of growth to isolate the growth due to the ARP extended subsidies. For conservatism, Oscar assumed 80% of growth due the ARP extended subsidies will terminate if ARP subsidies are discontinued. Quantitative support is included in the table below as well as in the attachment titled "PA Objection 20220714 Exhibit.xlsx".

ARP Market Size Impact Development

OE 2021- OE 2022 Growth	11.1%	A
Organic Growth	2.6%	B
Lapse Rate for ARP Enrollments	80.0%	C
Market Impact	6.8%	D = (A - B) * C

b. *For objection 6.c.ii, please provide additional quantitative support and detail for the projected market size increase of 20% due to Medicaid redeterminations as well as the morbidity differential of 15% for these members. This support should account for the PA individual market only decreasing approximately 4% between 2019 (4.905M billable member months) and 2020 (4.710M) according to the risk adjustment reports published by CMS.*

Oscar utilized estimates published by the CBO, study conducted by the Urban Institute, Milliman's CAPS model, current state Medicaid levels, and population income distributions to develop an estimated 600K excess Medicaid members due to the Public Health Emergency, 80K of which are projected to enter the ACA market when Medicaid redeterminations finish, translating to a membership increase of 20% to Pennsylvania's ACA market.

The 15% morbidity differential for the Medicaid flow is mainly based on the historical morbidity differential between Oscar's CSR members and non-CSR members, assuming the vast majority of the Medicaid flow will enroll in a CSR plan due to their low income level. For reference, the 2021 average Milliman Advanced Risk Adjuster score for Oscar's Pennsylvania CSR members was 1.54 vs. 0.99 for the non-CSR members and 1.13 for all members (similar differentials were observed in Oscar's nationwide cohorts). A smaller differential of 15% was used to balance for the fact that some of the Medicaid flows are former ACA members returning to the market, and that Oscar's overall metal mix differs from the market. We also considered the anti-selection effect of those who would choose to enter the ACA market vs. remaining uninsured.

c. *For objection 6.c.iii, please provide all factors (i.e., ARF, AV, IDF, PLRS) from The Wakely National Risk Adjustment Reporting Project for both Pennsylvania and Florida. This will provide us with additional detail to verify if demographic and metal distribution differences were accounted for between the two markets in the calculation of the morbidity adjustment factor.*

The table below displays the factors used to calculate the normalized PLRS score to develop the FL to PA morbidity factor:

Development of FL to PA Morbidity Factor

Factor	PA	FL	Definition	Source
PLRS	1.509	1.495	A	Wakely
ARF	1.811	1.675	B	Wakely
IDF	1.037	1.023	C	Wakely
AV	0.704	0.674	D	Wakely
AV Adjustment for CSR	1.039	1.072	E	Oscar Adjustment
Normalized PLRS	1.099	1.208	F = A / B / C / (D * E)	

Because the wakely average AV does not consider that CSR Silver plans have higher paid to allowed ratios than Silver plans, Oscar develops an AV adjustment to account for this. The AV Adjustment for CSR calculation is provided below:

AV Adjustment for CSR

				Exchange Members from PUF	
Metal	Standard AV	Induced Utilization Factor	AV Considering CSR	PA	FL
Definition	A	B	C = A * B		
Bronze	60.0%		60.0%	91,738	679,527
Silver	70.0%		70.0%	27,884	130,175
CSR150	70.0%	1.12	78.4%	49,572	998,338
CSR200	70.0%	1.12	78.4%	58,866	204,787
CSR250	70.0%	1.00	70.0%	18,589	38,398
Gold	80.0%		80.0%	88,981	53,131
Cat				2,092	15,995
Average AV w/CSR				0.722	0.713
Average AV				0.695	0.665
AV Adjusted for CSR				1.039	1.072

Oscar adjusts the CSR AVs with the same, "Induced Utilization Factor," that CMS utilizes in the development of the PLRS risk score. Additionally, CMS published the , "HHS-Operated Risk Adjustment Technical Paper on Possible Model Changes" on October 26, 2021 where they propose reframing the "CSR IDF" factor to instead be an adjustment factor to account for the higher AV of the CSR variants since there is only one set of silver HCC coefficients, which does not appropriately consider the higher AV for CSR plans. . Finally, the Exchange Members by metal are from the 2021 PUF file.

d. *For objection 6.d, please provide unit cost relativities for Oscar's experience between the Pennsylvania and Florida markets similar to what was provided using the Milliman HCG's (i.e., by service category, normalized for morbidity).*

The unit cost relativities between Rating Area 8 in Pennsylvania and Florida are provided below and in the attachment titled "PA Objection 20220714 Exhibit.xlsx".

Unit Cost Relativity Development

Service Category	Unit Cost Relativity[1]	Allowed Claim Distribution[2]
Inpatient	1.164	26.2%
Outpatient	1.135	24.9%
Professional	1.641	33.9%
Rx	1.000	15.0%
Total	1.294	100.0%

[1]Pennsylvania, Rating Area 8 relative to Florida.
[2]Represents the manual period distribution.

e. *For objection 6.g.ii, please provide additional qualitative reasoning to support that assumption that 60% utilization of deferred care will return to the market in the projection period.*

The assumption that 60% of the estimated deferred care that Oscar experienced 2021 will return is an actuarial judgment based on a balance between a full return to pre-pandemic normal, which would result in higher increases in claims and premiums, and maintaining 2021 status quo, which we judge to be unlikely as we have already observed the pandemic's impact waning and day-to-day activities returning in 2022. Please also note that the projected reduction in deferred care goes hand in hand with the level of projected treatment cost (i.e. assuming more COVID impact in 2023 would mean lower reduction in deferred care offset by higher treatment cost, resulting in a comparable level of 2023 net COVID cost).

4. *The following questions are regarding the response to prior objection 7.*
   a. *For objection 7.a, please provide support for assuming different PLRS and ARF values between the experience and manual rate considering the manual rate was previously adjusted to the morbidity level and demographic mix of the projected population.*

For the manual projection, Oscar starts with the PLRS of the manual state (Florida Individual) and adjusts it for the relativity between the manual state's market PLRS and the experience state's market PLRS. The adjusted PLRS is then projected forward based on the morbidity changes expected for the projected population as well as the model coefficient changes for the manual state. This is a different value than the experience projection which starts with the experience state's PLRS and projects it forward based on the morbidity changes of the expected population and the model coefficient changes for the experience state.

Similarly, for the manual ARF projection, Oscar starts with the ARF of the manual state (Florida Individual) and then adjusts it by the relativity between the demographics of the projection period population and the manual period population. The small discrepancy between the ARF of the manual projection and the experience projection is due to using different data sources for the experience period ARF (for both the manual and experience ARFs) and for calculating the relativity of the projection period to the experience period.

b. *For objection 7.a.ii, please provide support for assuming the morbidity changes (e.g., the impact of new members from Medicaid redetermination) for both Oscar and the market in total would be identical considering Oscar is projecting about 98% of its membership will be on-Exchange, which is higher than the market in total.*

   Confirming, per the single risk pool requirements, we are rating for anticipated morbidity of the entire market regardless of Oscar's actual enrollment mix, including, but not limited to exchange distribution. It is a simplifying assumption that Oscar morbidity shifts similarly to the market as the end result would be similar (i.e., the opposite would be a tradeoff between lower claim levels vs. a relatively higher risk adjustment payment). Oscar does not separately project morbidity changes at the exchange level.

5. *Please provide an updated version of the Actuarial Memorandum that exemplifies the changes referenced within the prior objection responses and any additional changes with the new objections.*

   "2023_PA_Individual_Actuarial_Memorandum_20220714.pdf" has been updated as necessary in response to all objections received prior to its submission.

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

   Confirmed that Tables 2 and 2b have been updated to reflect the final 2021 risk adjustment.

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

   In response to the *Interim Summary Report on Risk Adjustment for the 2021 Benefit Year* published by CMS on June 30, 2022, Oscar updated our risk adjustment transfer for the 2023 plan year. The impacted assumptions include the risk and rating factors for Oscar and the Pennsylvania individual market, as well as the state average premium. A decrease to Oscar's relative risk, as well as an increase to the state average premium resulted in an increase to the projected risk adjustment payment compared to Oscar's initial filing. A comparison between the initial and updated risk adjustment transfer development is provided in "PA Objection 20220714 Exhibit.xlsx".

8. *Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.*

   Confirmed.

9. *Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.*
   a. *Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.*
   b. *PA Actuarial Memorandum*
   c. *PA Actuarial Memorandum Exhibits*
   d. *Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")*

e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Updated Rate Change Request Summary (Attachment I)
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Confirmed.

Please feel free to reach out to me if you have any additional questions. Thank you.

Jessica Saulo, FSA, MAAA
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Objection Letter for OHIN-133283238

Filing at a Glance

State:
Pennsylvania

TOI:
H16I Individual Health - Major Medical

Sub-TOI:
H16I.005C Individual - Other

Filing Type:
Rate - G.I. (Guaranteed Issue)

Filing Company:
Oscar Health Plan of Pennsylvania, Inc.

SERFF Tracking Number:
OHIN-133283238

State Tracking Number:
OHIN-133283238

Company Tracking Number:

Product Name:
Oscar PA 2023 Individual Rates

Project Name:

Destruction Date:

Objection Letter Status:
Data Request Sent

Objection Letter Date:
07/18/2022

Respond By Date:
07/20/2022

Submitted Date:
07/18/2022 02:30 PM
Dear Jessica Saulo,

Introduction:
Oscar Individual Data Call - OHIN-133283238
July 18th, 2022

Dear Jessica Saulo,

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. To complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by Wednesday, July 20th. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandum and Pennsylvania Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. Regarding the response to prior objection 3.c, it appears that only on-Exchange membership was included in the “AV Adjustment for CSR” factor. Please update the calculation to account for the off-Exchange membership in both Pennsylvania and Florida.

2. Per Table 6. Retention, the federal income tax is listed as 0.55%. However, the after-tax profit is listed as 0.18%. Given that federal income tax is 21%, please show the development of the 0.55% federal income tax or update as necessary.

3. It was noted in the PY23 rate filing that the CSR Defunding Adjustment factor would be 1.22 if ARPA subsidies were extended. In addition to adjusting the CSR Load, please explain if any other favorable adjustment should be made (due to

increased membership, improving morbidity, etc.). If so, please provide a range on what any such adjustment would be (i.e. 0.98 to 1.0).

4. Have you implemented any incentives for providers and enrollees to continue managing health care cost and claims for individual eligible for reinsurance (individual ACA compliant enrollees)? If yes, please provide a high-level description of the incentive.

5. Please provide any updated public PDF with limited redactions as directed in the Guidance (includes all correspondence and supporting exhibit after the initial submission.

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

Please be advised that there may be additional questions based on the responses to the above. Responses to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at scarmody@pa.gov.

Sincerely,
Sean Carmody| Actuarial Associate
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation & Administration

Conclusion:

Sincerely,
Sean Carmody

Oscar Health Plan of Pennsylvania, Inc.
75 Varick St, 5th floor
New York, NY 10013
1-855-OSCAR-55
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July 25, 2022
Re: Objection Cover Letter for OHIN-133283238

Dear Sean Carmody,

This cover letter is in response to the July 18, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc. individual rate filing. This cover letter details the changes made to the Pennsylvania Actuarial Memorandum Rate Exhibits and the reasons for the changes.

1. In response to Question 2, Oscar corrected Tabe 6. Retention in the PAAM Exhibits to reflect the correct federal income tax percent of premium.
    a. PA Actuarial Memorandum Rate Exhibits

2. In response to feedback from several regulators, Oscar withdrew the Oscar Gold Classic- HSA plan from our 2023 offering due to concerns of noncompliance with HSA plan requirements. The following rate filing materials were impacted as a result of this update:
    a. Part I - Unified Rate Review Template (URRT)
    b. Part III - Actuarial Memorandum
    c. PA Actuarial Memorandum Rate Exhibits
    d. CMS Rate Data Template
    e. Plan Design and Rate Tables
    f. PA Cover Letter

Please feel free to reach out to us if you have any additional questions. Thank you.

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July 25, 2022
Re: Response to Objection Letter for OHIN-133283238

Dear Sean Carmody,

This letter is in response to the July 18, 2022 questions regarding Oscar Health Plan of Pennsylvania, Inc.'s individual rate filing. For your convenience, I have included your question in *blue italics* with my responses to each question below.

1. *Regarding the response to prior objection 3.c, it appears that only on-Exchange membership was included in the "AV Adjustment for CSR" factor. Please update the calculation to account for the off-Exchange membership in both Pennsylvania and Florida.*

In order to determine the average AV for PA and FL with and without CSR membership, Oscar requires the membership distribution by metal for each market. The only source for metal level membership that is available at the time of the initial rate filing submission is the OEP State-Level Public Use File. Since the Public Use File does not include off-exchange membership, Oscar relies on the on-exchange distribution by metal as a proxy for the entire market. While the final RA report does include total market membership by metal, Oscar does not consider the Manual to Experience Morbidity Factor in scope for refiling updates due to immaterial impact.

2. *Per Table 6. Retention, the federal income tax is listed as 0.55%. However, the after-tax profit is listed as 0.18%. Given that federal income tax is 21%, please show the development of the 0.55% federal income tax or update as necessary.*

Table 6. Retention was mistakenly not updated to reflect the updated retention for Oscar's July 14, 2022 refiling. This has been corrected in 2023_Indiv_Oscar_PAAMExhibits_072522.xlsx. The correct federal income tax as a percent of premium is 0.05%.

3. *It was noted in the PY23 rate filing that the CSR Defunding Adjustment factor would be 1.22 if ARPA subsidies were extended. In addition to adjusting the CSR Load, please explain if any other favorable adjustment should be made (due to increased membership, improving morbidity, etc.). If so, please provide a range on what any such adjustment would be (i.e. 0.98 to 1.0).*

Oscar typically relies on emerging CSR mix in the current plan year to inform the CSR distribution in the projection year. Considerations were made for the impact of ARP subsidies on the projected CSR mix, but ultimately there was too much uncertainty to justify altering the distribution. Members at all FPL levels are expected to see significant net premium increases as a result of the ARP discontinuation and it is not clear that any particular silver variant will see a disproportionate change in its overall distribution.

4. *Have you implemented any incentives for providers and enrollees to continue managing health care cost and claims for individual eligible for reinsurance (individual ACA compliant enrollees)? If yes, please provide a high-level description of the incentive.*

   Oscar's cost saving initiatives include a shared savings agreement with Trinity Health and the Oscar Silver Simple- For Diabetes plan, which is specifically designed to improve or maintain health for diabetic members and reduce costs due by preventing the need for more serious care.

5. *Please provide any updated public PDF with limited redactions as directed in the Guidance (includes all correspondence and supporting exhibit after the initial submission.*

   An updated version of the public PDF that includes all objections and the final rate filing materials has been submitted.

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

   This objection did not result in a change in the average rate change.

Please feel free to reach out to me if you have any additional questions. Thank you.

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