State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: 2023 IND Health Coverage
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage Individual Public PDF 1 UPMC-133257300.pdf UPMC Health Coverage Individual Public PDF 2 UPMC-133257300.pdf UPMC Health Coverage Individual Public PDF 3 UPMC-133257300.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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June 1, 2022

Ms. Lindsi Swartz
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2023 through 12/31/2023.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Individual
On or Off Exchange: On and Off
Effective Date of Coverage: 1/1/2023
Average Rate Change Requested: 5.41% ($19.74)
Range of Rate Change Requested: 0.17% to 12.15% ($0.64 to $44.34)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 5 (no change from 2022)
Metal Levels Offered: Catastrophic, Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 2462
Currently Enrolled Policyholders Affected by the Rate Change: 1844
Number of Plans Offered in 2023: 9 (no change from 2022)
Total additional annual revenue generated from the proposed rate change: $1,064,042
Corresponding Contract Form #: 660, 676
Binder ID#: UPMC-PA23-125113697
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-133257300

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,

John Wisniewski, ASA, MAAA, FLMI

Attachment I

Rate Change Summary

UPMC Health Coverage, Inc. – Individual Plans

Rate request filing ID UPMC-133257300- 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/Consumers/Pages/ACA-Rate-Filings.aspx

Overview

Initial requested average rate change:	5.51%[1]
Revised requested average rate change:	4.42%[1]
Range of requested rate change:	-0.76% to 11.10%
Effective date:	1/1/2023
Mapped Members:	2,462
Available in:	Rating Areas 1, 5

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	$ 22,990,155
Claims	$ 21,570,568
Administrative expenses	$ 2,058,373
Taxes & fees	$ 14,004
Company made (after taxes)	**$ (652,790)**

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

Claims:	90.97%
Administrative:	8.97%
Taxes & fees:	0.06%
Profit:	0.00%

The company expects its annual medical costs to increase **6.15%**.

Explanation of requested rate change

Increasing cost and utilization trends.

[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.

UPMC HEALTH PLAN

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August 26, 2022

Ms. Lindsi Swartz
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2023 through 12/31/2023.

Changes reflected in the 8/26/2022 submission:

1) *The PY2023 reinsurance coinsurance parameter has been updated from 40% to 53%, per the updated 1332 Reinsurance Parameters communicated on August 23, 2022.*

2) *The projected incurred exchange user fees PMPM in Table 5 of the PAAM Exhibits has been updated due to the change in required revenue as a result of updating the reinsurance coinsurance parameter.*

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Individual
On or Off Exchange: On and Off
Effective Date of Coverage: 1/1/2023
Average Rate Change Requested: 4.42% ($16.14)
Range of Rate Change Requested: -0.76% to 11.10% (-$2.78 to $40.52)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 5 (no change from 2022)
Metal Levels Offered: Catastrophic, Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 2462
Currently Enrolled Policyholders Affected by the Rate Change: 1844
Number of Plans Offered in 2023: 9 (no change from 2022)
Total additional annual revenue generated from the proposed rate change: $870,002
Corresponding Contract Form #: 660, 676
Binder ID#: UPMC-PA23-125113697
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-133257300

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,

John Wisniewski, ASA, MAAA, FLMI

PA Actuarial Memorandum

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
HIOS Issuer ID: 62560
Market: Individual
Exchange: On and Off Exchange
Products: HMO
Effective Date: 1/1/2023

Company Contact Information:
[redacted]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-133257300
Form Filing SERFF Tracking #: UPMC-133255339, UPMC-133255342, UPMC-133278678, UPMC-133278631
Binder SERFF Tracking #: UPMC-PA23-125113697

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change
UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A*
UPMC-132801380	2022	2.5%

**structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing*

Average Rate Change

• Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 4.4%

• Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 4.6%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits.

Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2021 - December 2021) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:
This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:
This field includes uncompleted paid medical, pharmacy, and pediatric vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:
This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. The completion factors used in Table 4b are displayed in the table below. Factors were calculated using our entire ACA-related Individual block of business and no unexpected factors were observed. Because two months run-out is available the impact of IBNR is minimal. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2 and HHS cost-sharing.

Month	Completion Factor
1/1/2021	0.9990
2/1/2021	0.9986
3/1/2021	0.9970
4/1/2021	0.9962
5/1/2021	0.9954
6/1/2021	0.9946
7/1/2021	0.9931
8/1/2021	0.9907
9/1/2021	0.9873
10/1/2021	0.9821
11/1/2021	0.9717
12/1/2021	0.9429

Member Months:
The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:
This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:
This field includes allowed medical and pharmacy claims as well as pediatric vision claims from the experience period for the captioned company and market, which are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:
This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:
This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:
Pediatric dental benefits were paid for via capitation during the experience period. Pediatric dental claims were administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. Please note that pediatric dental claims will be administered and paid by UPMC beginning with the 2022 plan year and will no longer be paid for via capitation.

Total Non-EHB Capitation:
Non-EHB benefits were not paid for via capitation during the experience period.

Estimated Risk Adjustment:
Experience period Risk Adjustment was estimated to be a payment of $1,408,811 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of $40.56.

Estimated Reinsurance Recoveries:
Experience period recoveries from the state-based reinsurance program are estimated to be a receivable of $1,370,712 per suggestion from the Pennsylvania Insurance Department based on data accrued through March 25, 2022, which translates to a PMPM of $39.46.

Loss Ratio:
The loss ratio calculated in Table 2 is 93.83%

Credibility of Data

The experience period data for this company consists of 34,735 member months from ACA-compliant policies. The manual data for this filing was developed using a blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the individual market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,342,659 member months of experience and represents the same single risk pool. Since the manual data consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 6.15%. Historical allowed claims from our Individual block of ACA-compliant business were used to develop year-over-year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from each of UPMC's subsidiary companies in the individual market and was used in the development of manual trend.

Rate Development & Change

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

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below.

<u>Index Rate:</u>
For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 6.15% annual trend to the Index Rate of Experience Period.

For 2023, the Pennsylvania Insurance Department has mandated that an adjustment factor of 1.0 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. No additional adjustments for changes in morbidity have been applied.

An adjustment factor of 1.277 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will only be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. This adjustment factor is used to bring the index rate in line with the characteristics of the provider network included in the aforementioned counties for 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.984 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

No other adjustments have been applied to the index rate. The average age for our experience period Individual risk pool was 45.1 with an average premium factor of 1.87. This is nearly identical to our 2022 experience so far with age 45.4 and premium factor 1.89. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of $793.11 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

<u>Market-Adjusted Index Rate:</u>

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of $15.68, which is displayed in Table 5. The value was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies in the captioned market. The value entered in section II, worksheet 1 of the URRT was $19.87 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of $15.83, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of $15.83 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.5%.

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were $28.68 PMPM and $36.34 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of $28.68 PMPM was derived using data entered into tabs II.a and II.b of the PA

Actuarial Memorandum exhibits. Data entered into tab II.a matches the experience period data described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period before allocating the data to each bin within the continuance table. Annual claims trend of 6.15% was applied to estimate the projected member-level claims used to populate tab II.b. Please note that 53% was applied as the coinsurance rate per suggestion from the Pennsylvania Insurance Department.

Total Allowed Claims:
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is $1.80 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:
Administrative costs of 9.0% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[redacted]

Taxes and Fees:
Taxes and Fees will remain at approximately 0.1% in 2023. This load accounts for the projected Federal Income Tax in 2023. Please note that the Risk Adjustment Administration Fee of $0.22 PMPM and the projected PCORI Fee of $0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:
The projected profit margin for this company will remain at 0% in 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio
The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 83.8%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, many differences exist between the actual and pricing loss ratios due to the extremely low population that was covered under the captioned company during this timespan.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2022 and 2023 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2022 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2023 factors are provided below.

Average Age Factor:
The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.890 and average age was 45.1 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.885. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:
The calibration factor of 0.966 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:
The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2022 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.2%	1.000	0.922
User	7.8%	1.025	0.080
Total	100.0%		**1.002**

Average Benefit Richness:
Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:
The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2022 columns have been taken from this company's 2022 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)
Benefit richness factors were calculated using the formula (Plan AV)^2 - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is $1.80 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2023 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network
Since only one network is included in this filing, no network adjustments were deemed necessary for 2023.

Catastrophic Eligibility
No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the exchange be increased via the CSR Defunding Adjustment in Table 10 of the Actuarial Memorandum Rate Exhibits. The captioned company will apply a factor of 1.22 as the CSR Defunding Adjustment for 2023. This load assumes that expanded subsidies established by the American Rescue Plan Act will be extended for plan year 2023 based on the signing of the Inflation Reduction Act of 2022 into law. Note that this load remains unchanged from the originally proposed CSR Defunding Adjustment. Several off-exchange only silver plans have been included for 2023 to minimize disruption to non-subsidized members enrolled in silver plans.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2023 is used in the development of the Consumer Adjusted Premium Rates. A tobacco load of 2.5% will be used for all 21-and-over age bands in the Individual market in 2023. This load has not changed from 2022.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.966	0.966
5	0.966	0.966

Network Factors

Since only one network is included in this filing, no network adjustments were deemed necessary for 2023.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2023. Service area maps for 2022 and 2023 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Connectivity Factors

Connectivity features are not available under these plans.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Projected Administrative Expense Load Development
- Exhibit 12: Derivation of Projected Taxes and Fees
- Exhibit 13: Current/Projected Commissions by OEP and SEP
- Exhibit 14: Exchange User Fee Development

Actuarial Certification

I, [redacted], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

8/26/2022
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE INC.		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2023	to	12/31/2023
Base Period Start Date:	1/1/2021	to	12/31/2021
Date of Most Recent Membership:	2/1/2022		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
Average Age	48.6	48.7	48.7
Total	34,735	2,462	29,544
<18	1,565	109	1,308
18-24	1,667	112	1,344
25-29	1,635	109	1,308
30-34	1,824	136	1,632
35-39	2,064	156	1,872
40-44	2,072	154	1,848
45-49	2,637	193	2,316
50-54	4,075	272	3,264
55-59	6,385	438	5,256
60-63	9,060	597	7,164
64+	1,751	186	2,232

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
$ 24,398,966.23	$ 24,149,926.57	$ 24,501,355.26	34,735	$ 3,750,155.32	$ 28,251,510.58	$ 11,855.12	$ (1,599,097.09)	$ 39,022.49	$ -	$ (1,408,811.00)	$ 1,370,712.37
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 768.09
Loss Ratio											93.83%

Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.25%	-3.15%	0.00%	3.87%	20.71%
Outpatient Hospital	-0.78%	4.81%	0.00%	4.00%	26.08%
Professional	3.83%	0.28%	0.00%	4.12%	17.46%
Other Medical	6.96%	1.02%	0.00%	8.05%	13.65%
Capitation				0.00%	0.00%
Prescription Drugs	10.16%	0.83%	0.00%	11.07%	22.10%
Total Annual Trend				6.15%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.127	

** 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		$ 384.44	1.0000	$ 384.44	3	$ 128.15		$ (32.82)	$ 683.75	$ 227.92
Feb-18		$ 48.35	1.0000	$ 48.35	3	$ 16.12		$ -	$ 48.35	$ 16.12
Mar-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 26.16	$ 8.72
Apr-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 26.16	$ 8.72
May-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 26.16	$ 8.72
Jun-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 263.20	$ 87.73
Jul-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 248.39	$ 82.80
Aug-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 26.16	$ 8.72
Sep-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 26.16	$ 8.72
Oct-18		$ 26.16	1.0000	$ 26.16	3	$ 8.72		$ -	$ 26.16	$ 8.72
Nov-18		$ 80.54	1.0000	$ 80.54	3	$ 26.85		$ -	$ 154.88	$ 51.63
Dec-18	$ 9,178.56	$ 26.16	1.0000	$ 26.16	3	$ 8.72	$ 865.74	$ -	$ 26.16	$ 8.72
Jan-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Feb-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Mar-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 795.88	$ 265.29
Apr-19		$ 501.21	1.0000	$ 501.21	3	$ 167.07		$ -	$ 1,276.87	$ 425.62
May-19		$ 2,329.59	1.0000	$ 2,329.59	3	$ 776.53		$ -	$ 3,379.72	$ 1,126.57
Jun-19		$ 151.61	1.0000	$ 151.61	3	$ 50.54		$ -	$ 353.10	$ 117.70
Jul-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Aug-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Sep-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Oct-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Nov-19		$ 26.13	1.0000	$ 26.13	3	$ 8.71		$ -	$ 26.13	$ 8.71
Dec-19	$ 10,745.52	$ 26.13	1.0000	$ 26.13	3	$ 8.71	$ 2,797.03	$ -	$ 26.13	$ 8.71
Jan-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Feb-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Mar-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Apr-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
May-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Jun-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Jul-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Aug-20		$ -	1.0000	$ -	3	$ -		$ -	$ -	$ -
Sep-20		$ 160.60	1.0000	$ 160.60	3	$ 53.53		$ -	$ 160.60	$ 53.53
Oct-20		$ -	1.0000	$ -	3	$ -		$ -	$ 153.10	$ 51.03
Nov-20		$ -	1.0000	$ -	3	$ -		$ -	$ 155.09	$ 51.70
Dec-20	$ 10,914.84	$ -	1.0000	$ -	3	$ -	$ 436.69	$ -	$ 128.50	$ 42.83
Jan-21		$ 1,557,217.61	0.9990	$ 1,558,733.17	2,933	$ 531.45		$ (130,703.90)	$ 1,815,957.71	$ 619.15
Feb-21		$ 1,731,249.45	0.9986	$ 1,733,710.64	2,928	$ 592.11		$ (137,148.25)	$ 1,967,148.18	$ 671.84
Mar-21		$ 2,150,669.25	0.9966	$ 2,157,967.69	2,884	$ 748.26		$ (130,234.82)	$ 2,477,048.61	$ 858.89
Apr-21		$ 2,136,953.85	0.9958	$ 2,145,921.71	2,869	$ 747.97		$ (142,230.88)	$ 2,376,305.57	$ 828.27
May-21		$ 2,122,057.12	0.9947	$ 2,133,291.18	2,859	$ 746.17		$ (121,869.89)	$ 2,298,992.79	$ 804.12
Jun-21		$ 2,020,244.32	0.9940	$ 2,032,415.28	2,851	$ 712.88		$ (139,299.55)	$ 2,195,875.25	$ 770.21
Jul-21		$ 1,627,495.72	0.9925	$ 1,639,751.84	2,876	$ 570.15		$ (120,431.33)	$ 1,788,951.32	$ 622.03
Aug-21		$ 2,195,399.66	0.9895	$ 2,218,749.40	2,910	$ 762.46		$ (135,121.37)	$ 2,361,061.85	$ 811.36
Sep-21		$ 2,027,176.71	0.9864	$ 2,055,222.91	2,917	$ 704.57		$ (140,815.46)	$ 2,183,375.92	$ 748.50
Oct-21		$ 2,061,361.45	0.9797	$ 2,104,113.39	2,924	$ 719.60		$ (120,166.39)	$ 2,267,363.45	$ 775.43
Nov-21		$ 2,132,207.86	0.9681	$ 2,202,543.15	2,913	$ 756.11		$ (137,503.94)	$ 2,323,355.17	$ 797.58
Dec-21	$ 24,398,966.23	$ 2,387,893.56	0.9335	$ 2,557,957.39	2,871	$ 890.96	$ 3,750,155.32	$ (143,571.31)	$ 2,636,000.16	$ 918.15

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

Carrier Name:	**UPMC HEALTH COVERAGE 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
$ 719,175,673.00	$ 673,709,372.34	$ 681,428,409.05	1,342,659	$ 130,101,537.88	$ 811,529,946.93	$ 1,710,268.24	$ (59,329,992.43)	$ 1,508,358.06	$ -	$ (21,057,890.00)	$ 32,812,554.56
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 560.08**
Loss Ratio											**84.63%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.25%	-3.15%	0.00%	3.87%	20.71%
Outpatient Hospital	-0.78%	4.81%	0.00%	4.00%	26.08%
Professional	3.83%	0.28%	0.00%	4.12%	17.46%
Other Medical	6.96%	1.02%	0.00%	8.05%	13.65%
Capitation				0.00%	0.00%
Prescription Drugs	10.16%	0.83%	0.00%	11.07%	22.10%
Total Annual Trend				6.15%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.127	

** 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		$ 51,603,545.04	1.0000	$ 51,603,545.04	145,017	$ 355.84		$ (4,158,369.03)	$ 63,722,822.72	$ 439.42
Feb-18		$ 50,896,304.48	1.0000	$ 50,896,304.48	142,793	$ 356.43		$ (3,854,532.76)	$ 60,615,152.10	$ 424.50
Mar-18		$ 53,289,924.71	1.0000	$ 53,289,924.71	140,615	$ 378.98		$ (4,500,472.87)	$ 62,568,998.82	$ 444.97
Apr-18		$ 58,759,671.40	1.0000	$ 58,759,671.40	139,127	$ 422.35		$ (4,213,834.80)	$ 67,292,316.98	$ 483.68
May-18		$ 56,539,888.75	1.0000	$ 56,539,888.75	137,511	$ 411.17		$ (4,597,579.70)	$ 64,574,013.36	$ 469.59
Jun-18		$ 53,870,412.98	1.0000	$ 53,870,412.98	136,035	$ 396.00		$ (4,415,856.51)	$ 60,618,449.07	$ 445.61
Jul-18		$ 54,015,683.68	1.0000	$ 54,015,683.68	134,826	$ 400.63		$ (4,496,478.04)	$ 60,423,314.06	$ 448.16
Aug-18		$ 58,582,959.77	1.0000	$ 58,582,959.77	133,445	$ 439.00		$ (4,790,282.51)	$ 64,636,131.04	$ 484.37
Sep-18		$ 54,080,234.49	1.0000	$ 54,080,234.49	132,029	$ 409.61		$ (4,202,116.50)	$ 59,514,119.93	$ 450.77
Oct-18		$ 61,863,611.09	1.0000	$ 61,863,611.09	130,668	$ 473.44		$ (4,843,853.15)	$ 67,344,027.42	$ 515.38
Nov-18		$ 57,478,536.42	1.0000	$ 57,478,536.42	129,074	$ 445.31		$ (4,584,357.37)	$ 62,013,310.07	$ 480.45
Dec-18	$ 842,397,666.30	$ 59,037,225.21	1.0000	$ 59,037,225.21	126,923	$ 465.14	$ 139,603,383.29	$ (4,648,852.52)	$ 62,992,139.98	$ 496.30
Jan-19		$ 54,323,808.22	1.0000	$ 54,323,808.22	139,133	$ 390.45		$ (3,941,235.53)	$ 68,257,746.90	$ 490.59
Feb-19		$ 51,975,247.87	1.0000	$ 51,975,247.87	137,535	$ 377.91		$ (3,790,194.65)	$ 62,609,147.06	$ 455.22
Mar-19		$ 56,170,368.36	1.0000	$ 56,170,368.36	135,516	$ 414.49		$ (4,475,864.31)	$ 65,942,912.06	$ 486.61
Apr-19		$ 60,075,849.96	1.0000	$ 60,075,849.96	134,153	$ 447.82		$ (4,591,325.26)	$ 68,986,102.19	$ 514.23
May-19		$ 58,626,011.15	1.0000	$ 58,626,011.15	132,383	$ 442.85		$ (4,684,144.44)	$ 66,686,966.23	$ 503.74
Jun-19		$ 54,325,654.44	1.0000	$ 54,325,654.44	130,873	$ 415.10		$ (4,475,613.44)	$ 60,928,243.71	$ 465.55
Jul-19		$ 59,687,084.97	1.0000	$ 59,687,084.97	129,158	$ 462.12		$ (4,840,168.80)	$ 65,997,649.50	$ 510.98
Aug-19		$ 58,407,309.52	1.0000	$ 58,407,309.52	127,735	$ 457.25		$ (4,787,442.86)	$ 64,311,190.50	$ 503.47
Sep-19		$ 56,776,699.00	1.0000	$ 56,776,699.00	126,195	$ 449.91		$ (4,587,093.21)	$ 62,241,575.56	$ 493.22
Oct-19		$ 63,443,760.79	1.0000	$ 63,443,760.79	124,834	$ 508.23		$ (4,918,137.29)	$ 69,025,452.37	$ 552.94
Nov-19		$ 56,500,692.04	1.0000	$ 56,500,692.04	123,296	$ 458.25		$ (4,495,154.82)	$ 61,447,472.61	$ 498.37
Dec-19	$ 845,509,030.95	$ 59,792,087.07	1.0000	$ 59,792,087.07	121,156	$ 493.51	$ 144,913,615.50	$ (5,090,871.42)	$ 63,906,484.19	$ 527.47
Jan-20		$ 51,312,511.65	1.0000	$ 51,312,511.65	126,196	$ 406.61		$ (4,381,632.89)	$ 64,444,112.55	$ 510.67
Feb-20		$ 51,063,187.45	1.0000	$ 51,063,187.45	124,445	$ 410.33		$ (4,174,017.77)	$ 60,984,810.28	$ 490.05
Mar-20		$ 51,107,650.89	1.0000	$ 51,107,650.89	122,901	$ 415.84		$ (5,008,134.84)	$ 57,888,833.99	$ 471.02
Apr-20		$ 42,026,118.59	1.0000	$ 42,026,118.59	122,296	$ 343.64		$ (4,682,976.42)	$ 43,854,288.24	$ 358.59
May-20		$ 45,658,481.75	1.0000	$ 45,658,481.75	121,291	$ 376.44		$ (4,479,248.51)	$ 49,961,908.39	$ 411.92
Jun-20		$ 56,122,721.87	1.0000	$ 56,122,721.87	120,437	$ 465.99		$ (4,836,655.34)	$ 61,804,544.26	$ 513.17
Jul-20		$ 58,030,161.25	1.0000	$ 58,030,161.25	119,817	$ 484.32		$ (4,802,572.22)	$ 63,262,689.97	$ 527.99
Aug-20		$ 57,962,979.98	1.0000	$ 57,962,979.98	119,004	$ 487.07		$ (4,840,594.37)	$ 62,649,575.48	$ 526.45
Sep-20		$ 57,256,261.57	1.0000	$ 57,256,261.57	118,124	$ 484.71		$ (4,854,234.41)	$ 61,866,263.46	$ 523.74
Oct-20		$ 58,350,452.87	1.0000	$ 58,350,452.87	117,060	$ 498.47		$ (4,877,774.96)	$ 62,766,766.92	$ 536.19
Nov-20		$ 56,075,201.70	1.0000	$ 56,075,201.70	115,695	$ 484.68		$ (4,610,404.58)	$ 59,585,902.55	$ 515.03
Dec-20	$ 779,260,679.82	$ 60,203,109.64	1.0000	$ 60,203,109.64	113,750	$ 529.26	$ 123,431,932.34	$ (5,117,634.09)	$ 62,865,195.09	$ 552.66
Jan-21		$ 47,213,818.76	0.9990	$ 47,259,223.66	111,640	$ 423.32		$ (4,072,431.89)	$ 56,632,180.74	$ 507.27
Feb-21		$ 49,302,503.33	0.9986	$ 49,370,508.01	112,302	$ 439.62		$ (4,209,756.71)	$ 57,184,024.07	$ 509.20
Mar-21		$ 57,745,415.23	0.9970	$ 57,918,630.35	111,440	$ 519.73		$ (5,028,726.92)	$ 66,233,111.47	$ 594.34
Apr-21		$ 55,977,862.26	0.9962	$ 56,190,091.58	111,291	$ 504.89		$ (4,927,600.10)	$ 62,795,877.09	$ 564.25
May-21		$ 55,015,655.30	0.9954	$ 55,272,029.67	111,466	$ 495.86		$ (4,686,266.74)	$ 61,501,349.09	$ 551.75
Jun-21		$ 57,600,338.61	0.9946	$ 57,915,609.25	111,689	$ 518.54		$ (5,136,321.21)	$ 63,649,334.28	$ 569.88
Jul-21		$ 54,976,521.45	0.9931	$ 55,359,511.77	112,094	$ 493.87		$ (4,965,256.98)	$ 60,700,292.39	$ 541.51
Aug-21		$ 58,530,730.73	0.9907	$ 59,080,672.32	112,726	$ 524.11		$ (5,151,289.68)	$ 64,024,310.43	$ 567.96
Sep-21		$ 59,319,694.04	0.9873	$ 60,081,088.72	113,031	$ 531.55		$ (5,067,341.74)	$ 65,047,768.10	$ 575.49
Oct-21		$ 58,764,775.09	0.9821	$ 59,838,367.91	112,711	$ 530.90		$ (5,049,632.39)	$ 64,509,155.73	$ 572.34
Nov-21		$ 59,986,586.17	0.9717	$ 61,734,603.21	111,776	$ 552.31		$ (5,449,249.87)	$ 65,375,052.36	$ 584.88
Dec-21	$ 719,175,673.00	$ 59,275,471.37	0.9429	$ 62,867,860.35	110,493	$ 568.98	$ 130,101,537.88	$ (5,586,118.23)	$ 66,055,856.81	$ 597.83

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**UPMC HEALTH COVERAGE 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	$ 768.09	$ 560.08	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.127	1.127	
Unadjusted Projected Allowed EHB Claims PMPM	$ 865.44	$ 631.07	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	<- See URRT Instructions
Total Non-Morbidity Changes	1.000	1.257	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	1.277	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.984	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 865.44	$ 793.11	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 793.11**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 793.11	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.789		
Projected Incurred EHB Claims PMPM	$ 625.86		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-$15.68		
Projected Incurred Exchange User Fees PMPM	$15.83		
Projected Incurred Reinsurance Recoveries PMPM	$28.68		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 628.69		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 796.69	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 1.80		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 630.11		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 798.50		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 560.08**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 719,175,673.00**	
Blended Loss Ratio	**84.63%**	

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	1	-	-	-	1
Adjusted Projected Allowed EHB Claims PMPM	$ 793.11	$ 793.11	$ 793.11	$ 793.11	$ 793.11
Months of Trend	-	3	6	9	
Annual Trend	0.00%	0.00%	0.00%	0.00%	
Single Risk Pool Projected Allowed Claims	$ 793.11	$ 793.11	$ 793.11	$ 793.11	$ 793.11
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	8.97%	$62.10
General and Claims	7.91%	$54.77
Agent/Broker Fees and Commissions	0.77%	$5.33
Quality Improvement Initiatives	0.29%	$2.00
Taxes and Fees	0.06%	$0.45
Risk Adjustment User Fee	0.03%	$0.22
PCORI Fee	0.03%	$0.23
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	9.03%	$62.55
Projected Required Revenue PMPM	$ 692.66	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2022**	**2023**
Average Age Factor	1.895	1.885
Average Geographic Factor	0.965	0.966
Average Tobacco Factor	1.002	1.002
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 772.21	$ 798.50
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 421.30	$ 437.59

Table 8. Components of Rate Change

Rate Components	**2022**	**2023**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 364.88	$ 381.01	$ 16.14	4.4%
B. Base period allowed claims before normalization	$ 495.28	$ 560.08	$ 64.80	17.8%
C. Normalization factor component of change	$ (225.07)	$ (253.14)	$ (28.08)	-7.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 270.21	$ 306.94	$ 36.72	10.1%
D2. URRT Trend	$ 35.12	$ 38.90	$ 3.78	1.0%
D3. URRT Morbidity	$ (0.31)	$ -	$ 0.31	0.1%
D4. URRT Other	$ 116.68	$ 88.80	$ (27.88)	-7.6%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 13.38	$ 10.89	$ (2.49)	-0.7%
D6. Normalized Exchange User Fee on an allowed basis	$ 10.76	$ 10.99	$ 0.23	0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (25.28)	$ (19.92)	$ 5.37	1.5%
D8. Subtotal - Sum(D1:D7)	$ 420.56	$ 436.61	$ 16.04	4.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (68.44)	$ (92.07)	$ (23.63)	-6.5%
E3. Benefit Richness	$ (0.02)	$ (0.00)	$ 0.02	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (68.45)	$ (92.07)	$ (23.62)	-6.5%
F. Change in Retention Components				
F1. Administrative Expenses	$ 35.14	$ 34.16	$ (0.99)	-0.3%
F2. Taxes and Fees	$ 0.26	$ 0.25	$ (0.01)	0.0%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 35.40	$ 34.41	$ (1.00)	-0.3%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 387.51	$ 378.94	$ (8.57)	-2.3%

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

	2022	**2023**	
Paid-to-Allowed	0.778	0.789	
URRT Trend (Total Applied Trend Factor)	1.130	1.127	<- URRT W1, S2
URRT Morbidity	0.999	1.000	<- URRT W1, S2
URRT "Other"	1.383	1.257	<- URRT W1, S2
Risk Adjustment	$ 19.09	$ 15.68	<- URRT W1, S3
Exchange User Fee	$ 15.35	$ 15.83	<- URRT W1, S3
Reinsurance Recoveries	$ 36.08	$ 28.68	<- URRT W1, S3
Capitation			<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.837	0.789	<- For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.63%	8.97%	
Taxes and Fees	0.07%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	UPMC HEALTH COVERAGE 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:	$ 796.69

Calibration	
Age Calibration Factor	1.885
Geographic Calibration Factor	0.966
Tobacco Calibration Factor	1.002
Aggregate Calibration Factor	1.825

Total Covered Lives @ 02-01-2022
2,462

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							**0.754**			**0.789**	**1.000**	**1.002**	**1.000**	**1.000**	**1.061**	**$ 632.47**	**9.0%**	**0.1%**	**0.0%**
Total - Projected Membership							**0.754**			**0.789**	**1.000**	**1.002**	**1.000**	**1.000**	**1.061**	**$ 632.47**	**9.0%**	**0.1%**	**0.0%**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	62560PA0010116	HMO	UPMC Advantage Gold $1,000/$10 - Standard Network	E		Gold	0.818	Standard AV	On/Off	0.800	1.000	1.002	1.000	1.000	1.000	$639.06	9.0%	0.1%	0.0%
Plan 2	62560PA0010117	HMO	UPMC Advantage Silver $3,900/$50 - Standard Network	M		Silver	0.7175	Standard AV	On/Off	0.713	1.043	1.002	1.000	1.000	1.220	$724.55	9.0%	0.1%	0.0%
Plan 3	62560PA0010118	HMO	UPMC Advantage Silver $3,500/$60 - Standard Network	M		Silver	0.7198	Standard AV	Off	0.715	0.959	1.002	1.000	1.000	1.000	$547.64	9.0%	0.1%	0.0%
Plan 4	62560PA0010120	HMO	UPMC Advantage Silver HSA $4,000/$0 - Standard Network	M		Silver	0.7125	Standard AV	Off	0.701	0.954	1.002	1.000	1.000	1.000	$534.48	9.0%	0.1%	0.0%
Plan 5	62560PA0010122	HMO	UPMC Advantage Bronze $6,700/$0 - Standard Network	M		Bronze	0.6048	Standard AV	On/Off	0.618	0.930	1.002	1.000	1.000	1.000	$459.10	9.0%	0.1%	0.0%
Plan 6	62560PA0010123	HMO	UPMC Advantage Catastrophic $9,100/$0 - Standard Network	M		Catastrophic	0.5986	Standard AV	On/Off	0.588	0.924	1.002	1.000	1.000	1.000	$433.80	9.0%	0.1%	0.0%
Plan 7	62560PA0010124	HMO	UPMC Advantage Gold HSA $3,000/$0 - Standard Network	M		Gold	0.7905	Standard AV	On/Off	0.760	0.979	1.002	1.000	1.000	1.000	$593.88	9.0%	0.1%	0.0%
Plan 8	62560PA0010125	HMO	UPMC Advantage Silver $1,900/$80 - Standard Network	M		Silver	0.7175	Standard AV	On/Off	0.721	1.050	1.002	1.000	1.000	1.220	$737.57	9.0%	0.1%	0.0%
Plan 9	62560PA0010126	HMO	UPMC Advantage Silver $6,800/$25 - Standard Network	M		Silver	0.7173	Standard AV	On/Off	0.720	1.049	1.002	1.000	1.000	1.220	$735.22	9.0%	0.1%	0.0%
Plan 10																$0.00			
Plan 11																$0.00			
Plan 12																$0.00			
Plan 13																$0.00			
Plan 14																$0.00			
Plan 15																$0.00			
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Plan 120																$0.00			
Plan 121																$0.00			
Plan 122																$0.00			

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	**2,462**	**2,462**	**$ 364.88**	**$ 381.01**	**4.4%**		1,020	-	-	6	1,403	33	-	-	-	**2,462**	
Total - Projected Membership																	
Transitional Plans	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
Plan 1	1,134	1,134	$ 369.21	$ 384.98	4.3%	46.1%	405	-	-	2	715	12	-	-	-	1,134	1
Plan 2	248	248	$ 426.59	$ 436.48	2.3%	10.1%	117	-	-	1	123	7	-	-	-	248	1
Plan 3	187	187	$ 321.33	$ 329.91	2.7%	7.6%	94	-	-	-	93	-	-	-	-	187	1
Plan 4	36	36	$ 308.62	$ 321.98	4.3%	1.5%	25	-	-	-	11	-	-	-	-	36	1
Plan 5	299	299	$ 256.42	$ 276.57	7.9%	12.1%	153	-	-	-	142	4	-	-	-	299	1
Plan 6	2	2	$ 242.41	$ 261.33	7.8%	0.1%	2	-	-	-	-	-	-	-	-	2	1
Plan 7	119	119	$ 322.01	$ 357.77	11.1%	4.8%	62	-	-	-	55	2	-	-	-	119	1
Plan 8	432	432	$ 428.10	$ 444.33	3.8%	17.5%	161	-	-	3	260	8	-	-	-	432	1
Plan 9	5	5	$ 446.32	$ 442.91	-0.8%	0.2%	1	-	-	-	4	-	-	-	-	5	1
Plan 10	-			$ -	0.0%	0.0%										-	0
Plan 11	-			$ -	0.0%	0.0%										-	0
Plan 12	-			$ -	0.0%	0.0%										-	0
Plan 13	-			$ -	0.0%	0.0%										-	0
Plan 14	-			$ -	0.0%	0.0%										-	0
Plan 15	-			$ -	0.0%	0.0%										-	0
Plan 16	-			$ -	0.0%	0.0%										-	0
Plan 17	-			$ -	0.0%	0.0%										-	0
Plan 18	-			$ -	0.0%	0.0%										-	0
Plan 19	-			$ -	0.0%	0.0%										-	0
Plan 20	-			$ -	0.0%	0.0%										-	0
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Plan 22	-			$ -	0.0%	0.0%										-	0
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Plan 24	-			$ -	0.0%	0.0%										-	0
Plan 25	-			$ -	0.0%	0.0%										-	0
Plan 26	-			$ -	0.0%	0.0%										-	0
Plan 27	-			$ -	0.0%	0.0%										-	0
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Plan 29	-			$ -	0.0%	0.0%										-	0
Plan 30	-			$ -	0.0%	0.0%										-	0
Plan 31	-			$ -	0.0%	0.0%										-	0
Plan 32	-			$ -	0.0%	0.0%										-	0
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Plan 35	-			$ -	0.0%	0.0%										-	0
Plan 36	-			$ -	0.0%	0.0%										-	0
Plan 37	-			$ -	0.0%	0.0%										-	0
Plan 38	-			$ -	0.0%	0.0%										-	0
Plan 39	-			$ -	0.0%	0.0%										-	0
Plan 40	-			$ -	0.0%	0.0%										-	0
Plan 41	-			$ -	0.0%	0.0%										-	0
Plan 42	-			$ -	0.0%	0.0%										-	0
Plan 43	-			$ -	0.0%	0.0%										-	0
Plan 44	-			$ -	0.0%	0.0%										-	0
Plan 45	-			$ -	0.0%	0.0%										-	0
Plan 46	-			$ -	0.0%	0.0%										-	0
Plan 47	-			$ -	0.0%	0.0%										-	0
Plan 48	-			$ -	0.0%	0.0%										-	0
Plan 49	-			$ -	0.0%	0.0%										-	0
Plan 50	-			$ -	0.0%	0.0%										-	0
Plan 51	-			$ -	0.0%	0.0%										-	0
Plan 52	-			$ -	0.0%	0.0%										-	0
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Plan 54	-			$ -	0.0%	0.0%										-	0
Plan 55	-			$ -	0.0%	0.0%										-	0
Plan 56	-			$ -	0.0%	0.0%										-	0
Plan 57	-			$ -	0.0%	0.0%										-	0
Plan 58	-			$ -	0.0%	0.0%										-	0
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Plan 66	-			$ -	0.0%	0.0%										-	0
Plan 67	-			$ -	0.0%	0.0%										-	0
Plan 68	-			$ -	0.0%	0.0%										-	0
Plan 69	-			$ -	0.0%	0.0%										-	0
Plan 70	-			$ -	0.0%	0.0%										-	0
Plan 71	-			$ -	0.0%	0.0%										-	0
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Plan 74	-			$ -	0.0%	0.0%										-	0
Plan 75	-			$ -	0.0%	0.0%										-	0
Plan 76	-			$ -	0.0%	0.0%										-	0
Plan 77	-			$ -	0.0%	0.0%										-	0
Plan 78	-			$ -	0.0%	0.0%										-	0
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Plan 80	-			$ -	0.0%	0.0%										-	0
Plan 81	-			$ -	0.0%	0.0%										-	0
Plan 82	-			$ -	0.0%	0.0%										-	0
Plan 83	-			$ -	0.0%	0.0%										-	0
Plan 84	-			$ -	0.0%	0.0%										-	0
Plan 85	-			$ -	0.0%	0.0%										-	0
Plan 86	-			$ -	0.0%	0.0%										-	0
Plan 87	-			$ -	0.0%	0.0%										-	0
Plan 88	-			$ -	0.0%	0.0%										-	0
Plan 89	-			$ -	0.0%	0.0%										-	0
Plan 90	-			$ -	0.0%	0.0%										-	0
Plan 91	-			$ -	0.0%	0.0%										-	0
Plan 92	-			$ -	0.0%	0.0%										-	0
Plan 93	-			$ -	0.0%	0.0%										-	0
Plan 94	-			$ -	0.0%	0.0%										-	0
Plan 95	-			$ -	0.0%	0.0%										-	0
Plan 96	-			$ -	0.0%	0.0%										-	0
Plan 97	-			$ -	0.0%	0.0%										-	0
Plan 98	-			$ -	0.0%	0.0%										-	0
Plan 99	-			$ -	0.0%	0.0%										-	0
Plan 100	-			$ -	0.0%	0.0%										-	0
Plan 101	-			$ -	0.0%	0.0%										-	0
Plan 102	-			$ -	0.0%	0.0%										-	0
Plan 103	-			$ -	0.0%	0.0%										-	0
Plan 104	-			$ -	0.0%	0.0%										-	0
Plan 105	-			$ -	0.0%	0.0%										-	0
Plan 106	-			$ -	0.0%	0.0%										-	0
Plan 107	-			$ -	0.0%	0.0%										-	0
Plan 108	-			$ -	0.0%	0.0%										-	0
Plan 109	-			$ -	0.0%	0.0%										-	0
Plan 110	-			$ -	0.0%	0.0%										-	0
Plan 111	-			$ -	0.0%	0.0%										-	0
Plan 112	-			$ -	0.0%	0.0%										-	0
Plan 113	-			$ -	0.0%	0.0%										-	0
Plan 114	-			$ -	0.0%	0.0%										-	0
Plan 115	-			$ -	0.0%	0.0%										-	0
Plan 116	-			$ -	0.0%	0.0%										-	0
Plan 117	-			$ -	0.0%	0.0%										-	0
Plan 118	-			$ -	0.0%	0.0%										-	0
Plan 119	-			$ -	0.0%	0.0%										-	0
Plan 120	-			$ -	0.0%	0.0%										-	0
Plan 121	-			$ -	0.0%	0.0%										-	0
Plan 122	-			$ -	0.0%	0.0%										-	0

Plan 123																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 124																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 125																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 126																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 127																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 128																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 129																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 130																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 131																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 132																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 133																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 134																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 135																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 136																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 137																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 138																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 139																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 140																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 141																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 142																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 143																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 144																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 145																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 146																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 147																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 148																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 149																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 150																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 151																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 152																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 153																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 154																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 155																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 156																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 157																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 158																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 159																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 160																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 161																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 162																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 163																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 164																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 165																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 166																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 167																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 168																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 169																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 170																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 171																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 172																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 173																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 174																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 175																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 176																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 177																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 178																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 179																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 180																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 181																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 182																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 183																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 184																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 185																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 186																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 187																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 188																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 189																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 190																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 191																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 192																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 193																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 194																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 195																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 196																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 197																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 198																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 199																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 200																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 201																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 202																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 203																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 204																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 205																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 206																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 207																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 208																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 209																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 210																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 211																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 212																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 213																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 214																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 215																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 216																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 217																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 218																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 219																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 220																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 221																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 222																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 223																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 224																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 225																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 226																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 227																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 228																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 229																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 230																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 231																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 232																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 233																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 234																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 235																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 236																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 237																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 238																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 239																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 240																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 241																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 242																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 243																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 244																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 245																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 246																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 247																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 248																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 249																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 250																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 251																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 252																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 253																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 254																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 255																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 256																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 257																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 258																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 259																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 260																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 261																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 262																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 263																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 264																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 265																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 266																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 267																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 268																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 269																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 270																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 271																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 272																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 273																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 274																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 275																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 276																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 277																$0.00				-			$ -	0.0%	0.0%										-	0

Plan 278																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 279																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 280																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 281																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 282																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 283																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 284																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 285																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 286																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 287																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 288																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 289																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 290																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 291																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 292																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 293																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 294																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 295																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 296																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 297																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 298																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 299																$0.00				-			$ -	0.0%	0.0%										-	0
Plan 300																$0.00				-			$ -	0.0%	0.0%										-	0

PA Rate Template Part IV A - Individual

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

Carrier Name: UPMC HEALTH COVERAGE INC.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2023

Plan Number	HIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	1/1/2023 Plan HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	62560PA0010116	ge Gold $1,000/$10 - Sta	E		Gold	On/Off
Plan 2	62560PA0010117	ge Silver $3,900/$50 - Sta	M		Silver	On/Off
Plan 3	62560PA0010118	ge Silver $3,500/$60 - Sta	M		Silver	Off
Plan 4	62560PA0010120	e Silver HSA $4,000/$0 - S	M		Silver	Off
Plan 5	62560PA0010122	ge Bronze $6,700/$0 - Sta	M		Bronze	On/Off
Plan 6	62560PA0010123	Catastrophic $9,100/$0 -	M		Catastrophic	On/Off
Plan 7	62560PA0010124	e Gold HSA $3,000/$0 - S	M		Gold	On/Off
Plan 8	62560PA0010125	ge Silver $1,900/$80 - Sta	M		Silver	On/Off
Plan 9	62560PA0010126	ge Silver $6,800/$25 - Sta	M		Silver	On/Off
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
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Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0

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	$ 347.00	$ -	$ -	$ -	$ 355.92	$ -	$ -	$ -	$ -	$ 346.59
Plan 1	$ 356.64	$ -	$ -	$ -	$ 356.64	$ -	$ -	$ -	$ -	$ 352.24
Plan 2	$ 412.07	$ -	$ -	$ -	$ 412.07	$ -	$ -	$ -	$ -	$ 398.78
Plan 3	$ 310.39	$ -	$ -	$ -	$ 310.39	$ -	$ -	$ -	$ -	$ 310.39
Plan 4	$ 298.12	$ -	$ -	$ -	$ 298.12	$ -	$ -	$ -	$ -	$ 298.12
Plan 5	$ 247.70	$ -	$ -	$ -	$ 247.70	$ -	$ -	$ -	$ -	$ 244.38
Plan 6	$ 234.16	$ -	$ -	$ -	$ 234.16	$ -	$ -	$ -	$ -	$ 234.16
Plan 7	$ 311.05	$ -	$ -	$ -	$ 311.05	$ -	$ -	$ -	$ -	$ 305.82
Plan 8	$ 413.53	$ -	$ -	$ -	$ 413.53	$ -	$ -	$ -	$ -	$ 403.00
Plan 9	$ 431.13	$ -	$ -	$ -	$ 431.13	$ -	$ -	$ -	$ -	$ 431.13
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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	$ 362.75	$ -	$ -	$ -	$ 371.39	$ -	$ -	$ -	$ -	$ 361.93
Plan 1	$ 371.88	$ -	$ -	$ -	$ 371.88	$ -	$ -	$ -	$ -	$ 367.29
Plan 2	$ 421.63	$ -	$ -	$ -	$ 421.63	$ -	$ -	$ -	$ -	$ 408.02
Plan 3	$ 318.68	$ -	$ -	$ -	$ 318.68	$ -	$ -	$ -	$ -	$ 318.68
Plan 4	$ 311.02	$ -	$ -	$ -	$ 311.02	$ -	$ -	$ -	$ -	$ 311.02
Plan 5	$ 267.16	$ -	$ -	$ -	$ 267.16	$ -	$ -	$ -	$ -	$ 263.58
Plan 6	$ 252.44	$ -	$ -	$ -	$ 252.44	$ -	$ -	$ -	$ -	$ 252.44
Plan 7	$ 345.59	$ -	$ -	$ -	$ 345.59	$ -	$ -	$ -	$ -	$ 339.78
Plan 8	$ 429.20	$ -	$ -	$ -	$ 429.20	$ -	$ -	$ -	$ -	$ 418.28
Plan 9	$ 427.84	$ -	$ -	$ -	$ 427.84	$ -	$ -	$ -	$ -	$ 427.84
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in 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	4.8%	0.0%	0.0%	0.0%	4.5%	0.0%	0.0%	0.0%	0.0%	4.6%
Plan 1	4.3%				4.3%					4.3%
Plan 2	2.3%				2.3%					2.3%
Plan 3	2.7%				2.7%					2.7%
Plan 4	4.3%				4.3%					4.3%
Plan 5	7.9%				7.9%					7.9%
Plan 6	7.8%				7.8%					7.8%
Plan 7	11.1%				11.1%					11.1%
Plan 8	3.8%				3.8%					3.8%
Plan 9	-0.8%				-0.8%					-0.8%
Plan 10										
Plan 11										
Plan 12										
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Plan 111	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 112	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 113	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 114	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 115	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 116	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 117	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 118	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 119	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 120	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 121	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 122	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 123	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 124	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 125	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 126	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 127	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 128	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 129	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 130	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 131	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 132	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 133	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 134	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 135	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 136	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 137	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 138	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 139	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 140	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 141	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 142	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 143	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 144	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 145	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 146	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 147	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 148	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 149	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 150	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 151	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 152	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 153	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 154	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 155	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 156	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 157	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 158	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 159	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 160	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 161	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 162	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 163	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 164	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 165	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 166	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 167	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 168	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 169	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 170	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 171	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 172	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 173	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 174	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 175	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 176	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 177	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 178	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 179	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 180	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 181	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 182	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 183	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 184	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 185	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 186	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 187	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 188	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 189	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 190	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 191	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 192	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 193	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 194	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 195	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 196	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 197	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 198	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 199	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 200	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 201	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 202	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 203	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 204	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 205	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 206	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 207	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 208	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 209	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 210	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 211	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 212	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 213	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 214	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 215	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 216	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 217	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 218	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 219	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 220	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 221	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 222	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 223	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 224	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 225	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 226	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 227	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 228	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 229	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 230	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 231	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 232	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 233	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 234	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 235	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 236	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 237	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 238	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 239	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 240	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 241	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 242	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 243	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 244	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 245	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										

Plan 246	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 247	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 248	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 249	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 250	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 251	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 252	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 253	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 254	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 255	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 256	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 257	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 258	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 259	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 260	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 261	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 262	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 263	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 264	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 265	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 266	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 267	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 268	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 269	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 270	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 271	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 272	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 273	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 274	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 275	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 276	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 277	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 278	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 279	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 280	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 281	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 282	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 283	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 284	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 285	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 286	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 287	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 288	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 289	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 290	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 291	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 292	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 293	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 294	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 295	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 296	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 297	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 298	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 299	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										
Plan 300	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -										

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UPMC HEALTH COVERAGE INC.**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2023**

Table 12. Age and Tobacco Factors

Age Band	Age Factor	Tobacco Factor	Age Band	Age Factor	Tobacco Factor
0-14	0.765		40	1.278	1.025
15	0.833		41	1.302	1.025
16	0.859		42	1.325	1.025
17	0.885		43	1.357	1.025
18	0.913		44	1.397	1.025
19	0.941		45	1.444	1.025
20	0.970		46	1.500	1.025
21	1.000	1.025	47	1.563	1.025
22	1.000	1.025	48	1.635	1.025
23	1.000	1.025	49	1.706	1.025
24	1.000	1.025	50	1.786	1.025
25	1.004	1.025	51	1.865	1.025
26	1.024	1.025	52	1.952	1.025
27	1.048	1.025	53	2.040	1.025
28	1.087	1.025	54	2.135	1.025
29	1.119	1.025	55	2.230	1.025
30	1.135	1.025	56	2.333	1.025
31	1.159	1.025	57	2.437	1.025
32	1.183	1.025	58	2.548	1.025
33	1.198	1.025	59	2.603	1.025
34	1.214	1.025	60	2.714	1.025
35	1.222	1.025	61	2.810	1.025
36	1.230	1.025	62	2.873	1.025
37	1.238	1.025	63	2.952	1.025
38	1.246	1.025	64+	3.000	1.025
39	1.262	1.025			

Projection Period Age and Tobacco Factors

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors

Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford	0.966	0.966
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5	Clearfield	0.966	0.966
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

Projection Period Network Factors

Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Standard	1, 5	1.000	1.000	

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

HIOS Plan ID (On Exchange)=>	62560PA0010116		62560PA0010116		62560PA0010117		62560PA0010117		
HIOS Plan ID (Off Exchange)=>	62560PA0010116		62560PA0010116		62560PA0010117		62560PA0010117		62560PA
Plan Marketing Name =>	ntage Gold $1,000/$10 - Standa		ntage Gold $1,000/$10 - Standa		ntage Silver $3,900/$50 - Stand		ntage Silver $3,900/$50 - Stand		ntage Silver $3,5
Form # =>	660		660		660		660		66
Rating Area =>	1		5		1		5		1
Network =>	erral w/Dental Advantage w/De		erral w/Dental Advantage w/De		erral w/Dental Advantage w/De		erral w/Dental Advantage w/De		erral w/Dental A
Metal =>	Gold		Gold		Silver		Silver		Silv
Deductible =>	$1,000 / $2,000		$1,000 / $2,000		$3,900 / $7,800		$3,900 / $7,800		$3,500 /
Coinsurance =>	80%		80%		60%		60%		70
Copays =>	$10 / $70		$10 / $70		$50 / $75		$50 / $75		$60 /
OOP Maximum =>	$7,000 / $14,000		$7,000 / $14,000		$9,100 / $18,200		$9,100 / $18,200		$9,100 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$284.49	$284.49	$284.49	$284.49	$322.55	$322.55	$322.55	$322.55	$243.79
15	$309.78	$309.78	$309.78	$309.78	$351.22	$351.22	$351.22	$351.22	$265.46
16	$319.44	$319.44	$319.44	$319.44	$362.18	$362.18	$362.18	$362.18	$273.75
17	$329.11	$329.11	$329.11	$329.11	$373.14	$373.14	$373.14	$373.14	$282.03
18	$339.53	$339.53	$339.53	$339.53	$384.95	$384.95	$384.95	$384.95	$290.95
19	$349.94	$349.94	$349.94	$349.94	$396.75	$396.75	$396.75	$396.75	$299.88
20	$360.72	$360.72	$360.72	$360.72	$408.98	$408.98	$408.98	$408.98	$309.12
21	$371.88	$381.18	$371.88	$381.18	$421.63	$432.17	$421.63	$432.17	$318.68
22	$371.88	$381.18	$371.88	$381.18	$421.63	$432.17	$421.63	$432.17	$318.68
23	$371.88	$381.18	$371.88	$381.18	$421.63	$432.17	$421.63	$432.17	$318.68
24	$371.88	$381.18	$371.88	$381.18	$421.63	$432.17	$421.63	$432.17	$318.68
25	$373.37	$382.70	$373.37	$382.70	$423.32	$433.90	$423.32	$433.90	$319.95
26	$380.81	$390.33	$380.81	$390.33	$431.75	$442.54	$431.75	$442.54	$326.33
27	$389.73	$399.47	$389.73	$399.47	$441.87	$452.91	$441.87	$452.91	$333.98
28	$404.23	$414.34	$404.23	$414.34	$458.31	$469.77	$458.31	$469.77	$346.41
29	$416.13	$426.54	$416.13	$426.54	$471.80	$483.60	$471.80	$483.60	$356.60
30	$422.08	$432.64	$422.08	$432.64	$478.55	$490.51	$478.55	$490.51	$361.70
31	$431.01	$441.78	$431.01	$441.78	$488.67	$500.89	$488.67	$500.89	$369.35
32	$439.93	$450.93	$439.93	$450.93	$498.79	$511.26	$498.79	$511.26	$377.00
33	$445.51	$456.65	$445.51	$456.65	$505.11	$517.74	$505.11	$517.74	$381.78
34	$451.46	$462.75	$451.46	$462.75	$511.86	$524.66	$511.86	$524.66	$386.88
35	$454.44	$465.80	$454.44	$465.80	$515.23	$528.11	$515.23	$528.11	$389.43
36	$457.41	$468.85	$457.41	$468.85	$518.60	$531.57	$518.60	$531.57	$391.98
37	$460.39	$471.90	$460.39	$471.90	$521.98	$535.03	$521.98	$535.03	$394.53
38	$463.36	$474.95	$463.36	$474.95	$525.35	$538.48	$525.35	$538.48	$397.08
39	$469.31	$481.05	$469.31	$481.05	$532.10	$545.40	$532.10	$545.40	$402.17
40	$475.26	$487.14	$475.26	$487.14	$538.84	$552.31	$538.84	$552.31	$407.27
41	$484.19	$496.29	$484.19	$496.29	$548.96	$562.69	$548.96	$562.69	$414.92
42	$492.74	$505.06	$492.74	$505.06	$558.66	$572.63	$558.66	$572.63	$422.25
43	$504.64	$517.26	$504.64	$517.26	$572.15	$586.46	$572.15	$586.46	$432.45
44	$519.52	$532.50	$519.52	$532.50	$589.02	$603.74	$589.02	$603.74	$445.20
45	$536.99	$550.42	$536.99	$550.42	$608.83	$624.05	$608.83	$624.05	$460.17
46	$557.82	$571.77	$557.82	$571.77	$632.45	$648.26	$632.45	$648.26	$478.02
47	$581.25	$595.78	$581.25	$595.78	$659.01	$675.48	$659.01	$675.48	$498.10
48	$608.02	$623.22	$608.02	$623.22	$689.37	$706.60	$689.37	$706.60	$521.04
49	$634.43	$650.29	$634.43	$650.29	$719.30	$737.28	$719.30	$737.28	$543.67
50	$664.18	$680.78	$664.18	$680.78	$753.03	$771.86	$753.03	$771.86	$569.16
51	$693.56	$710.90	$693.56	$710.90	$786.34	$806.00	$786.34	$806.00	$594.34
52	$725.91	$744.06	$725.91	$744.06	$823.02	$843.60	$823.02	$843.60	$622.06
53	$758.64	$777.60	$758.64	$777.60	$860.13	$881.63	$860.13	$881.63	$650.11
54	$793.96	$813.81	$793.96	$813.81	$900.18	$922.68	$900.18	$922.68	$680.38
55	$829.29	$850.02	$829.29	$850.02	$940.23	$963.74	$940.23	$963.74	$710.66
56	$867.60	$889.29	$867.60	$889.29	$983.66	$1,008.25	$983.66	$1,008.25	$743.48
57	$906.27	$928.93	$906.27	$928.93	$1,027.51	$1,053.20	$1,027.51	$1,053.20	$776.62
58	$947.55	$971.24	$947.55	$971.24	$1,074.31	$1,101.17	$1,074.31	$1,101.17	$812.00
59	$968.00	$992.20	$968.00	$992.20	$1,097.50	$1,124.94	$1,097.50	$1,124.94	$829.52
60	$1,009.28	$1,034.51	$1,009.28	$1,034.51	$1,144.30	$1,172.91	$1,144.30	$1,172.91	$864.90
61	$1,044.98	$1,071.11	$1,044.98	$1,071.11	$1,184.78	$1,214.40	$1,184.78	$1,214.40	$895.49
62	$1,068.41	$1,095.12	$1,068.41	$1,095.12	$1,211.34	$1,241.63	$1,211.34	$1,241.63	$915.57
63	$1,097.79	$1,125.23	$1,097.79	$1,125.23	$1,244.65	$1,275.77	$1,244.65	$1,275.77	$940.74
64+	$1,115.64	$1,143.53	$1,115.64	$1,143.53	$1,264.89	$1,296.51	$1,264.89	$1,296.51	$956.04

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

HIOS Plan ID (On Exchange)=>								62560PA0010122	
HIOS Plan ID (Off Exchange)=>	0010118	62560PA0010118		62560PA0010120		62560PA0010120		62560PA0010122	
Plan Marketing Name =>	500/$60 - Stand	ntage Silver $3,500/$60 - Stand		age Silver HSA $4,000/$0 - Stan		age Silver HSA $4,000/$0 - Stan		tage Bronze $6,700/$0 - Stand	
Form # =>	60	660		676		676		660	
Rating Area =>	1	5		1		5		1	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	ver	Silver		Silver		Silver		Bronze	
Deductible =>	/ $7,000	$3,500 / $7,000		$4,000 / $8,000		$4,000 / $8,000		$6,700 / $13,400	
Coinsurance =>	0%	70%		70%		70%		60%	
Copays =>	/ $85	$60 / $85		$0 / 30%		$0 / 30%		$0 / 40%	
OOP Maximum =>	$18,200	$9,100 / $18,200		$5,300 / $10,600		$5,300 / $10,600		$9,100 / $18,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$243.79	$243.79	$243.79	$237.93	$237.93	$237.93	$237.93	$204.38	$204.38
15	$265.46	$265.46	$265.46	$259.08	$259.08	$259.08	$259.08	$222.54	$222.54
16	$273.75	$273.75	$273.75	$267.17	$267.17	$267.17	$267.17	$229.49	$229.49
17	$282.03	$282.03	$282.03	$275.25	$275.25	$275.25	$275.25	$236.44	$236.44
18	$290.95	$290.95	$290.95	$283.96	$283.96	$283.96	$283.96	$243.92	$243.92
19	$299.88	$299.88	$299.88	$292.67	$292.67	$292.67	$292.67	$251.40	$251.40
20	$309.12	$309.12	$309.12	$301.69	$301.69	$301.69	$301.69	$259.15	$259.15
21	$326.65	$318.68	$326.65	$311.02	$318.80	$311.02	$318.80	$267.16	$273.84
22	$326.65	$318.68	$326.65	$311.02	$318.80	$311.02	$318.80	$267.16	$273.84
23	$326.65	$318.68	$326.65	$311.02	$318.80	$311.02	$318.80	$267.16	$273.84
24	$326.65	$318.68	$326.65	$311.02	$318.80	$311.02	$318.80	$267.16	$273.84
25	$327.95	$319.95	$327.95	$312.26	$320.07	$312.26	$320.07	$268.23	$274.93
26	$334.49	$326.33	$334.49	$318.48	$326.45	$318.48	$326.45	$273.57	$280.41
27	$342.33	$333.98	$342.33	$325.95	$334.10	$325.95	$334.10	$279.98	$286.98
28	$355.07	$346.41	$355.07	$338.08	$346.53	$338.08	$346.53	$290.40	$297.66
29	$365.52	$356.60	$365.52	$348.03	$356.73	$348.03	$356.73	$298.95	$306.43
30	$370.74	$361.70	$370.74	$353.01	$361.83	$353.01	$361.83	$303.23	$310.81
31	$378.58	$369.35	$378.58	$360.47	$369.48	$360.47	$369.48	$309.64	$317.38
32	$386.42	$377.00	$386.42	$367.94	$377.14	$367.94	$377.14	$316.05	$323.95
33	$391.32	$381.78	$391.32	$372.60	$381.92	$372.60	$381.92	$320.06	$328.06
34	$396.55	$386.88	$396.55	$377.58	$387.02	$377.58	$387.02	$324.33	$332.44
35	$399.16	$389.43	$399.16	$380.07	$389.57	$380.07	$389.57	$326.47	$334.63
36	$401.78	$391.98	$401.78	$382.55	$392.12	$382.55	$392.12	$328.61	$336.82
37	$404.39	$394.53	$404.39	$385.04	$394.67	$385.04	$394.67	$330.74	$339.01
38	$407.00	$397.08	$407.00	$387.53	$397.22	$387.53	$397.22	$332.88	$341.20
39	$412.23	$402.17	$412.23	$392.51	$402.32	$392.51	$402.32	$337.16	$345.58
40	$417.45	$407.27	$417.45	$397.48	$407.42	$397.48	$407.42	$341.43	$349.97
41	$425.29	$414.92	$425.29	$404.95	$415.07	$404.95	$415.07	$347.84	$356.54
42	$432.81	$422.25	$432.81	$412.10	$422.40	$412.10	$422.40	$353.99	$362.84
43	$443.26	$432.45	$443.26	$422.05	$432.61	$422.05	$432.61	$362.54	$371.60
44	$456.33	$445.20	$456.33	$434.49	$445.36	$434.49	$445.36	$373.22	$382.55
45	$471.68	$460.17	$471.68	$449.11	$460.34	$449.11	$460.34	$385.78	$395.42
46	$489.97	$478.02	$489.97	$466.53	$478.19	$466.53	$478.19	$400.74	$410.76
47	$510.55	$498.10	$510.55	$486.12	$498.28	$486.12	$498.28	$417.57	$428.01
48	$534.07	$521.04	$534.07	$508.52	$521.23	$508.52	$521.23	$436.81	$447.73
49	$557.26	$543.67	$557.26	$530.60	$543.87	$530.60	$543.87	$455.77	$467.17
50	$583.39	$569.16	$583.39	$555.48	$569.37	$555.48	$569.37	$477.15	$489.08
51	$609.20	$594.34	$609.20	$580.05	$594.55	$580.05	$594.55	$498.25	$510.71
52	$637.61	$622.06	$637.61	$607.11	$622.29	$607.11	$622.29	$521.50	$534.53
53	$666.36	$650.11	$666.36	$634.48	$650.34	$634.48	$650.34	$545.01	$558.63
54	$697.39	$680.38	$697.39	$664.03	$680.63	$664.03	$680.63	$570.39	$584.65
55	$728.42	$710.66	$728.42	$693.57	$710.91	$693.57	$710.91	$595.77	$610.66
56	$762.07	$743.48	$762.07	$725.61	$743.75	$725.61	$743.75	$623.28	$638.87
57	$796.04	$776.62	$796.04	$757.96	$776.90	$757.96	$776.90	$651.07	$667.35
58	$832.30	$812.00	$832.30	$792.48	$812.29	$792.48	$812.29	$680.72	$697.74
59	$850.26	$829.52	$850.26	$809.59	$829.82	$809.59	$829.82	$695.42	$712.80
60	$886.52	$864.90	$886.52	$844.11	$865.21	$844.11	$865.21	$725.07	$743.20
61	$917.88	$895.49	$917.88	$873.97	$895.82	$873.97	$895.82	$750.72	$769.49
62	$938.46	$915.57	$938.46	$893.56	$915.90	$893.56	$915.90	$767.55	$786.74
63	$964.26	$940.74	$964.26	$918.13	$941.08	$918.13	$941.08	$788.66	$808.37
64+	$979.94	$956.04	$979.94	$933.06	$956.39	$933.06	$956.39	$801.48	$821.52

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

HIOS Plan ID (On Exchange)=>	62560PA0010122		62560PA0010123		62560PA0010123		62560PA0010124		62560PA
HIOS Plan ID (Off Exchange)=>	62560PA0010122		62560PA0010123		62560PA0010123		62560PA0010124		62560PA
Plan Marketing Name =>	ntage Bronze $6,700/$0 - Stand		ge Catastrophic $9,100/$0 - Sta		ge Catastrophic $9,100/$0 - Sta		age Gold HSA $3,000/$0 - Stan		age Gold HSA $
Form # =>	660		660		660		676		6
Rating Area =>	5		1		5		1		
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Bronze		Catastrophic		Catastrophic		Gold		G
Deductible =>	$6,700 / $13,400		$9,100 / $18,200		$9,100 / $18,200		$3,000 / $6,000		$3,000
Coinsurance =>	60%		100%		100%		100%		10
Copays =>	$0 / 40%		$0 / $0		$0 / $0		$0 / $0		$0
OOP Maximum =>	$9,100 / $18,200		$9,100 / $18,200		$9,100 / $18,200		$3,500 / $7,000		$3,500
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$204.38	$204.38	$193.12	$193.12	$193.12	$193.12	$264.38	$264.38	$264.38
15	$222.54	$222.54	$210.28	$210.28	$210.28	$210.28	$287.88	$287.88	$287.88
16	$229.49	$229.49	$216.85	$216.85	$216.85	$216.85	$296.86	$296.86	$296.86
17	$236.44	$236.44	$223.41	$223.41	$223.41	$223.41	$305.85	$305.85	$305.85
18	$243.92	$243.92	$230.48	$230.48	$230.48	$230.48	$315.52	$315.52	$315.52
19	$251.40	$251.40	$237.55	$237.55	$237.55	$237.55	$325.20	$325.20	$325.20
20	$259.15	$259.15	$244.87	$244.87	$244.87	$244.87	$335.22	$335.22	$335.22
21	$267.16	$273.84	$252.44	$258.75	$252.44	$258.75	$345.59	$354.23	$345.59
22	$267.16	$273.84	$252.44	$258.75	$252.44	$258.75	$345.59	$354.23	$345.59
23	$267.16	$273.84	$252.44	$258.75	$252.44	$258.75	$345.59	$354.23	$345.59
24	$267.16	$273.84	$252.44	$258.75	$252.44	$258.75	$345.59	$354.23	$345.59
25	$268.23	$274.93	$253.45	$259.79	$253.45	$259.79	$346.97	$355.65	$346.97
26	$273.57	$280.41	$258.50	$264.96	$258.50	$264.96	$353.88	$362.73	$353.88
27	$279.98	$286.98	$264.56	$271.17	$264.56	$271.17	$362.18	$371.23	$362.18
28	$290.40	$297.66	$274.40	$281.26	$274.40	$281.26	$375.66	$385.05	$375.66
29	$298.95	$306.43	$282.48	$289.54	$282.48	$289.54	$386.72	$396.38	$386.72
30	$303.23	$310.81	$286.52	$293.68	$286.52	$293.68	$392.24	$402.05	$392.24
31	$309.64	$317.38	$292.58	$299.89	$292.58	$299.89	$400.54	$410.55	$400.54
32	$316.05	$323.95	$298.64	$306.10	$298.64	$306.10	$408.83	$419.05	$408.83
33	$320.06	$328.06	$302.42	$309.98	$302.42	$309.98	$414.02	$424.37	$414.02
34	$324.33	$332.44	$306.46	$314.12	$306.46	$314.12	$419.55	$430.03	$419.55
35	$326.47	$334.63	$308.48	$316.19	$308.48	$316.19	$422.31	$432.87	$422.31
36	$328.61	$336.82	$310.50	$318.26	$310.50	$318.26	$425.08	$435.70	$425.08
37	$330.74	$339.01	$312.52	$320.33	$312.52	$320.33	$427.84	$438.54	$427.84
38	$332.88	$341.20	$314.54	$322.40	$314.54	$322.40	$430.61	$441.37	$430.61
39	$337.16	$345.58	$318.58	$326.54	$318.58	$326.54	$436.13	$447.04	$436.13
40	$341.43	$349.97	$322.62	$330.68	$322.62	$330.68	$441.66	$452.71	$441.66
41	$347.84	$356.54	$328.68	$336.89	$328.68	$336.89	$449.96	$461.21	$449.96
42	$353.99	$362.84	$334.48	$342.85	$334.48	$342.85	$457.91	$469.35	$457.91
43	$362.54	$371.60	$342.56	$351.13	$342.56	$351.13	$468.97	$480.69	$468.97
44	$373.22	$382.55	$352.66	$361.48	$352.66	$361.48	$482.79	$494.86	$482.79
45	$385.78	$395.42	$364.52	$373.64	$364.52	$373.64	$499.03	$511.51	$499.03
46	$400.74	$410.76	$378.66	$388.13	$378.66	$388.13	$518.39	$531.34	$518.39
47	$417.57	$428.01	$394.56	$404.43	$394.56	$404.43	$540.16	$553.66	$540.16
48	$436.81	$447.73	$412.74	$423.06	$412.74	$423.06	$565.04	$579.17	$565.04
49	$455.77	$467.17	$430.66	$441.43	$430.66	$441.43	$589.58	$604.32	$589.58
50	$477.15	$489.08	$450.86	$462.13	$450.86	$462.13	$617.22	$632.65	$617.22
51	$498.25	$510.71	$470.80	$482.57	$470.80	$482.57	$644.53	$660.64	$644.53
52	$521.50	$534.53	$492.76	$505.08	$492.76	$505.08	$674.59	$691.46	$674.59
53	$545.01	$558.63	$514.98	$527.85	$514.98	$527.85	$705.00	$722.63	$705.00
54	$570.39	$584.65	$538.96	$552.43	$538.96	$552.43	$737.83	$756.28	$737.83
55	$595.77	$610.66	$562.94	$577.01	$562.94	$577.01	$770.67	$789.93	$770.67
56	$623.28	$638.87	$588.94	$603.67	$588.94	$603.67	$806.26	$826.42	$806.26
57	$651.07	$667.35	$615.20	$630.58	$615.20	$630.58	$842.20	$863.26	$842.20
58	$680.72	$697.74	$643.22	$659.30	$643.22	$659.30	$880.56	$902.58	$880.56
59	$695.42	$712.80	$657.10	$673.53	$657.10	$673.53	$899.57	$922.06	$899.57
60	$725.07	$743.20	$685.12	$702.25	$685.12	$702.25	$937.93	$961.38	$937.93
61	$750.72	$769.49	$709.36	$727.09	$709.36	$727.09	$971.11	$995.39	$971.11
62	$767.55	$786.74	$725.26	$743.39	$725.26	$743.39	$992.88	$1,017.70	$992.88
63	$788.66	$808.37	$745.20	$763.83	$745.20	$763.83	$1,020.18	$1,045.69	$1,020.18
64+	$801.48	$821.52	$757.32	$776.25	$757.32	$776.25	$1,036.77	$1,062.69	$1,036.77

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

HIOS Plan ID (On Exchange)=>	0010124	62560PA0010125		62560PA0010125		62560PA0010126		62560PA0010126	
HIOS Plan ID (Off Exchange)=>	0010124	62560PA0010125		62560PA0010125		62560PA0010126		62560PA0010126	
Plan Marketing Name =>	3,000/$0 - Stan	ntage Silver $1,900/$80 - Stand		ntage Silver $1,900/$80 - Stand		ntage Silver $6,800/$25 - Stand		ntage Silver $6,800/$25 - Stand	
Form # =>	76	660		660		660		660	
Rating Area =>	5	1		5		1		5	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	ld	Silver		Silver		Silver		Silver	
Deductible =>	/ $6,000	$1,900 / $3,800		$1,900 / $3,800		$6,800 / $13,600		$6,800 / $13,600	
Coinsurance =>	0%	60%		60%		60%		60%	
Copays =>	/ $0	$80 / $10		$80 / $10		$25 / $50		$25 / $50	
OOP Maximum =>	/ $7,000	$9,100 / $18,200		$9,100 / $18,200		$9,100 / $18,200		$9,100 / $18,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$264.38	$328.34	$328.34	$328.34	$328.34	$327.30	$327.30	$327.30	$327.30
15	$287.88	$357.52	$357.52	$357.52	$357.52	$356.39	$356.39	$356.39	$356.39
16	$296.86	$368.68	$368.68	$368.68	$368.68	$367.51	$367.51	$367.51	$367.51
17	$305.85	$379.84	$379.84	$379.84	$379.84	$378.64	$378.64	$378.64	$378.64
18	$315.52	$391.86	$391.86	$391.86	$391.86	$390.62	$390.62	$390.62	$390.62
19	$325.20	$403.88	$403.88	$403.88	$403.88	$402.60	$402.60	$402.60	$402.60
20	$335.22	$416.32	$416.32	$416.32	$416.32	$415.00	$415.00	$415.00	$415.00
21	$354.23	$429.20	$439.93	$429.20	$439.93	$427.84	$438.54	$427.84	$438.54
22	$354.23	$429.20	$439.93	$429.20	$439.93	$427.84	$438.54	$427.84	$438.54
23	$354.23	$429.20	$439.93	$429.20	$439.93	$427.84	$438.54	$427.84	$438.54
24	$354.23	$429.20	$439.93	$429.20	$439.93	$427.84	$438.54	$427.84	$438.54
25	$355.65	$430.92	$441.69	$430.92	$441.69	$429.55	$440.29	$429.55	$440.29
26	$362.73	$439.50	$450.49	$439.50	$450.49	$438.11	$449.06	$438.11	$449.06
27	$371.23	$449.80	$461.05	$449.80	$461.05	$448.38	$459.59	$448.38	$459.59
28	$385.05	$466.54	$478.20	$466.54	$478.20	$465.06	$476.69	$465.06	$476.69
29	$396.38	$480.27	$492.28	$480.27	$492.28	$478.75	$490.72	$478.75	$490.72
30	$402.05	$487.14	$499.32	$487.14	$499.32	$485.60	$497.74	$485.60	$497.74
31	$410.55	$497.44	$509.88	$497.44	$509.88	$495.87	$508.26	$495.87	$508.26
32	$419.05	$507.74	$520.44	$507.74	$520.44	$506.13	$518.79	$506.13	$518.79
33	$424.37	$514.18	$527.04	$514.18	$527.04	$512.55	$525.37	$512.55	$525.37
34	$430.03	$521.05	$534.08	$521.05	$534.08	$519.40	$532.38	$519.40	$532.38
35	$432.87	$524.48	$537.59	$524.48	$537.59	$522.82	$535.89	$522.82	$535.89
36	$435.70	$527.92	$541.11	$527.92	$541.11	$526.24	$539.40	$526.24	$539.40
37	$438.54	$531.35	$544.63	$531.35	$544.63	$529.67	$542.91	$529.67	$542.91
38	$441.37	$534.78	$548.15	$534.78	$548.15	$533.09	$546.42	$533.09	$546.42
39	$447.04	$541.65	$555.19	$541.65	$555.19	$539.93	$553.43	$539.93	$553.43
40	$452.71	$548.52	$562.23	$548.52	$562.23	$546.78	$560.45	$546.78	$560.45
41	$461.21	$558.82	$572.79	$558.82	$572.79	$557.05	$570.97	$557.05	$570.97
42	$469.35	$568.69	$582.91	$568.69	$582.91	$566.89	$581.06	$566.89	$581.06
43	$480.69	$582.42	$596.99	$582.42	$596.99	$580.58	$595.09	$580.58	$595.09
44	$494.86	$599.59	$614.58	$599.59	$614.58	$597.69	$612.63	$597.69	$612.63
45	$511.51	$619.76	$635.26	$619.76	$635.26	$617.80	$633.25	$617.80	$633.25
46	$531.34	$643.80	$659.90	$643.80	$659.90	$641.76	$657.80	$641.76	$657.80
47	$553.66	$670.84	$687.61	$670.84	$687.61	$668.71	$685.43	$668.71	$685.43
48	$579.17	$701.74	$719.29	$701.74	$719.29	$699.52	$717.01	$699.52	$717.01
49	$604.32	$732.22	$750.52	$732.22	$750.52	$729.90	$748.14	$729.90	$748.14
50	$632.65	$766.55	$785.71	$766.55	$785.71	$764.12	$783.23	$764.12	$783.23
51	$660.64	$800.46	$820.47	$800.46	$820.47	$797.92	$817.87	$797.92	$817.87
52	$691.46	$837.80	$858.74	$837.80	$858.74	$835.14	$856.02	$835.14	$856.02
53	$722.63	$875.57	$897.46	$875.57	$897.46	$872.79	$894.61	$872.79	$894.61
54	$756.28	$916.34	$939.25	$916.34	$939.25	$913.44	$936.27	$913.44	$936.27
55	$789.93	$957.12	$981.04	$957.12	$981.04	$954.08	$977.94	$954.08	$977.94
56	$826.42	$1,001.32	$1,026.36	$1,001.32	$1,026.36	$998.15	$1,023.10	$998.15	$1,023.10
57	$863.26	$1,045.96	$1,072.11	$1,045.96	$1,072.11	$1,042.65	$1,068.71	$1,042.65	$1,068.71
58	$902.58	$1,093.60	$1,120.94	$1,093.60	$1,120.94	$1,090.14	$1,117.39	$1,090.14	$1,117.39
59	$922.06	$1,117.21	$1,145.14	$1,117.21	$1,145.14	$1,113.67	$1,141.51	$1,113.67	$1,141.51
60	$961.38	$1,164.85	$1,193.97	$1,164.85	$1,193.97	$1,161.16	$1,190.19	$1,161.16	$1,190.19
61	$995.39	$1,206.05	$1,236.20	$1,206.05	$1,236.20	$1,202.23	$1,232.29	$1,202.23	$1,232.29
62	$1,017.70	$1,233.09	$1,263.92	$1,233.09	$1,263.92	$1,229.18	$1,259.91	$1,229.18	$1,259.91
63	$1,045.69	$1,267.00	$1,298.67	$1,267.00	$1,298.67	$1,262.98	$1,294.56	$1,262.98	$1,294.56
64+	$1,062.69	$1,287.60	$1,319.79	$1,287.60	$1,319.79	$1,283.52	$1,315.61	$1,283.52	$1,315.61

UPMC Health Coverage, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0010116	UPMC Advantage Gold $1,000/$10 - Standard Network	HMO	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010117	UPMC Advantage Silver $3,900/$50 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010118	UPMC Advantage Silver $3,500/$60 - Standard Network	HMO	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010120	UPMC Advantage Silver HSA $4,000/$0 - Standard Network	HMO	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010122	UPMC Advantage Bronze $6,700/$0 - Standard Network	HMO	Bronze	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010123	UPMC Advantage Catastrophic $9,100/$0 - Standard Network	HMO	Catastrophic	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010124	UPMC Advantage Gold HSA $3,000/$0 - Standard Network	HMO	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010125	UPMC Advantage Silver $1,900/$80 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford
62560PA0010126	UPMC Advantage Silver $6,800/$25 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2023	1, 5	Clearfield, Crawford

Company Name **UPMC Health Coverage, Inc.**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2022 Number of Covered Lives by Rating County				RATING AREA 1 895	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Crawford**	**Clarion**
62560PA0010116	UPMC Advantage Gold $1,000/$10 - Standard Network	HMO	Gold	On/Off	$371.88	
62560PA0010117	UPMC Advantage Silver $3,900/$50 - Standard Network	HMO	Silver	On/Off	$421.63	
62560PA0010118	UPMC Advantage Silver $3,500/$60 - Standard Network	HMO	Silver	Off	$318.68	
62560PA0010120	UPMC Advantage Silver HSA $4,000/$0 - Standard Network	HMO	Silver	Off	$311.02	
62560PA0010122	UPMC Advantage Bronze $6,700/$0 - Standard Network	HMO	Bronze	On/Off	$267.16	
62560PA0010123	UPMC Advantage Catastrophic $9,100/$0 - Standard Network	HMO	Catastrophic	On/Off	$252.44	
62560PA0010124	UPMC Advantage Gold HSA $3,000/$0 - Standard Network	HMO	Gold	On/Off	$345.59	
62560PA0010125	UPMC Advantage Silver $1,900/$80 - Standard Network	HMO	Silver	On/Off	$429.20	
62560PA0010126	UPMC Advantage Silver $6,800/$25 - Standard Network	HMO	Silver	On/Off	$427.84	

						RATING AREA 2			RATING AREA 3				
35	0	0	0	68	22	0	0	0	0	0	0	0	0
Erie	**Forest**	**Mckean**	**Mercer**	**Venango**	**Warren**	**Elk**	**Cameron**	**Potter**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**

0	0	0	0	0	0	0	0
Lycoming	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**

RATING AREA 4

0	0	0	0	0	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**

				RATING AREA 5							RATING AR
6	0	0	0	0	0	1,389	5	0	9	0	33
Indiana	**Lawrence**	**Washington**	**Westmoreland**	**Bedford**	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**	**Centre**
						$371.88					
						$421.63					
						$318.68					
						$311.02					
						$267.16					
						$252.44					
						$345.59					
						$429.20					
						$427.84					

꞉EA 6									RATING AREA 7			
0	0	0	0	0	0	0	0	0	0	0	0	0
Columbia	**Lehigh**	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**	**Adams**	**Berks**	**Lancaster**	**York**

RATING AREA 8

0	0	0	0	0
Bucks	**Chester**	**Delaware**	**Montgomery**	**Philadelphia**

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**

Unified Rate Review v5.4

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

Company Legal Name: UPMC HEALTH COVERAGE INC. State: PA
HIOS Issuer ID: 62560 Market: Individual
Effective Date of Rate Change(s): 1/1/2023

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	$26,691,435.98	$768.43
Reinsurance	$1,370,712.37	$39.46
Incurred Claims in Experience Period	$21,570,568.29	$621.00
Risk Adjustment	-$1,408,811.00	-$40.56
Experience Period Premium	$24,398,966.23	$702.43
Experience Period Member Months	34,735	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$152.71	1.072	0.968	1.072	0.968	$164.44
Outpatient Hospital	$278.60	0.992	1.048	0.992	1.048	$301.11
Professional	$99.45	1.038	1.003	1.038	1.003	$107.80
Other Medical	$109.39	1.070	1.010	1.070	1.010	$127.76
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$127.93	1.102	1.008	1.102	1.008	$157.85
Total	$768.08					**$858.96**

Morbidity Adjustment		1.000
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2023**	**$858.96**

Manual EHB Allowed Claims PMPM	$793.11
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2023**	**$793.11**	$23,431,641.84
Reinsurance		$36.34	$1,073,628.96
Risk Adjustment Payment/Charge		-$19.87	-$587,039.28
Exchange User Fees		2.52%	$593,163.02
Market Adjusted Index Rate		**$796.72**	**$23,538,215.18**

Projected Member Months	**29,544**

Product-Plan Data Collection

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name: **UPMC HEALTH COVERAGE INC.**
HIOS Issuer ID: **62560**
Effective Date of Rate Change(s): **1/1/2023**
State: **PA**
Market: **Individual**

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Item												
1.1	Product Name		Individual HMO										
1.2	Product ID		62560PA001										
1.3	Plan Name		Gold $1,000/$10 -	Silver $3,900/$50	Silver $3,500/$60	Silver $2,000/$80	Silver HSA	Silver $0/$85 -	Bronze $6,700/$0	Catastrophic	Gold HSA	Silver $1,900/$80	Silver $6,800/$25
1.4	Plan ID (Standard Component ID)		62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
1.5	Metal		Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Catastrophic	Gold	Silver	Silver
1.6	AV Metal Value		0.818	0.718	0.720	0.705	0.713	0.683	0.606	0.599	0.791	0.718	0.717
1.7	Plan Category		Renewing	Renewing	Renewing	Terminated	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates		1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)		4.27%	2.32%	2.67%	0.00%	4.33%	0.00%	7.86%	7.81%	11.10%	3.79%	-0.76%
1.12	Product Rate Increase %		4.41%										
1.13	Submission Level Rate Increase %		4.41%										

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Field #	Item	Total											
	2.1	Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
$26,691,436	2.2	Allowed Claims	$26,691,436	$12,561,830	$3,977,063	$1,435,222	$2,998,589	$264,149	$2,852,968	$2,238,806	$29,292	$333,519	$0	$0
$1,370,712	2.3	Reinsurance	$1,370,712	$594,145	$224,835	$68,734	$157,394	$21,603	$124,075	$143,072	$0	$36,855	$0	$0
	2.4	Member Cost Sharing	$3,750,155	$1,745,986	$333,944	$355,762	$318,307	$56,191	$209,954	$670,497	$8,874	$50,639	$0	$0
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$21,570,568	2.6	Incurred Claims	$21,570,568	$10,221,699	$3,418,284	$1,010,726	$2,522,888	$186,355	$2,518,938	$1,425,236	$20,417	$246,025	$0	$0
-$1,408,811	2.7	Risk Adjustment Transfer Amount	-$1,408,811	-$572,082	-$159,761	-$118,188	-$149,865	-$23,119	-$168,481	-$205,390	-$973	-$10,951	$0	$0
$24,398,966	2.8	Premium	$24,398,966	$10,466,787	$3,260,669	$1,556,480	$2,985,118	$310,903	$3,235,558	$2,423,216	$5,289	$154,945	$0	$0
34,735	2.9	Experience Period Member Months	34,735	14,105	3,939	2,914	3,695	570	4,154	5,064	24	270	0	0
	2.10	Current Enrollment	2,462	1,134	248	187	0	36	0	299	2	119	432	5
	2.11	Current Premium PMPM	$727.42	$751.54	$875.84	$532.21	$0.00	$540.08	$0.00	$499.42	$239.78	$627.70	$865.23	$839.58
	2.12	Loss Ratio	93.83%	103.30%	110.23%	70.27%	88.98%	64.76%	82.13%	64.26%	473.13%	170.86%	#DIV/0!	#DIV/0!
		Per Member Per Month												
	2.13	Allowed Claims	$768.43	$890.59	$1,009.66	$492.53	$811.53	$463.42	$686.80	$442.10	$1,220.48	$1,235.25	#DIV/0!	#DIV/0!
	2.14	Reinsurance	$39.46	$42.12	$57.08	$23.59	$42.60	$37.90	$29.87	$28.25	$0.00	$136.50	#DIV/0!	#DIV/0!
	2.15	Member Cost Sharing	$107.96	$123.78	$84.78	$122.09	$86.15	$98.58	$50.54	$132.40	$369.77	$187.55	#DIV/0!	#DIV/0!
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.17	Incurred Claims	$621.00	$724.69	$867.81	$346.85	$682.78	$326.94	$606.39	$281.44	$850.71	$911.20	#DIV/0!	#DIV/0!
	2.18	Risk Adjustment Transfer Amount	-$40.56	-$40.56	-$40.56	-$40.56	-$40.56	-$40.56	-$40.56	-$40.56	-$40.56	-$40.56	#DIV/0!	#DIV/0!
	2.19	Premium	$702.43	$742.06	$827.79	$534.14	$807.88	$545.44	$778.90	$478.52	$220.37	$573.87	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

Field #	Item												
3.1	Plan ID (Standard Component ID)		62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
3.2	Market Adjusted Index Rate		$796.72										
3.3	AV and Cost Sharing Design of Plan		0.8003	0.9074	0.6858	0.0000	0.6693	0.0000	0.5749	0.5433	0.7437	0.9237	0.9207
3.4	Provider Network Adjustment		1.0000	1.0000	1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB		1.0023	1.0023	1.0023	0.0000	1.0023	0.0000	1.0023	1.0023	1.0023	1.0023	1.0023
	Administrative Costs												
3.6	Administrative Expense		8.97%	8.97%	8.97%	0.00%	8.97%	0.00%	8.97%	8.97%	8.97%	8.97%	8.97%
3.7	Taxes and Fees		0.06%	0.06%	0.06%	0.00%	0.06%	0.00%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8	Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$702.52	$796.53	$602.01	$0.00	$587.52	$0.00	$504.66	$476.92	$652.83	$810.84	$808.21
3.11	Age Calibration Factor	0.5304	0.5304										
3.12	Geographic Calibration Factor	1.0352	1.0352										
3.13	Tobacco Calibration Factor	0.9981	0.9981										
3.14	**Calibrated Plan Adjusted Index Rate**		$385.00	$436.52	$329.92	$0.00	$321.98	$0.00	$276.57	$261.36	$357.77	$444.36	$442.92

Section IV: Projected Plan Level Information

Field #	Item	Total											
4.1	Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
4.2	Allowed Claims	$23,484,849	$10,819,142	$2,468,130	$1,711,496	$0	$327,711	$0	$2,651,728	$17,626	$1,111,463	$4,327,525	$50,028
4.3	Reinsurance	$847,288	$390,262	$85,348	$64,355	$0	$12,389	$0	$102,900	$688	$40,953	$148,671	$1,721
4.4	Member Cost Sharing	$5,964,645	$2,162,027	$708,672	$488,115	$0	$97,857	$0	$1,011,893	$7,262	$267,216	$1,207,571	$14,032
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$16,672,916	$8,266,853	$1,674,110	$1,159,025	$0	$217,465	$0	$1,536,936	$9,676	$803,293	$2,971,283	$34,275
4.7	Risk Adjustment Transfer Amount	-$463,360	-$213,424	-$46,675	-$35,194	$0	-$6,775	$0	-$56,273	-$376	-$22,396	-$81,304	-$941
4.8	Premium	$20,540,583	$9,559,513	$2,370,290	$1,350,903	$0	$253,813	$0	$1,810,768	$11,445	$932,249	$4,203,109	$48,492
4.9	Projected Member Months	29,544	13,608	2,976	2,244	0	432	0	3,588	24	1,428	5,184	60
4.10	Loss Ratio	83.04%	88.45%	72.05%	88.09%	#DIV/0!	88.03%	#DIV/0!	87.60%	87.42%	88.29%	72.09%	72.08%
	Per Member Per Month												
4.11	Allowed Claims	$794.91	$795.06	$829.34	$762.70	#DIV/0!	$758.59	#DIV/0!	$739.05	$734.44	$778.34	$834.78	$833.80
4.12	Reinsurance	$28.68	$28.68	$28.68	$28.68	#DIV/0!	$28.68	#DIV/0!	$28.68	$28.68	$28.68	$28.68	$28.68
4.13	Member Cost Sharing	$201.89	$158.88	$238.13	$217.52	#DIV/0!	$226.52	#DIV/0!	$282.02	$302.59	$187.13	$232.94	$233.87
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
4.15	Incurred Claims	$564.34	$607.50	$562.54	$516.50	#DIV/0!	$503.39	#DIV/0!	$428.35	$403.17	$562.53	$573.16	$571.25
4.16	Risk Adjustment Transfer Amount	-$15.68	-$15.68	-$15.68	-$15.68	#DIV/0!	-$15.68	#DIV/0!	-$15.68	-$15.68	-$15.68	-$15.68	-$15.68
4.17	Premium	$695.25	$702.49	$796.47	$602.01	#DIV/0!	$587.53	#DIV/0!	$504.67	$476.86	$652.84	$810.78	$808.21

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9660
Rating Area 5	0.9660

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

<u>Company Identifying Information:</u>
Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
State: PA
HIOS Issuer ID: 62560
Market: Individual
Exchange: On and Off Exchange
Products: HMO
Effective Date: 1/1/2023

<u>Company Contact Information:</u>
[redacted]

<u>Filing Information:</u>
Rate Filing SERFF Tracking #: UPMC-133257300
Form Filing SERFF Tracking #: UPMC-133255339, UPMC-133255342, UPMC-133278678, UPMC-133278631
Binder SERFF Tracking #: UPMC-PA23-125113697

<u>Rate History:</u>
Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change
UPMC-129629050	2014	0.0%
UPMC-129640573	2015	0.0%
UPMC-130072609	2016	0.0%
UPMC-130536761	2017	9.3%
UPMC-131034852	2018	-8.3%
UPMC-131496004	2019	12.1%

UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A*
UPMC-132801380	2022	2.5%

**structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing*

Proposed Rate Increase(s)

Reasons for Rate Increase(s):
The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 4.4%

The major reasons for the increase include the following:

• Increasing cost and utilization trends

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:
The reported claims during the experience period have a paid through date of February 2022.

Current Date:
Current enrollment and premium data is reported as of February 15, 2022.

Premiums (net of MLR Rebate) in Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2021 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2021 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2022. Allowed medical, pharmacy, and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims were administered and paid by Dominion Dental during the experience period. We received a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire block of ACA-related Individual business and no

unexpected factors were observed. Because two months run-out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2021	0.9990
2/1/2021	0.9986
3/1/2021	0.9970
4/1/2021	0.9962
5/1/2021	0.9954
6/1/2021	0.9946
7/1/2021	0.9931
8/1/2021	0.9907
9/1/2021	0.9873
10/1/2021	0.9821
11/1/2021	0.9717
12/1/2021	0.9429

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category. Pediatric dental claims were paid for via capitation during the experience period, but this will no longer be the case beginning with the 2022 plan year when they will be administered and paid by UPMC. Because of this change, pediatric dental claims have been mapped into the Other Medical category within the URRT.

Projection Factors

Trend Factors (cost/utilization):
The overall annual trend used in rate development is 6.15%. Historical allowed claims from our Individual block of ACA-compliant business were used to develop year-over-year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:
For 2023, the Pennsylvania Insurance Department has mandated that an adjustment factor of 1.0 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. No additional adjustments for changes in morbidity have been applied.

Changes in Benefits:
No changes were made to the PA EHB Benchmark plan for 2023, so no adjustments were necessary.

Changes in Demographics:
No other adjustments have been applied to the index rate. The average age for our experience period Individual risk pool was 45.1 with an average premium factor of 1.87. This is nearly identical to our 2022 experience so far with age 45.4 and premium factor 1.89. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:
An adjustment factor of 1.277 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will only be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. This adjustment factor is used to bring the index rate in line with the characteristics of the provider network included in the aforementioned counties for 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.984 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:
The manual data for this filing was developed using a blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the individual market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,342,659 member months of experience and represents the same single risk pool.

Adjustments Made to the Data:
Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:
As mentioned above in the Benefit Categories section, pediatric dental claims were paid for via capitation during the experience period, but this will no longer be the case beginning with the 2022 plan year when they will be administered and paid by UPMC.

Credibility of Experience

The experience period data for this company consists of 34,735 member months from ACA-compliant policies. Since the manual data consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 6.15% annual trend to the Index Rate of Experience Period. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of $793.11 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please note that claims corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:
Experience period Risk Adjustment was estimated to be a payment of $1,408,811 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of $40.56.

Experience period recoveries from the state-based reinsurance program are estimated to be a receivable of $1,370,712 per suggestion from the Pennsylvania Insurance Department based on data accrued through March 25, 2022, which translates to a PMPM of $39.46.

Projected Risk Adjustments PMPM:
Projection period Risk Adjustment PMPM has been estimated to be a payment of $15.68, which is displayed in Table 5. The value was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies in the captioned market. The value entered in section II, worksheet 1 of the URRT was $19.87 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

Exchange User Fees:
The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of $15.83, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of $15.83 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.5%.

Estimated Reinsurance Recoveries PMPM:

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were $28.68 PMPM and $36.34 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of $28.68 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the experience period data described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period before allocating the data to each bin within the continuance table. Annual claims trend of 6.15% was applied to estimate the projected member-level claims used to populate tab II.b. Please note that 53% was applied as the coinsurance rate per suggestion from the Pennsylvania Insurance Department.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 9.0% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[redacted]

Profit & Risk Margin:

The projected profit margin for this company will remain at 0% in 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2023. This load accounts for the projected Federal Income Tax in 2023. Please note that the Risk Adjustment Administration Fee of $0.22 PMPM and the projected PCORI Fee of $0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula (Plan AV)^2 - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is $1.80 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2023.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the exchange be increased via the CSR Defunding Adjustment in Table 10 of the Actuarial Memorandum Rate Exhibits. The captioned company will apply a factor of 1.22 as the CSR Defunding Adjustment for 2023. This load assumes that expanded subsidies established by the American Rescue Plan Act will be extended for plan year 2023 based on the signing of the Inflation Reduction Act of 2022 into law. Note that this load remains unchanged from the originally proposed CSR Defunding Adjustment. Several off-exchange only silver plans have been included for 2023 to minimize disruption to non-subsidized members enrolled in silver plans.

Calibration

Age Curve Calibration:
The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.890 and average age was 45.1 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.885. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:
The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.966	0.966
5	0.966	0.966

The calibration factor of 0.966 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:
The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2022 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.2%	1.000	0.922
User	7.8%	1.025	0.080
Total	100.0%		**1.002**

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 83.8%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, many differences exist between the actual and pricing loss ratios due to the extremely low population that was covered under the captioned company during this timespan.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2023 HHS AV Calculator.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2023 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses; Anticipated savings from Cigna agreement; Pharmacy rebate information	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Express Scripts, Inc.	Anticipated savings from SaveOn program	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Jim Stults, Senior Director, Sales & Account Management	Commissions – projected enrollment displayed in Supporting Exhibit 6	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Joseph Bayura, Director, Product Development & Small Group Sales	Metallic Tier Actuarial Values from HHS Calculator; AV screenshots	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Projected Administrative Expense Load Development
- Exhibit 12: Derivation of Projected Taxes and Fees
- Exhibit 13: Current/Projected Commissions by OEP and SEP
- Exhibit 14: Exchange User Fee Development

Actuarial Certification

I, [redacted], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

8/26/2022
Date

2023 Rates Table Template v12.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	62560				
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
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	284.49	284.49
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	15	309.78	309.78
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	16	319.44	319.44
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	17	329.11	329.11
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	18	339.53	339.53
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	19	349.94	349.94
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	20	360.72	360.72
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	21	371.88	381.18
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	22	371.88	381.18
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	23	371.88	381.18
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	24	371.88	381.18
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	25	373.37	382.70
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	26	380.81	390.33
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	27	389.73	399.47
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	28	404.23	414.34
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	29	416.13	426.54
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	30	422.08	432.64
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	31	431.01	441.78
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	32	439.93	450.93
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	33	445.51	456.65
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	34	451.46	462.75
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	35	454.44	465.80
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	36	457.41	468.85
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	37	460.39	471.90
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	38	463.36	474.95
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	39	469.31	481.05
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	40	475.26	487.14
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	41	484.19	496.29
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	42	492.74	505.06
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	43	504.64	517.26
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	44	519.52	532.50
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	45	536.99	550.42
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	46	557.82	571.77
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	47	581.25	595.78
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	48	608.02	623.22
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	49	634.43	650.29
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	50	664.18	680.78
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	51	693.56	710.90
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	52	725.91	744.06
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	53	758.64	777.60
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	54	793.96	813.81
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	55	829.29	850.02
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	56	867.60	889.29
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	57	906.27	928.93
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	58	947.55	971.24
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	59	968.00	992.20
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	60	1009.28	1034.51
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	61	1044.98	1071.11
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	62	1068.41	1095.12
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	63	1097.79	1125.23
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1115.64	1143.53
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	284.49	284.49
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	15	309.78	309.78
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	16	319.44	319.44
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	17	329.11	329.11
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	18	339.53	339.53
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	19	349.94	349.94
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	20	360.72	360.72
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	21	371.88	381.18
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	22	371.88	381.18
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	23	371.88	381.18
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	24	371.88	381.18
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	25	373.37	382.70
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	26	380.81	390.33
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	29	416.13	426.54
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	30	422.08	432.64
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	31	431.01	441.78
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	32	439.93	450.93
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	33	445.51	456.65
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	34	451.46	462.75
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	35	454.44	465.80
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	36	457.41	468.85
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	37	460.39	471.90
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	38	463.36	474.95
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	39	469.31	481.05
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	40	475.26	487.14
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	41	484.19	496.29
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	42	492.74	505.06
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	43	504.64	517.26
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	44	519.52	532.50
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	45	536.99	550.42
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	46	557.82	571.77
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	47	581.25	595.78
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	48	608.02	623.22
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	49	634.43	650.29
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	50	664.18	680.78
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	51	693.56	710.90
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	52	725.91	744.06
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	53	758.64	777.60
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	54	793.96	813.81
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	55	829.29	850.02
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	56	867.60	889.29
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	57	906.27	928.93
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	59	968.00	992.20
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	62	1068.41	1095.12
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1115.64	1143.53
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	21	421.63	432.17
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	22	421.63	432.17
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	23	421.63	432.17

62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	24	421.63	432.17
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	25	423.32	433.90
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	26	431.75	442.54
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	27	441.87	452.91
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	28	458.31	469.77
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	29	471.80	483.60
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	30	478.55	490.51
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	31	488.67	500.89
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	32	498.79	511.26
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	33	505.11	517.74
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	34	511.86	524.66
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	35	515.23	528.11
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	36	518.60	531.57
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	37	521.98	535.03
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	38	525.35	538.48
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	39	532.10	545.40
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	40	538.84	552.31
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	41	548.96	562.69
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	42	558.66	572.63
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	43	572.15	586.46
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	44	589.02	603.74
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	45	608.83	624.05
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	46	632.45	648.26
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	47	659.01	675.48
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	48	689.37	706.60
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	49	719.30	737.28
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	50	753.03	771.86
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	51	786.34	806.00
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	52	823.02	843.60
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	53	860.13	881.63
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	54	900.18	922.68
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	55	940.23	963.74
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	56	983.66	1008.25
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	57	1027.51	1053.20
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	58	1074.31	1101.17
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	59	1097.50	1124.94
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	60	1144.30	1172.91
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	61	1184.78	1214.40
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	62	1211.34	1241.63
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	63	1244.65	1275.77
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1264.89	1296.51
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	322.55	322.55
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	15	351.22	351.22
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	16	362.18	362.18
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	17	373.14	373.14
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	18	384.95	384.95
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	19	396.75	396.75
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	20	408.98	408.98
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	21	421.63	432.17
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	22	421.63	432.17
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	23	421.63	432.17
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	24	421.63	432.17
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	25	423.32	433.90
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	26	431.75	442.54
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	27	441.87	452.91
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	28	458.31	469.77
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	29	471.80	483.60
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	30	478.55	490.51
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	31	488.67	500.89
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	32	498.79	511.26
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	33	505.11	517.74
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	34	511.86	524.66
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	35	515.23	528.11
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	36	518.60	531.57
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	37	521.98	535.03
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	38	525.35	538.48
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	39	532.10	545.40
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	40	538.84	552.31
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	41	548.96	562.69
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	42	558.66	572.63
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	43	572.15	586.46
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	44	589.02	603.74
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	45	608.83	624.05
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	46	632.45	648.26
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	47	659.01	675.48
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	48	689.37	706.60
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	49	719.30	737.28
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	50	753.03	771.86
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	51	786.34	806.00
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	52	823.02	843.60
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	53	860.13	881.63
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	54	900.18	922.68
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	55	940.23	963.74
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	56	983.66	1008.25
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	57	1027.51	1053.20
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	58	1074.31	1101.17
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	59	1097.50	1124.94
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	60	1144.30	1172.91
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	61	1184.78	1214.40
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	62	1211.34	1241.63
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	63	1244.65	1275.77
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1264.89	1296.51
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	243.79	243.79
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	15	265.46	265.46
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	16	273.75	273.75
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	17	282.03	282.03
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	18	290.95	290.95
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	19	299.88	299.88
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	20	309.12	309.12
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	21	318.68	326.65
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	22	318.68	326.65
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	23	318.68	326.65
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	24	318.68	326.65
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	25	319.95	327.95
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	26	326.33	334.49
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.98	342.33
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	28	346.41	355.07
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	29	356.60	365.52
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	30	361.70	370.74
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	31	369.35	378.58
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	32	377.00	386.42
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	33	381.78	391.32
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	34	386.88	396.55
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	35	389.43	399.16
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	36	391.98	401.78
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	37	394.53	404.39
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	38	397.08	407.00
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	39	402.17	412.23
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	40	407.27	417.45
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	41	414.92	425.29
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	42	422.25	432.81
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	43	432.45	443.26
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	44	445.20	456.33
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	45	460.17	471.68
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	46	478.02	489.97
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	47	498.10	510.55
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	48	521.04	534.07
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	49	543.67	557.26
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	50	569.16	583.39
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	51	594.34	609.20

62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	52	622.06	637.61
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	53	650.11	666.36
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	54	680.38	697.39
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	55	710.66	728.42
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	56	743.48	762.07
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	57	776.62	796.04
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	58	812.00	832.30
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	59	829.52	850.26
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	60	864.90	886.52
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	61	895.49	917.88
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	62	915.57	938.46
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	63	940.74	964.26
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	956.04	979.94
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	243.79	243.79
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	15	265.46	265.46
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	16	273.75	273.75
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	17	282.03	282.03
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	18	290.95	290.95
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	19	299.88	299.88
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	20	309.12	309.12
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	21	318.68	326.65
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	22	318.68	326.65
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	23	318.68	326.65
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	24	318.68	326.65
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	25	319.95	327.95
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	26	326.33	334.49
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	27	333.98	342.33
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	28	346.41	355.07
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	29	356.60	365.52
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	30	361.70	370.74
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	31	369.35	378.58
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	32	377.00	386.42
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	33	381.78	391.32
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	34	386.88	396.55
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	35	389.43	399.16
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	36	391.98	401.78
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	37	394.53	404.39
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	38	397.08	407.00
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	39	402.17	412.23
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	40	407.27	417.45
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	41	414.92	425.29
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	42	422.25	432.81
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	43	432.45	443.26
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	44	445.20	456.33
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	45	460.17	471.68
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	46	478.02	489.97
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	47	498.10	510.55
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	48	521.04	534.07
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	49	543.67	557.26
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	50	569.16	583.39
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	51	594.34	609.20
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	52	622.06	637.61
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	53	650.11	666.36
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	54	680.38	697.39
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	55	710.66	728.42
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	56	743.48	762.07
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	57	776.62	796.04
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	58	812.00	832.30
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	59	829.52	850.26
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	60	864.90	886.52
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	61	895.49	917.88
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	62	915.57	938.46
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	63	940.74	964.26
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	956.04	979.94
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	237.93	237.93
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	15	259.08	259.08
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	16	267.17	267.17
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	17	275.25	275.25
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	18	283.96	283.96
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	19	292.67	292.67
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	20	301.69	301.69
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	21	311.02	318.80
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	22	311.02	318.80
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	23	311.02	318.80
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	24	311.02	318.80
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	25	312.26	320.07
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	26	318.48	326.45
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	27	325.95	334.10
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	28	338.08	346.53
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	29	348.03	356.73
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	30	353.01	361.83
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	31	360.47	369.48
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	32	367.94	377.14
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	33	372.60	381.92
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	34	377.58	387.02
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	35	380.07	389.57
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	36	382.55	392.12
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	37	385.04	394.67
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	38	387.53	397.22
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	39	392.51	402.32
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	40	397.48	407.42
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	41	404.95	415.07
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	42	412.10	422.40
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	43	422.05	432.61
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	44	434.49	445.36
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	45	449.11	460.34
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	46	466.53	478.19
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	47	486.12	498.28
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	48	508.52	521.23
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	49	530.60	543.87
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	50	555.48	569.37
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	51	580.05	594.55
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	52	607.11	622.29
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	53	634.48	650.34
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	54	664.03	680.63
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	55	693.57	710.91
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	56	725.61	743.75
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	57	757.96	776.90
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	58	792.48	812.29
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	59	809.59	829.82
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	60	844.11	865.21
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	61	873.97	895.82
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	62	893.56	915.90
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	63	918.13	941.08
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	933.06	956.39
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	237.93	237.93
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	15	259.08	259.08
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	16	267.17	267.17
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	17	275.25	275.25
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	18	283.96	283.96
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	19	292.67	292.67
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	20	301.69	301.69
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	21	311.02	318.80
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	22	311.02	318.80
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	23	311.02	318.80
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	24	311.02	318.80
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	25	312.26	320.07
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	26	318.48	326.45
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	27	325.95	334.10
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	28	338.08	346.53

62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	29	348.03	356.73
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	30	353.01	361.83
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	31	360.47	369.48
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	32	367.94	377.14
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	33	372.60	381.92
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	34	377.58	387.02
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	35	380.07	389.57
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	36	382.55	392.12
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	37	385.04	394.67
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	38	387.53	397.22
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	39	392.51	402.32
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	40	397.48	407.42
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	41	404.95	415.07
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	42	412.10	422.40
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	43	422.05	432.61
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	44	434.49	445.36
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	45	449.11	460.34
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	46	466.53	478.19
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	47	486.12	498.28
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	48	508.52	521.23
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	49	530.60	543.87
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	50	555.48	569.37
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	51	580.05	594.55
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	52	607.11	622.29
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	53	634.48	650.34
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	54	664.03	680.63
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	55	693.57	710.91
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	56	725.61	743.75
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	57	757.96	776.90
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	58	792.48	812.29
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	59	809.59	829.82
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	60	844.11	865.21
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	61	873.97	895.82
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	62	893.56	915.90
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	63	918.13	941.08
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	933.06	956.39
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	204.38	204.38
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	15	222.54	222.54
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	16	229.49	229.49
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	17	236.44	236.44
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	18	243.92	243.92
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	19	251.40	251.40
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	20	259.15	259.15
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	21	267.16	273.84
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	22	267.16	273.84
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	23	267.16	273.84
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	24	267.16	273.84
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	25	268.23	274.93
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	26	273.57	280.41
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	27	279.98	286.98
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	28	290.40	297.66
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	29	298.95	306.43
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	30	303.23	310.81
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	31	309.64	317.38
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	32	316.05	323.95
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	33	320.06	328.06
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	34	324.33	332.44
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	35	326.47	334.63
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	36	328.61	336.82
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	37	330.74	339.01
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	38	332.88	341.20
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	39	337.16	345.58
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	40	341.43	349.97
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	41	347.84	356.54
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	42	353.99	362.84
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	43	362.54	371.60
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	44	373.22	382.55
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	45	385.78	395.42
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	46	400.74	410.76
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	47	417.57	428.01
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	48	436.81	447.73
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	49	455.77	467.17
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	50	477.15	489.08
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	51	498.25	510.71
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	52	521.50	534.53
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	53	545.01	558.63
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	54	570.39	584.65
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	55	595.77	610.66
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	56	623.28	638.87
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	57	651.07	667.35
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	58	680.72	697.74
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	59	695.42	712.80
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	60	725.07	743.20
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	61	750.72	769.49
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	62	767.55	786.74
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	63	788.66	808.37
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	801.48	821.52
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	204.38	204.38
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	15	222.54	222.54
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	16	229.49	229.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	17	236.44	236.44
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	18	243.92	243.92
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	19	251.40	251.40
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	20	259.15	259.15
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	21	267.16	273.84
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	22	267.16	273.84
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	23	267.16	273.84
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	24	267.16	273.84
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	25	268.23	274.93
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	26	273.57	280.41
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	27	279.98	286.98
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	28	290.40	297.66
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	29	298.95	306.43
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	30	303.23	310.81
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	31	309.64	317.38
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	32	316.05	323.95
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	33	320.06	328.06
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	34	324.33	332.44
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	35	326.47	334.63
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	36	328.61	336.82
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	37	330.74	339.01
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	38	332.88	341.20
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	39	337.16	345.58
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	40	341.43	349.97
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	41	347.84	356.54
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	42	353.99	362.84
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	43	362.54	371.60
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	44	373.22	382.55
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	45	385.78	395.42
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	46	400.74	410.76
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	47	417.57	428.01
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	48	436.81	447.73
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	49	455.77	467.17
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	50	477.15	489.08
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	51	498.25	510.71
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	52	521.50	534.53
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	53	545.01	558.63
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	54	570.39	584.65
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	55	595.77	610.66
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	56	623.28	638.87

62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	57	651.07	667.35
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	58	680.72	697.74
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	59	695.42	712.80
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	60	725.07	743.20
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	61	750.72	769.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	62	767.55	786.74
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	63	788.66	808.37
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	801.48	821.52
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	193.12	193.12
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	15	210.28	210.28
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	16	216.85	216.85
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	17	223.41	223.41
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	18	230.48	230.48
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	19	237.55	237.55
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	20	244.87	244.87
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	21	252.44	258.75
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	22	252.44	258.75
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	23	252.44	258.75
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	24	252.44	258.75
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	25	253.45	259.79
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	26	258.50	264.96
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	27	264.56	271.17
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	28	274.40	281.26
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	29	282.48	289.54
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	30	286.52	293.68
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	31	292.58	299.89
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	32	298.64	306.10
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	33	302.42	309.98
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	34	306.46	314.12
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	35	308.48	316.19
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	36	310.50	318.26
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	37	312.52	320.33
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	38	314.54	322.40
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	39	318.58	326.54
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	40	322.62	330.68
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	41	328.68	336.89
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	42	334.48	342.85
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	43	342.56	351.13
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	44	352.66	361.48
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	45	364.52	373.64
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	46	378.66	388.13
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	47	394.56	404.43
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	48	412.74	423.06
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	49	430.66	441.43
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	50	450.86	462.13
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	51	470.80	482.57
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	52	492.76	505.08
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	53	514.98	527.85
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	54	538.96	552.43
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	55	562.94	577.01
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	56	588.94	603.67
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	57	615.20	630.58
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	58	643.22	659.30
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	59	657.10	673.53
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	60	685.12	702.25
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	61	709.36	727.09
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	62	725.26	743.39
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	63	745.20	763.83
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	757.32	776.25
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	193.12	193.12
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	15	210.28	210.28
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	16	216.85	216.85
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	17	223.41	223.41
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	18	230.48	230.48
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	19	237.55	237.55
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	20	244.87	244.87
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	21	252.44	258.75
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	22	252.44	258.75
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	23	252.44	258.75
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	24	252.44	258.75
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	25	253.45	259.79
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	26	258.50	264.96
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	27	264.56	271.17
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	28	274.40	281.26
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	29	282.48	289.54
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	30	286.52	293.68
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	31	292.58	299.89
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	32	298.64	306.10
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	33	302.42	309.98
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	34	306.46	314.12
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	35	308.48	316.19
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	36	310.50	318.26
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	37	312.52	320.33
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	38	314.54	322.40
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	39	318.58	326.54
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	40	322.62	330.68
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	41	328.68	336.89
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	42	334.48	342.85
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	43	342.56	351.13
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	44	352.66	361.48
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	45	364.52	373.64
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	46	378.66	388.13
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	47	394.56	404.43
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	48	412.74	423.06
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	49	430.66	441.43
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	50	450.86	462.13
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	51	470.80	482.57
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	52	492.76	505.08
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	53	514.98	527.85
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	54	538.96	552.43
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	55	562.94	577.01
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	56	588.94	603.67
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	57	615.20	630.58
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	58	643.22	659.30
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	59	657.10	673.53
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	60	685.12	702.25
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	61	709.36	727.09
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	62	725.26	743.39
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	63	745.20	763.83
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	757.32	776.25
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	264.38	264.38
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	15	287.88	287.88
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	16	296.86	296.86
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	17	305.85	305.85
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	18	315.52	315.52
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	19	325.20	325.20
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	20	335.22	335.22
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	21	345.59	354.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	22	345.59	354.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	23	345.59	354.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	24	345.59	354.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	25	346.97	355.65
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	26	353.88	362.73
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	27	362.18	371.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	28	375.66	385.05
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	29	386.72	396.38
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	30	392.24	402.05
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	31	400.54	410.55
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	32	408.83	419.05
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	33	414.02	424.37

62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	34	419.55	430.03
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	35	422.31	432.87
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	36	425.08	435.70
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	37	427.84	438.54
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	38	430.61	441.37
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	39	436.13	447.04
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	40	441.66	452.71
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	41	449.96	461.21
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	42	457.91	469.35
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	43	468.97	480.69
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	44	482.79	494.86
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	45	499.03	511.51
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	46	518.39	531.34
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	47	540.16	553.66
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	48	565.04	579.17
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	49	589.58	604.32
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	50	617.22	632.65
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	51	644.53	660.64
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	52	674.59	691.46
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	53	705.00	722.63
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	54	737.83	756.28
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	55	770.67	789.93
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	56	806.26	826.42
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	57	842.20	863.26
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	58	880.56	902.58
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	59	899.57	922.06
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	60	937.93	961.38
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	61	971.11	995.39
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	62	992.88	1017.70
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	63	1020.18	1045.69
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1036.77	1062.69
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	264.38	264.38
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	15	287.88	287.88
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	16	296.86	296.86
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	17	305.85	305.85
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	18	315.52	315.52
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	19	325.20	325.20
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	20	335.22	335.22
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	21	345.59	354.23
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	22	345.59	354.23
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	23	345.59	354.23
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	24	345.59	354.23
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	25	346.97	355.65
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	26	353.88	362.73
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	27	362.18	371.23
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	28	375.66	385.05
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	29	386.72	396.38
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	30	392.24	402.05
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	31	400.54	410.55
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	32	408.83	419.05
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	33	414.02	424.37
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	34	419.55	430.03
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	35	422.31	432.87
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	36	425.08	435.70
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	37	427.84	438.54
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	38	430.61	441.37
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	39	436.13	447.04
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	40	441.66	452.71
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	41	449.96	461.21
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	42	457.91	469.35
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	43	468.97	480.69
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	44	482.79	494.86
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	45	499.03	511.51
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	46	518.39	531.34
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	47	540.16	553.66
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	48	565.04	579.17
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	49	589.58	604.32
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	50	617.22	632.65
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	51	644.53	660.64
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	52	674.59	691.46
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	53	705.00	722.63
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	54	737.83	756.28
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	55	770.67	789.93
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	56	806.26	826.42
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	57	842.20	863.26
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	58	880.56	902.58
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	59	899.57	922.06
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	60	937.93	961.38
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	61	971.11	995.39
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	62	992.88	1017.70
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	63	1020.18	1045.69
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1036.77	1062.69
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	328.34	328.34
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	15	357.52	357.52
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	16	368.68	368.68
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	17	379.84	379.84
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	18	391.86	391.86
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	19	403.88	403.88
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	20	416.32	416.32
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	21	429.20	439.93
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	22	429.20	439.93
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	23	429.20	439.93
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	24	429.20	439.93
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	25	430.92	441.69
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	26	439.50	450.49
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	27	449.80	461.05
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	28	466.54	478.20
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	29	480.27	492.28
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	30	487.14	499.32
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	31	497.44	509.88
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	32	507.74	520.44
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	33	514.18	527.04
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	34	521.05	534.08
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	35	524.48	537.59
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	36	527.92	541.11
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	37	531.35	544.63
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	38	534.78	548.15
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	39	541.65	555.19
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	40	548.52	562.23
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	41	558.82	572.79
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	42	568.69	582.91
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	43	582.42	596.99
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	44	599.59	614.58
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	45	619.76	635.26
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	46	643.80	659.90
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	47	670.84	687.61
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	48	701.74	719.29
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	49	732.22	750.52
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	50	766.55	785.71
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	51	800.46	820.47
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	52	837.80	858.74
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	53	875.57	897.46
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	54	916.34	939.25
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	55	957.12	981.04
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	56	1001.32	1026.36
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	57	1045.96	1072.11
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	58	1093.60	1120.94
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	59	1117.21	1145.14
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	60	1164.85	1193.97
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	61	1206.05	1236.20

62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	62	1233.09	1263.92
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	63	1267.00	1298.67
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1287.60	1319.79
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	328.34	328.34
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	15	357.52	357.52
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	16	368.68	368.68
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	17	379.84	379.84
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	18	391.86	391.86
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	19	403.88	403.88
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	20	416.32	416.32
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	21	429.20	439.93
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	22	429.20	439.93
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	23	429.20	439.93
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	24	429.20	439.93
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	25	430.92	441.69
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	26	439.50	450.49
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	27	449.80	461.05
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	28	466.54	478.20
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	29	480.27	492.28
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	30	487.14	499.32
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	31	497.44	509.88
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	32	507.74	520.44
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	33	514.18	527.04
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	34	521.05	534.08
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	35	524.48	537.59
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	36	527.92	541.11
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	37	531.35	544.63
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	38	534.78	548.15
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	39	541.65	555.19
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	40	548.52	562.23
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	41	558.82	572.79
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	42	568.69	582.91
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	43	582.42	596.99
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	44	599.59	614.58
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	45	619.76	635.26
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	46	643.80	659.90
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	47	670.84	687.61
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	48	701.74	719.29
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	49	732.22	750.52
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	50	766.55	785.71
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	51	800.46	820.47
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	52	837.80	858.74
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	53	875.57	897.46
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	54	916.34	939.25
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	55	957.12	981.04
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	56	1001.32	1026.36
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	57	1045.96	1072.11
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	58	1093.60	1120.94
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	59	1117.21	1145.14
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	60	1164.85	1193.97
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	61	1206.05	1236.20
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	62	1233.09	1263.92
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	63	1267.00	1298.67
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1287.60	1319.79
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	327.30	327.30
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	15	356.39	356.39
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	16	367.51	367.51
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	17	378.64	378.64
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	18	390.62	390.62
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	19	402.60	402.60
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	20	415.00	415.00
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	21	427.84	438.54
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	22	427.84	438.54
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	23	427.84	438.54
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	24	427.84	438.54
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	25	429.55	440.29
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	26	438.11	449.06
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	27	448.38	459.59
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	28	465.06	476.69
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	29	478.75	490.72
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	30	485.60	497.74
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	31	495.87	508.26
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	32	506.13	518.79
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	33	512.55	525.37
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	34	519.40	532.38
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	35	522.82	535.89
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	36	526.24	539.40
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	37	529.67	542.91
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	38	533.09	546.42
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	39	539.93	553.43
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	40	546.78	560.45
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	41	557.05	570.97
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	42	566.89	581.06
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	43	580.58	595.09
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	44	597.69	612.63
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	45	617.80	633.25
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	46	641.76	657.80
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	47	668.71	685.43
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	48	699.52	717.01
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	49	729.90	748.14
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	50	764.12	783.23
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	51	797.92	817.87
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	52	835.14	856.02
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	53	872.79	894.61
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	54	913.44	936.27
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	55	954.08	977.94
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	56	998.15	1023.10
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	57	1042.65	1068.71
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	58	1090.14	1117.39
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	59	1113.67	1141.51
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	60	1161.16	1190.19
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	61	1202.23	1232.29
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	62	1229.18	1259.91
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1262.98	1294.56
62560PA0010126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1283.52	1315.61
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	327.30	327.30
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	15	356.39	356.39
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	16	367.51	367.51
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	17	378.64	378.64
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	18	390.62	390.62
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	19	402.60	402.60
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	20	415.00	415.00
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	21	427.84	438.54
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	22	427.84	438.54
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	23	427.84	438.54
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	24	427.84	438.54
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	25	429.55	440.29
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	26	438.11	449.06
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	27	448.38	459.59
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	28	465.06	476.69
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	29	478.75	490.72
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	30	485.60	497.74
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	31	495.87	508.26
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	32	506.13	518.79
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	33	512.55	525.37
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	34	519.40	532.38
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	35	522.82	535.89
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	36	526.24	539.40
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	37	529.67	542.91
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	38	533.09	546.42

62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	39	539.93	553.43
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	40	546.78	560.45
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	41	557.05	570.97
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	42	566.89	581.06
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	43	580.58	595.09
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	44	597.69	612.63
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	45	617.80	633.25
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	46	641.76	657.80
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	47	668.71	685.43
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	48	699.52	717.01
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	49	729.90	748.14
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	50	764.12	783.23
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	51	797.92	817.87
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	52	835.14	856.02
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	53	872.79	894.61
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	54	913.44	936.27
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	55	954.08	977.94
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	56	998.15	1023.10
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	57	1042.65	1068.71
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1090.14	1117.39
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1113.67	1141.51
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1161.16	1190.19
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1202.23	1232.29
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1229.18	1259.91
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1262.98	1294.56
62560PA0010126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1283.52	1315.61

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
$ 16,672,916	$ (463,360)	$ 59,088	$ 13,300	$ 20,540,583	**83.8%**

Exhibit 2: Actual vs Pricing MLR & Member Months

	MLR		Member Months	
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**
2018	74.5%	90.1%	36	36
2019	101.4%	86.8%	36	36
2020	68.3%	87.9%	36	36

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	5.75%
15	0.833	0.45%
16	0.859	0.50%
17	0.885	0.51%
18	0.913	0.54%
19	0.941	0.76%
20	0.970	0.83%
21	1.000	0.96%
22	1.000	0.92%
23	1.000	0.90%
24	1.000	0.80%
25	1.004	0.81%
26	1.024	1.29%
27	1.048	1.33%
28	1.087	1.35%
29	1.119	1.45%
30	1.135	1.43%
31	1.159	1.48%
32	1.183	1.55%
33	1.198	1.49%
34	1.214	1.48%
35	1.222	1.41%
36	1.230	1.45%
37	1.238	1.51%
38	1.246	1.40%
39	1.262	1.47%
40	1.278	1.45%
41	1.302	1.50%
42	1.325	1.45%
43	1.357	1.44%
44	1.397	1.50%
45	1.444	1.41%
46	1.500	1.49%
47	1.563	1.50%
48	1.635	1.58%
49	1.706	1.69%
50	1.786	1.82%
51	1.865	2.08%
52	1.952	2.08%
53	2.040	2.15%
54	2.135	2.27%
55	2.230	2.45%
56	2.333	2.66%
57	2.437	3.01%
58	2.548	3.16%
59	2.603	3.35%
60	2.714	3.89%
61	2.810	4.39%
62	2.873	5.16%
63	2.952	6.08%
64 and over	3.000	6.65%

Initial Age Factor:	1.89222
3-child cap Adjustment:	0.99738
Final Age Factor used:	**1.88726**

Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Portion of Projected Enrl	Proposed Factor
1	41.67%	0.966
2	0.00%	1.165
3	0.00%	1.280
4	0.00%	0.966
5	58.33%	0.966
6	0.00%	1.431
7	0.00%	1.455
9	0.00%	1.274

Calibration Factor
0.966

Exhibit 5: Derivation of Annual Trend

Entire ACA-compliant Individual Block

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	$167,929,529	9,106	1,561,967	$18,441.64	70.0
2021	$155,732,295	7,342	1,342,659	$21,211.15	65.6

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	$210,983,827	525,952	1,561,967	$401.15	4,040.7
2021	$196,145,718	496,661	1,342,659	$394.93	4,438.9

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION ADMIT PTPM
2019	$140,871,023	1,650,783	1,561,967	$85.34	12,682.3
2021	$131,270,428	1,426,904	1,342,659	$92.00	12,752.9

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	$100,462,940	53,409	1,561,967	$1,881.01	410.3
2021	$100,819,966	46,850	1,342,659	$2,151.97	418.7

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	$156,693,862	1,583,329	1,561,967	$98.96	12,164.1
2021	$166,164,770	1,383,686	1,342,659	$120.09	12,366.7

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	$1,155,856		1,561,967		
2021	$1,508,358		1,342,659		

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	$422,008		1,561,967		
2021	$356,509		1,342,659		

2019 to 2021 Trend Output (2 Year Compounded)

Service Category	2021 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	$155,732,295	20.7%	7.25%	-3.15%	3.87%
Outpatient Hospital	$196,145,718	26.1%	-0.78%	4.81%	4.00%
Professional	$131,270,428	17.5%	3.83%	0.28%	4.12%
Other Medical	$102,684,833	13.7%	6.96%	1.02%	8.05%
Capitation	$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	$166,164,770	22.1%	10.16%	0.83%	11.07%

Historical Annual Trend 6.15%

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
109,726	288	0.2625%	**0.99738**

UPMC Feburary 2021 Individual Population including all legal entities

Exhibit 8: Cigna Savings Factor Derivation

Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Prelim Projected Allowed EHB Claims PMPM	Projected Savings from CIGNA Agreement	Projected Allowed EHB Claims PMPM w/ Savings
$ 631.07	1.000	$ 631.07	$ 8.92	$ 622.15

CIGNA Savings Load to Apply **0.9859**

Exhibit 9: Derivation of Change in Network Factor

Legal Entity	Average Network Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	CIGNA Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	1.155	1.080	0.966	1.075	1.296	0.986	2.2%	**1.277**
Health Options	0.861	1.077	0.995	1.075	0.993	0.986	97.8%	**0.979**

Normalization Check: **1.000**

Exhibit 10: SaveOn Pharmacy Factor Derivation

Legal Entity	Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Change in Network	Total Adjusted Projected Allowed EHB Claims PMPM	Projected Paid to Allowed Ratio	Projected Incurred EHB Claims PMPM	Projected Savings from SaveOn Program	Adjusted Projected Incurred EHB Claims PMPM	Adjusted Projected Allowed EHB Claims PMPM	Portion of Projected Enrollment
Health Coverage	$ 631.07	1.000	1.277	$ 806.09	0.789	$ 636.11	$ 7.86	$ 628.25	$ 796.13	2.2%
Health Options	$ 631.07	1.000	0.979	$ 617.93	0.784	$ 484.38	$ 7.86	$ 476.52	$ 607.90	97.8%
Average				$ 622.15		$ 487.78		$ 479.92	$ 612.12	

Change in Benefits/Other Factor to Apply: **0.9839**

Exhibit 11: Projected Administrative Expense Load Development

General and Claims PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Risk Adjustment Admin Fees	PCORI Fee	Market-Adjusted Projected Paid Total Claims PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
$ 54.77	$ 5.33	$ 2.00	$ 0.22	$0.23	$ 630.11	$ 692.66	7.9%	0.8%	0.3%	**8.97%**

Exhibit 12: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2023 Projected Lives (from Table 10)	2023 Projected Member Months	Projected Taxes & Fees
$0.22	$0.23	$0.00	$0.00	$0.45	2,462	29,544	**$13,300**

Projected Taxes & Fees from Exhibit 1:	**$13,300**
Check:	**TRUE**

Exhibit 14: Exchange User Fee Development

Exchange Status	Current/Projected Premium Distribution	Exchange Fee	Weighted Exch Fee
Off Exchange	23.8%	0.0%	0.0%
On Exchange	76.2%	3.0%	2.3%
Total	100.0%		**2.3%**

Projected Required Revenue PMPM:	$ 692.66
Projected Paid Exchange User Fees PMPM:	**$ 15.83**

2023 Business Rules Template v12.0		*All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.*					
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only to plan type indicated in cell C10.					
HIOS Issuer ID*	62560						
Medical, Dental, or Both?*	Medical						
Product ID	**Plan ID (Standard Component)**	**Medical or Dental Rule?***	**What is the maximum number of rated underage dependents on this policy?**	**Is there a maximum age for a dependent?**	**How is age determined for rating and eligibility purposes?**	**How is tobacco status determined for subscribers and dependents?**	**What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?**
		Medical	3	25	Age on effective date	6	Self, Yes; Spouse, No; Child, No; Ste

Dear Timothy Gaborek,

Introduction:

June 15, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by June 24, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

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

1. Extrapolating from 2021 and prior to 2023, what changes does UPMC expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes reflected in the current trend development?

Each of these factors is an important point of consideration when evaluating our trend assumptions for a given year's rate development. When considering each of these factors as part of the 2023 rate filing, we felt anticipated changes to each factor were reflected in the trend developed from historical data and that no additional adjustments were necessary.

2. On pages 4-5 of the actuarial memorandum, it states, "Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend." Please explain what was considered and why it was not included.

The aforementioned statement has been revised in the actuarial memoranda as part of this round of correspondence since the original language was somewhat misleading. Changes in provider contracting are always a key point of consideration when establishing trend estimates for a given year's rate filing. For the current filing, no major changes in provider contracting are anticipated, and therefore, no adjustments for provider contracting were incorporated into the annual trend assumption used in rate development.

3. Please explain why coverage will only be offered in Crawford and Clearfield counties under the captioned company during the projection period.

For 2021, the Health Coverage legal entity was organized to house our Individual coverage for Crawford and Clearfield counties. It is important to note that this decision was set forth for the 2021 plan year, was continued for the 2022 plan year, and is similarly following suit for 2023.

The need to utilize the Health Coverage legal entity starting in 2021 was rooted in specific counties historically performing poorer than that of their parent regions - that is from an MLR inclusive of risk adjustment perspective (we analyzed MLRs with risk adjustment factored in to ensure the removal of morbidity in our decision-making process). For context, Crawford county exhibited an MLR of greater magnitude than that of the remaining counties in Rating Area 1, where the Clearfield county MLR showed higher than the comprehensive MLR for the other counties in Rating Area 5. To reflect the material cost differences in each of these three counties vs that of their parent rating areas and thus to achieve adequate pricing, we moved these counties onto their own legal entity for plan year 2021.

4. Please provide a detailed quantitative exhibit on how the projected savings of $8.92 from the Cigna agreement was developed in Exhibit 8 of the supporting rate exhibits. Please provide a narrative on the details of this agreement.

Please see the "CIGNA est savings" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by our internal partners. UPMC Health entered into an agreement with Cigna to provide UPMC Health Plan members with access to Cigna's network and reimbursement contracts. As a regional health plan, a so-called "wrap network" is necessary to afford UPMC Health Plan members with access to providers outside of the UPMC Health Plan's service area with which UPMC Health Plan does not directly contract. While UPMC Health Plan previously contracted with PHCS for this wrap network, it anticipates that the savings the Cigna contract will provide will be more advantageous and provide a better financial result than those historically experienced via PHCS.

5. Please provide a detailed quantitative exhibit on how the projected savings of $7.86 from the SaveOn program was developed in Exhibit 10 of the supporting rate exhibits. Please provide a narrative on the details on this program.

Please see the "Saveon UPMC Individual for SaveOn_202106_202111" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by ESI. The SaveOnSP service is implemented by UPMC Health plan and Express Scripts in conjunction with a third-party vendor, SaveOnSP. In all cases, SaveOnSP helps members who are enrolled in the program coordinate manufacturer-sponsored copay assistance. After all manufacturer funds are applied, the patient's out of pocket responsibility will be zero.

6. On page 7 of the actuarial memorandum, it states, "Administrative costs of 8.9% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period." Please provide additional support as to how this value was derived.

We calculated the administrative costs as a percentage of premium by taking the estimated PMPM cost for each component of the administrative expenses category and dividing them by the projected required revenue PMPM. We determined the projected required revenue PMPM by taking the Market-Adjusted Projected Paid Total Claims PMPM from Table 5 of the PAAM Exhibits and adding in estimated costs for both Administrative Expenses as well as Taxes and Fees. Please see Exhibit 11 of the Supporting Exhibits for additional detail on this derivation.

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

We can confirm that we have tested to ensure that the rates match.

8. 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?

We do not anticipate any significant changes in on-exchange membership or the morbidity of the underlying population as a result of the expanded subsidies not being extended into plan year 2023.

While potential elimination of the ARPA subsidies could be anticipated to drive some reduction in on-exchange membership, it remains unclear whether the U.S. Congress will allow these subsidies to expire. Additionally, even in the event that they do expire and this precipitates a reduction in on-exchange membership, the anticipated end of the COVID-19 Public Health Emergency is also expected to result in an increase of on-exchange membership due to enrollments following Medicaid eligibility redeterminations. Insofar as these events represent potentially countervailing enrollment trends and the likelihood and timing of either event remains largely uncertain, we do not believe that either potential impact supported quantification at the time of rate submission. Therefore, no adjustments have been applied.

9. 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, indirect quality improvement activity (QIA) expenses have been excluded.

We can ensure that we will follow the new guidance in the HHS Final Notice of Benefit and Payment Parameters to exclude indirect quality improvement activity expenses from our rebate MLR calculation.

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

[redacted]

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

[redacted]

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

We can confirm that the current rate filing assumptions are reflective of the expanded subsidies being removed for plan year 2023. Since the CSR Defunding Adjustment applied in this year's rate development is identical to that of the prior year's filing, and as mentioned in the response to question 8, no adjustments have been applied to on-exchange membership or the morbidity of the underlying population as a result of the discontinued subsidies, this set of assumptions has not had an impact on the final rates.

13. What impact, if any, is COVID having on the plan year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effects of COVID.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

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

We have not included any adjustments in the 2023 rate development to account for the Public Health Emergency set to end on July 15th.

There are still several unknowns around the timing of the official end to the PHE, notably its widely anticipated extension past mid-July based on the federal government’s commitment to

60-days' advance notice for states, in addition to the uncertainty around assumptions that must be employed regarding the portion of current Medicaid enrollees who may no longer meet eligibility requirements and thus migrate back over to an individual market product over a 6-12 month "PHE unwinding" period.

As outlined in our response to Question 8, it is important to note that we explored the idea of the PHE coming to an end in conjunction with the elimination of the expanded subsidies. In the event that the ARPA subsidies expire (resulting in some reduction to on-exchange membership), we also expect the anticipated end of the PHE to result in an increase to on-exchange membership (due to Medicaid eligibility redeterminations).

As these events represent potentially offsetting enrollment trends and the likelihood and timing of either event remains largely uncertain, we are refraining from applying an adjustment pertaining to the Public Health Emergency / subsidy elimination topic as a whole.

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

Consistent with the overall approach outlined in the responses to Questions 8 and 14, we have not applied adjustments to on-exchange membership or morbidity related to the end of the Public Health Emergency or elimination of expanded subsidies.

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

We do not anticipate material changes in drug rebates from the 2021 base period to the 2023 rating period, thus no change has been reflected in the rate development.

17. 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.

2021 experience shows increased utilization of virtual services compared to prior years, as to be expected given the influence of the pandemic on member behavior. We believe this change in utilization will continue through the projection period and that members will not necessarily revert back to utilizing traditional service types to the same extent as was seen prior to the

pandemic. Since this utilization shift was captured in the original, data-based trend calculation, no additional adjustments were applied in trend development. This general assumption is further strengthened by the inclusion of the UPMC VirtualCare product within the 2023 product portfolio. UPMC VirtualCare capitalizes on member expectations for not only continued availability of telehealth services, but also an optimal user experience. We expect members to demand broad access to care and health information via digital mediums that meet their lifestyle needs.

18. The Actuarial Memorandum mentioned the cost and utilization trends as the major reasons for the rate increase. Please provide qualitative and quantitative support for the trend adjustments.

The annualized trend (6.15%) is nearly equal to the average rate increase (5.4%). Other small changes contribute to the slight difference between each value, but the rate increase directly correlates with the applied trend. For further support of trend, please look to Exhibit 5 of the Supporting Exhibits document and the 'Trend Identification' section of the PA actuarial memorandum.

19. Please provide a quantitative justification for the exchange user fee assumption as embedded in the underlying taxes and fee assumptions indicated in the Actuarial Memorandum.

Please see Exhibit 14 of the response exhibits file for this calculation. Please note that the current and projected member distributions are assumed to be identical.

20. The Actuarial Memorandum indicates that the 2020 data was excluded in the trend development due to COVID-19.

a. Please provide justification for not adjusting 2020 data for COVID-19.

b. Please provide the other adjustments that were made to the historical data.

c. Please explain how the projected trends were developed.

a. Because 2020 data was not used in our trend calculation, we did not apply an adjustment for COVID. See part (c) below for further detail on trend calculation.

b. We did not apply any other adjustments to historical data.

c. As outlined in the Actuarial Memorandum under the "Trend Identification" section, in addition to the derivation of our methodology displayed in Supporting Exhibit 5, we use a 2-year compounded 2021 over 2019 calculation for each service category / unit cost / utilization combination to arrive at our annual projected trend in the form of:

Annual Trend = (2021 / 2019) ^ (1/2) - 1

Please see Exhibit 5 for in-depth derivation. These unit cost / utilization trends are then blended to an overall trend for each service category (consistent with the methodology in PAAM Table 3/3b and URRT WS1), and are then weighted by service category to arrive at a final annual trend to be applied in 2023 rate development.

21. What are the drivers of the variance between the 2020 actual MLR and 2020 pricing MLR as indicated in Exhibit 2 of the UPMC Health Coverage Individual Supporting Exhibits file? How are any of these factors being considered in the 2023 pricing and if not, why?

Over the 2018 - 2020 timespan, our Health Coverage legal entity only provided coverage for three members, making data for this entity non-credible. For this reason, there is much more volatility in the actual experience compared to projections, which drives the differences observed between actual and pricing MLRs in Exhibit 2. This situation no longer applied to this entity beginning with the 2021 plan year, and therefore, this driver has not been considered material in 2023 pricing.

22. Please provide quantitative support for the projected taxes and fees of $13,300 referenced in the supporting exhibit 1 of the "UPMC Health Coverage Individual Supporting Exhibits" file.

Please see Supporting Exhibit 12 for derivation of projected taxes and fees.

23. The Actuarial Memorandum mentioned that no adjustments were made for catastrophic plans, please justify why no catastrophic adjustment was incorporated into the pricing.

There is very little membership in our catastrophic plans which would make any experience from these plans non-credible. For this reason, we chose to not make any sort of adjustments to our catastrophic plans. This is also consistent with how we have priced these plans in prior years.

24. The Actuarial Memorandum does not specify any COVID-19 adjustments. Please provide quantitative support for a COVID-19 adjustment. If no COVID-19 adjustments were incorporated into pricing, provide justification.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

25. The "Rate Development & Change" tab of the 2023_Indiv_UPMCHealthCoverage_PAAMExhibits_060122 file presents the base period allowed claims change year over year as 17.8%. What are the drivers of the change?

The driver behind this change lies in the difference in magnitude of allowed claims between the base periods used as part of the 2022 and 2023 rate filings. 2022 rate development used plan year 2020 raw, allowed claims experience as the starting point for rate buildup, while 2023 rate development did the same but instead used plan year 2021 as the base period. The magnitude of allowed claims was much less during plan year 2020 relative to plan year 2021 due to depressed utilization of medical services during the peak of the COVID-19 pandemic, driving the change observed in Table 8 of the PAAM Exhibits.

26. Please provide numerical justification for the normalization of the allowed claims as presented in the "Rate Development & Change" tab of the 2023_Indiv_UPMCHealthCoverage_PAAMExhibits_060122 file as -7.7% year over year percentage change.

The dollar values calculated in the 'normalization factor component of change' row (Row C) in Table 8 of the PAAM Exhibits are different between 2022 and 2023 primarily due to the fact that

the 'base period allowed claims before normalization' (Row B) are also notably different. As indicated by the formulas housed in Row C, the only other factors contributing the difference are the normalization factors listed in Table 7. Differences between these normalization factors in 2022 and 2023 are very minor and contribute minimally to the change calculated in Row C of Table 8. Therefore, the difference in base period allowed claims in Row B justify the change calculated in Row C.

27. Please provide the drivers of the -7.7% year over year change in URRT other as noted in the "Rate Development & Change" tab of the 2023_Indiv_UPMCHealthCoverage_PAAMExhibits_060122 file.

The 'change in URRT other' factor from 2022 rate development included a large, upward adjustment to projected claims to remove the effects of COVID-19 from the base period claims experience used as the starting point for rate buildup. The analogous factor from 2023 rate development did not include a similar adjustment and instead incorporated a downward adjustment to account for the anticipated savings generated by the Cigna agreement and SaveOn program in 2023. These major differences are the driver of the change observed in Table 8 of the PAAM Exhibits.

Please be advised that there may be additional questions based on the responses to the above.

Response 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 vromig@pa.gov.

Sincerely,

Valerie Romig
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Dear Timothy Gaborek,

Introduction:

July 6, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 14, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

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

1. Please provide a detailed quantitative and qualitative justification for not including a morbidity adjustment in the index rate development.

In exploring a morbidity adjustment, we analyzed data from the Wakely National Risk Adjustment Reporting (WNRAR) project, which provides estimates to carriers on payables, receivables, risk scores, etc by ACA risk pool. To evaluate changes in morbidity, we gave specific review to the risk score component of this reporting. We also ensured that all risk scores included in the analysis were calculated using the same version of the HHS-HCC model to eliminate any impact from model changes.

To measure potential changes in morbidity over time for the Individual market, we compared the risk scores in the following Individual datasets:

- **2019 - 2021 WNRAR runs for the UPMC population**
- **2019 - 2021 WNRAR runs for the PA state population**

Our review showed that differences in risk scores were minimal year-over-year for that of both the UPMC Individual population and the overall PA Individual population, indicating no substantial change in morbidity to apply in our 2023 rate development.

2. Please explain how the general and claims, commissions, and quality improvement non-benefit expense assumptions were developed (i.e., 7.83%, 0.76% and 0.29% of premium, respectively).

The projected general and claims expense assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the product's general administrative expenses. These administrative expenses include: Salaries and Fringe Benefits, Advertising and Promotions, Consulting and Purchased Services, etc. Similarly, our projected quality improvement assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the expenses incurred to serve the Health Plan's value-based programs. These value-based programs are arrangements between the Health Plan and UPMC / Non-UPMC Provider Groups to incentivize their partners through meeting annual targets in quality, utilization, etc.

The projected commissions expense was developed by calculating the weighted average of the anticipated 2023 commissions rates using projected membership (as shown in Exhibit 6 of the Supporting Exhibits) and then dividing the average by the projected required revenue (as shown in Exhibit 11 of the Supporting Exhibits).

3. Regarding the response to Question 11, if available, please provide a current copy of the broker contract agreements for plan year 2023.

Finalized broker agreements for plan year 2023 are not yet available.

4. The narrative response to Question 24 indicates that COVID will not have a material impact on the 2023 rating period. Please provide qualitative support to justify that assumption as we would expect some adjustment to the experience period data for the impact of COVID-19 on claims due to testing, COVID-19 treatment, vaccines, and deferred care etc.

Regarding a COVID related adjustment, we recognize that testing, treatment, vaccines, deferred care, and other moving factors are components of the COVID-19 pandemic and its impact on cost and utilization. However, some of these elements put positive pressure on claims while others put negative pressure on claims. Therefore, we considered whether the impact of elements pushing claims one direction far outweighed the impact of elements pushing claims the other direction.

Last year's 2022 rate development utilized calendar year 2020 experience where claims were suppressed due to bans on elective procedures and members delaying/canceling care to limit exposure risks. Those elements had clear and obvious impacts which warranted an upward adjustment to the 2020 experience to project 2022 claims.

The 2023 rate development utilizes calendar year 2021 experience, a period in which COVID's impact and the direction of any adjustment to project 2023 claims was less clear. The following considerations were discussed in determining whether to apply a COVID adjust to the 2023 rate development:

- **Elements supporting an upward adjustment to 2021 experience due to COVID's impact: While vaccines became widely available to the public throughout 2021, they were not available at the start of the year. Therefore, it is possible that utilization was still suppressed due to COVID at the beginning of 2021 while the roll-out of vaccines was beginning. Furthermore, the fast-spreading delta variant of COVID swept across the country in 2021 even after most adults had received the vaccine, causing some to revert to isolation practices and defer care to avoid possible exposure. Lastly, UPMC did not incur expense for members who received the COVID vaccines in 2021, though that is unlikely to continue into 2023.**

- **Elements supporting a downward adjustment to 2021 experience due to COVID's impact: The deferred care that exhibited as low claims trend in 2020 likely led to pent-up demand, some of which may be reflected in the 2021 claims data. To the extent the experience period reflects pent-up demand, an adjustment may be appropriate to reflect more normal utilization levels in 2023. Additionally, at-home COVID tests purchased over-the-counter were less available and not covered by UPMC in 2021, so the more expensive PCR tests were widely used. Therefore, it seems reasonable to expect 2023 testing expenses to be reduced as members opt for the more convenient (and lower-cost) at-home tests.**

After carefully examining the COVID effects listed above, we found no compelling evidence to indicate that the elements supporting an adjustment in one direction clearly outweighed the elements supporting an adjustment in the other direction. Therefore, we felt it was reasonable and appropriate to apply no adjustment factor to the experience period for the impacts (both positive and negative) of COVID.

5. The narrative response to Question 25 indicates that the driver behind the 17.8% increase in base period allowed claim was mainly due to COVID-19. We observed a COVID adjustment of 7.6% that was applied to the index rate for the 2022 projection year. Please provide qualitative support to justify the 17.8% increase in allowed amount.

When looking at the formula that is calculating the 17.8% increase in base period allowed claims before normalization, it is important to note the way the formula is setup. The percentage change column in table 8 of the PAAM Exhibits calculates the change of a given rate component as a percent of the previous year's calibrated plan adjusted index rate. If we look at the change in base period allowed claims year over year as a percent of base period claims then we would get a 13.1% increase, as shown in the calculation below.

% Change in BP Allowed Claims = (2021 BP Claims - 2020 BP Claims) / 2020 BP Claims = (560.08 - 495.28) / 495.28 = 13.1%

When developing the 2022 ACA rates, we expected the 2020 claims to increase due to future claims no longer being suppressed by the pandemic, as well as the typical increases to medical costs and utilization. Looking at last year's filing, our COVID factor was 7.6% and we assumed an annual trend of 6.3%. The combination of these two brings us within reasonable variance to the actual increase in base period claims experience from 2020 to 2021.

6. The reinsurance morbidity adjustment is 1.0 (0.0%), as prescribed in our guidance. Please update row 15 in Table 5 to reflect this, instead of the 0.999 that is currently there.

The last version of the guidance that we received via email on May 3rd still mandated that the reinsurance morbidity adjustment should be 0.999. We were unaware that this revision was made to the guidance since then, but we have updated all filing materials accordingly as part of the July 14th response.

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

The estimated risk adjustment transfer amount provided by the Department on May 10th matched the final amount published by CMS on June 30th. Therefore, no update is necessary.

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

The projected risk adjustment transfer amount in Table 5 will not be modified.

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

We can confirm that we have tested to ensure that the rates match.

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

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

b. PA Actuarial Memorandum

c. PA Actuarial Memorandum Exhibits

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

e. URRT

f. Federal Rate Template

g. Part III: Actuarial Memorandum

h. Updated Rate Change Request Summary (Attachment I)

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

Please be advised that there may be additional questions based on the responses to the above.

Response 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 vromig@pa.gov.

Sincerely,

Valerie Romig

Actuarial Associate

Bureau of Life, Accident and Health Insurance

Dear Timothy Gaborek,

Introduction:

July 18, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 20, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

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

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

As part of our Sharing Savings program, the current expectation for 2023 is that Premier Partners Program groups (provider groups) meeting a minimum threshold of membership (typically around 1,000) will have the opportunity to earn a Medical Expense Ratio (MER) incentive on this population. The MER is expected to include all revenue and expenses for each member attributed to the partner and will also apply a program reinsurance in order to mitigate the impact of high-cost members. The partner will also have to achieve a predetermined minimum Quality threshold in order to be eligible to receive any MER-based gains earned at the end of the calendar year.

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

As mentioned in the responses to questions 8, 14, and 15 from round 1 of the correspondence, current rate filing assumptions are reflective of ARPA subsidies expiring and the Public Health Emergency (PHE) ending on July 15th, with no adjustments being applied to projected on-exchange membership or the morbidity of the underlying population.

For the alternate scenario where ARPA subsidies would be extended, we also want to be mindful of the fact that the PHE has since been extended as well. When considering the extension of ARPA subsidies in a vacuum, we do not anticipate a significant increase in membership under this scenario. When also accounting for the end of the PHE, it would be reasonable to assume a slight increase to on-exchange membership due to Medicaid eligibility redeterminations. However, given the fact that the PHE has recently been extended and may ultimately be extended again well into 2023, we do not currently feel that an adjustment should be applied to projected membership. Should the PHE ultimately expire prior to or early in 2023, we expect a slight increase to on-exchange membership but do not currently have an estimate on the magnitude of the increase.

Focusing on morbidity specifically, we do not feel that it is necessary to apply an adjustment regardless of the exact manner in which the extension/expiration of both ARPA subsidies or the PHE pans out. As mentioned in the response to question 1 from round 2 of the correspondence, examination of 2019 - 2021 Individual risk scores (both UPMC-specific and statewide) calculated using the same HHS-HCC model revealed no significant change in the risk scores over this timespan despite the fact that both ARPA and the PHE took effect in the middle of the period examined. Because of this, we do not feel that any favorable (or unfavorable) adjustment to morbidity is necessary.

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

An updated version of the public PDF has been uploaded to the Supporting Documentation tab in SERFF.

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

No changes were made to the rate change request summary as part of the current correspondence.

Please be advised that there may be additional questions based on the responses to the above.

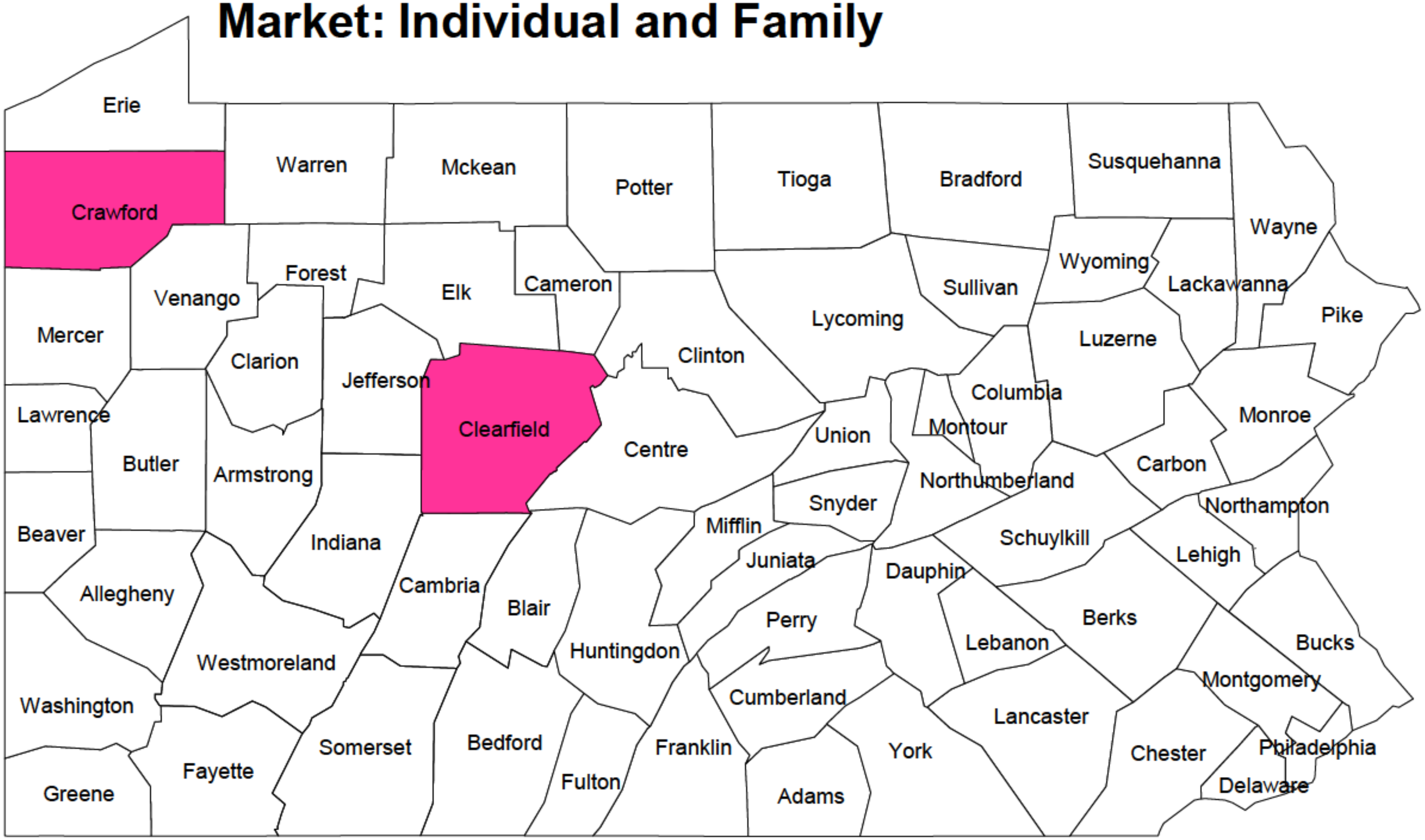
Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

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

Sincerely,

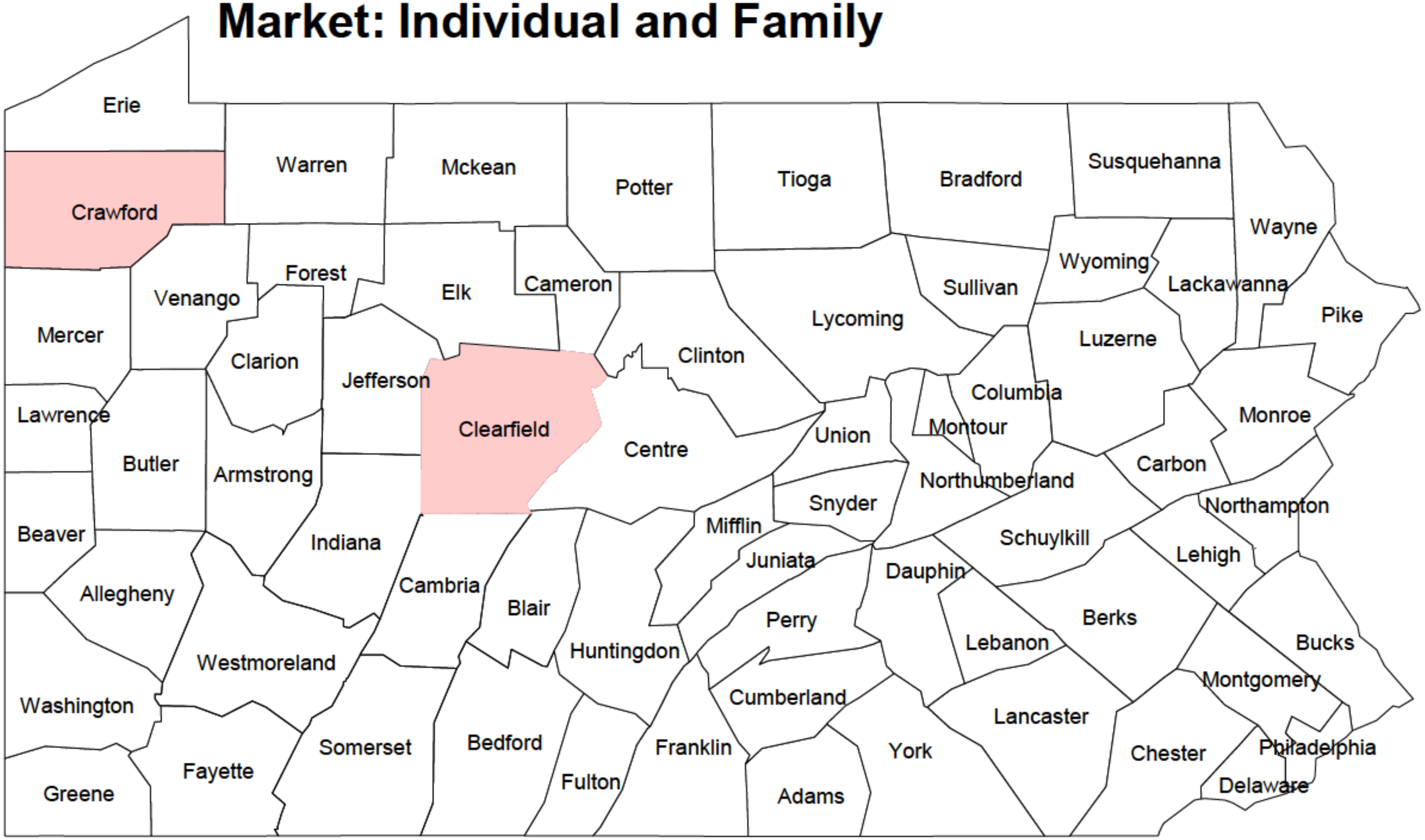
Valerie Romig
Actuarial Associate
Bureau of Life, Accident and Health Insurance

2022 Service Area
Issuer: UPMC Health Coverage
Market: Individual and Family



Key (modify as needed)
: On-exchange service area
: Off-exchange service area

2023 Service Area
Issuer: UPMC Health Coverage
Market: Individual and Family



Key (modify as needed)
: On-exchange service area
: Off-exchange service area