Ambetter Health of Pennsylvania, Inc. – Individual Plans

Rate Request filing ID # CECO-134907423 – 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/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx

Overview

Initial requested average rate change:	40.90%
Revised requested average rate change:	35.13%
Range of requested rate change:	1.65% to 58.19%
Effective date:	January 1, 2027
Mapped members:	33,434
Available in:	Rating Areas 1, 2, 3, 4, 5, 6, 7, 8, and 9

Key Information

Jan. 2025-Dec. 2025 financial experience

Premiums	$340,893,955
Claims	$287,900,210
Administrative Expenses	$46,569,483
Taxes & Fees	$22,697,647
Insurers made (after taxes)	$-16,273,384

How it plans to spend your premium[1]

This is how the insurance company plans to spend the premium it collects in 2027

Claims:	84%
Administrative:	12%
Taxes & Fees:	3%
Profit:	1%

The insurer expects its annual medical costs to increase **17.4%**.

Our Decision

The insurer requested an average 35.14% rate change in the individual market for enrollees in current 2026 plans who will continue coverage with the insurer in 2027. The insurer later revised its rate filing to request a rate change of 35.13% due to revisions made during the Department's standard review. The statewide average rate change request across all insurers was originally 17.1% and was revised to 16%. A factor contributing to the rate change is the change in reimbursement from the state reinsurance program. In addition to the reinsurance program, the following have been cited as key rate drivers:

- Increased hospital, physician, and prescription drug costs.
- Increased anticipated subscriber usage.

[1] Due to rounding, the percent total, in How it plans to spend your premium section, may not sum to 100%.

- Changes in anticipated risk adjustment amounts (money from a federal program that redistributes funds from plans with lower-risk enrollees to plans with higher-risk enrollees).
- The base experience claims deviated from expected claim levels.
- Changes in composition of the risk pool.

Process and Considerations for the 2027 Plan Year

Consistent with plan year 2026, the Department instructed insurers to file requested rates for 2027 Affordable Care Act compliant plans assuming the federal government would not make Cost-Sharing Reduction (CSR) payments. Cost-Sharing Reductions apply to certain out-of-pocket costs, like deductibles and copayments, for low- and middle-income enrollees. Although the federal government has stopped making CSR payments, insurers are still required by federal law to reduce out-of-pocket costs for low- and middle-income enrollees.

Insurers offering on-exchange silver plans adjusted premiums for those plans to compensate for the ending of federal CSR payments. This means that premiums for on-exchange silver plans are greater than the premiums for off-exchange silver plans. Many on-exchange consumers who receive the Advanced Premium Tax Credit (APTC) will not experience the full effect of any rate change because this subsidy will change as well. Consumers who have an on-exchange silver plan and do not qualify for a subsidy may want to consider evaluating other metal level plans available on-exchange or purchasing an off-exchange silver plan because these plans will likely have lower premiums relative to the coverage level.

Pennsylvania was granted a 1332 Waiver by the federal government allowing the Commonwealth to create a state-based insurance exchange (Pennie™) and reinsurance program. The state reinsurance program will reimburse insurers for a portion of claims above a set dollar amount threshold which will allow the companies to lower premiums. As a result of the reinsurance program, Pennsylvania residents who purchase individual ACA compliant health policies effective in 2027 will have premiums that are approximately 3% less on average than they otherwise would have been without that program.

For each requested plan, the Department reviewed the contract to see if the plan included all the benefits required by state and federal law, if the rates are reasonable in relation to the benefits, and if the insurer will be able to pay projected claims and expenses. The Department also considers factors such as the insurer's revenues, medical and administrative costs, actual and projected profits, and past rate changes, as well as the effect the 2027 rate change will have on Pennsylvania consumers. In approving rates for 2027, the Department focused on making sure that Pennsylvanians in every county in the state continue to have access to healthcare coverage. Ensuring that affordable options remain available to Pennsylvania

consumers is a top priority for the Department. The resulting average final rate change approved for this insurer is 35.13%, ranging from 1.65% to 58.19%.

General Note: An insurer may not increase your rates more than once in a calendar year. The change in premium for a specific individual or employer may vary from the average rate change shown in this summary due to plan-specific factors, like the benefit package and provider network used by the plan, as well as four factors specific to the individual or employer/employees: geographic location, age, tobacco use, and family size.

What we consider

Premium is made up of three parts: medical claims, administrative expenses, and profit or loss. We review all of the information in rate filings for individual and small group health plans, including the plans' medical claims, administrative expenses, and projected profit or loss.

A key component used to calculate projected claims is medical trend. Medical trend is the change in claims costs over a specific period of time—usually one to two years—and is often based on both the company's past claims costs and what they expect to spend on claims in the future.

Administrative expenses are any expenses not related to the cost of medical claims; including, but not limited to, employee salaries and benefits, the cost of the company's office and equipment, customer service, appeals costs, taxes, agent commissions, etc.

The company's projected profit (or contribution to surplus) is a small part of the premium. The reasonableness of the projected profit may depend on the company's current surplus level and other factors.

Federal law requires health insurance companies to have a medical loss ratio (MLR) of at least 80%. This means that your insurance company must spend at least 80% of your premium dollars on medical care and activities that improve the quality of care. If your insurance company spends less than 80% on medical care and quality improvement then the company must give you money back in the form of a rebate. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar for administrative costs and profits. The Department does not approve rates in this market that appear likely to result in an MLR of less than 80%.

Glossary

Annual rate change: Companies normally file a rate change each year due to their medical claims experience. The annual rate request may or may not include benefit changes.

Average rate change: The average amount rates will change for all enrollees.

For individual health plans: How much your premium will change depends on your age, where you live, how many family members are covered on your plan, whether or not you or your family members smoke and which benefits you choose

For small employer health plans: The employer's premium will vary based on their employees' age, the employer's location, their employee's family size, and the benefits they choose.

Claims/Medical Costs: What the health plan spends on direct medical services including hospital stays, providers, and prescription drugs.

Individual Plans: Insurance you buy from an insurance company for yourself and/or your dependents; not insurance you get from your employer.

Premium: Under federal law, insurance companies can take into account only four factors when varying your rate in order to set the premium costs you will be charged each month. These four factors are:

- Age: Older people can be charged up to 3 times more for premiums than younger people.
- Geographic location: Where you live has a big effect on your premiums. Competition, local regulation, and cost of living in different areas account for this.
- Tobacco Use: Insurers can charge tobacco users up to 50% more than those who don't use tobacco.
- Individual vs. family enrollment: Insurers can charge more for a plan that covers a spouse and/or dependents.

Profit: The amount of money remaining after the company's claims, administrative expenses, and taxes and fees are paid.

Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

Rating Area: Federal law requires that each state have a set number of geographic areas that all insurance companies may use to adjust how much they charge consumers. When insurance companies calculate premiums, all enrollees within a rating area will have the same adjustment factor applied. Depending on the rating area you live in the prices you pay may be higher or lower than the state average. Pennsylvania has 9 rating areas. (See the Pennsylvania Geographic Rating Area Map below.)

Small Group Plans: Small group plans are those sold to employers with 1-50 employees.

Surplus: An insurer's funds on hand for which the company has no corresponding liabilities. Insurers maintain a surplus so that they have sufficient funds to withstand adverse business conditions such as unexpectedly high medical claims or low enrollment, and in order to make investments in infrastructure and technology.

Pennsylvania Geographic Rating Areas

August 14, 2026

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

**RE: ACTUARIAL MEMORANDUM – PENNSYLVANIA –AMBETTER HEALTH –
INDIVIDUAL RATE FILING, EFFECTIVE JANUARY 1, 2027**

Mr. Hong,

As requested by PID, a full list of changes from the previously submitted filing documents is included below.

Rates have been updated to reflect an 80/20 blend of projected future experience and historical actual experience and a reduction in the profit margin from 2.0% to 1.0% from the latest filing. Other updates include reinsurance savings, the new reinsurance parameters and CSR load methodology from the initial filing, and an update to the experience period risk adjustment to reflect the final CMS risk adjustment amounts released on June 30, 2026.

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

“2027_Ambetter_Health_Actuarial_Memorandum_20260814_Redacted.pdf”

“2027_Ambetter_Health_Actuarial_Memorandum_20260814.pdf”

“2027_Ambetter_Health_Consumer_Justification_Narrative_20260814.pdf”

“2027_Ambetter_Health_Memorandum_Appendices_20260814.xlsm”

“2027_Ambetter_Health_PA_Actuarial_Memorandum_20260814.pdf”

“2027_Ambetter_Health_State_Review_Detail_20260814.xlsx”

“2027_Ambetter_Health_PA_Actuarial_Memorandum_Rate_Exhibits_20260814.xlsx”

“2027_Ambetter_Health_Plan_Design_Summary_and_Rate_Tables_20260814.xlsx”

“PA_PY27RateTables_v3_081426.xls”

“PA_PY27UnifiedRateReview_v3_081426.xlsm”

“2027_PA_EHB_20260814.xlsm”

This filing includes Ambetter Health’s Individual Market rates and supporting documentation for rates effective January 1, 2027.

REQUESTED COMPANY INFORMATION

Below you may find the requested company information, in response to the guidance posted April 7th, 2026.

1. Company Name & NAIC number: **Ambetter Health; NAIC# 16041**
2. Market (Individual or Small Group): **Individual**
3. On/Off or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2027**
5. Average rate change requested (Table 11, cell AN13 for annual filings; Table 11, cell EN19 for small group quarterly filings): **35.14%**
6. Range of rate change requested (Table 11, column AN for annual filings; Table 11, columns BU, DB, and EI for small group quarterly filings): **1.65% to 58.20%**
7. Total additional annual revenue generated from the proposed rate change: **$92,189,688**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2026: **In 2026 plans were offered in Rating Areas 1, 2, 3, 4, 5, 6, 7, 8 and 9. For 2027, plans will be offered in Rating Areas 1, 2, 3, 4, 5, 6, 7, 8, and 9.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver**
11. Current number of covered lives and of policyholders as of February 1, 2026, as shown in cell V15 of Table 10: **Covered lives – 33,434; Policyholders – 25,706**
12. Number of plans offered in 2027 and the change this represents from 2026: **There are 8 plans offered in 2027. There were 17 plans offered in 2026.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-134907423; SERFF: CECO-134907423; Binder: CECO-PA27-125121859**
14. HIOS ID number: **HIOS Issuer ID number: 15983 Submission tracking number: Submitted in SERFF**

Pennsylvania Actuarial Memorandum

Redacted
Ambetter Health
Annual Individual Health Rate Filing
Pennsylvania
Assuming Enhanced Advance Premium Tax Credits (eAPTCs) Have Expired
And CSR Subsidies Are Unfunded
Effective January 1, 2027
Forms: 15983PA001, 15983PA002

Contents

1. Basic Information and Data 3
2. Rate Development and Change 9
3. Plan Rate Development 19
4. Plan Premium Development for 21-Year Old Non-Tobacco Use 20
5. Plan Factors 21
6. Actuarial Certification 22

1. Basic Information and Data

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

This information is intended for use by the Pennsylvania Insurance Department and their subcontractors to assist in the review of Ambetter Health's individual rate filing. However, we recognize that this certification may become a public document.

The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2027. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2027. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by Ambetter Health, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of preparation or otherwise scheduled by law or regulation to take effect in plan-year 2027. These provisions assume that enhanced Advanced Premium Tax Credits (eAPTCs), as provisioned under the Inflation Reduction Act, expire on December 31, 2026. Changes to these and other provisions that impact 2027 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. Ambetter Health reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

These rates assume that CMS' Marketplace Integrity and Affordability rule, published in the Federal Register on March 19, 2026, is stayed - including key rule changes regarding open enrollment, special enrollment periods, and annual eligibility redeterminations.

B. RATE HISTORY AND PROPOSED VARIATION IN RATE CHANGES

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2025	CECO-134068773	1.9%
2026	CECO-134506033	37.8%
2027	CECO-134907423	35.1%

The rate projections for 2027 have been updated from the previous year's projections to reflect the most recent assumptions and information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2027. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Single Risk Pool Experience and Morbidity (17.5% premium impact versus 2026 filed rates)

  The individual single risk pool experience underlying the rate projections has been updated. The current model reflects the projected utilization trend applied to adjusted experience (from

2025 to 2027), including anticipated changes in the average morbidity of the single risk pool. There is a full description of utilization trend and other projection factors applied to experience in Section 6, "Trend Factors".

Risk adjustment transfer experience for 2027 includes consideration of changes to the statewide average premium, the Risk Adjustment program, and Ambetter Health enrollee population morbidity relative to the Pennsylvania single risk pool.

- Unit Cost trend (7.1% premium impact versus 2026 filed rates)

  Unit costs and provider reimbursement agreements have been updated to reflect changes in the rating year.

- Benefit Design and CSR Subsidies (0.0% to 35.3% premium impact versus 2026 filed rates, varies by plan)

  Ambetter Health's 2027 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2026. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that Ambetter Health will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans.

- Administrative Expenses and Profit (1.0% premium impact versus 2026 filed rates)

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

- Other

  These components include capitation contracts, changes in the 1332 program, and interactions between prior steps.

As shown in Table 10, "Plan Rates", the rate change varies by plan. The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 2, "Rate Development & Change", which further addresses how rate changes can vary by plan under a single risk pool methodology.

C. AVERAGE RATE CHANGE

The average rate change in 21-year-old non-tobacco premium PMPM is 35.1%, as shown in Table 11, "Plan Premium Development for 21-Year-Old Non-Tobacco User". The average rate change is 31.8%, as shown in Table 10, "Plan Rates".

D. MEMBERSHIP COUNT

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

E. BENEFIT CHANGES

Ambetter Health's 2027 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2026. The rates do reflect updated projections of actuarial value and cost sharing

by plan, as described in "Plan Adjusted Index Rate" subsection in Section 2a. The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2027.

Please see Appendix 20.5 for details on benefit changes.

The names of all plans are changing effective 1/1/2027.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2025.

Paid Through Date: 3/31/2025 Current Date: March 2025

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

Allowed and Incurred Claims Incurred During the Experience Period

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

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

Incurred claims are defined as allowed claims less member cost-sharing, Section 1332 Waiver reinsurance and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2027 under their current guidance.

Experience Period Non-EHBs

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

Capitation

In 2025, children were capitated at $5.11 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc - Telehealth. Adults on the base product were capitated at $2.25 PMPM. Adults were lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up were capitated an additional $19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract were CY 2025.

Treatment of Pharmacy Rebates on Incurred Claims

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

Cost Sharing Reduction (CSR) Subsidies
Cost-sharing reduction (CSR) subsidies were unfunded for the entirety of the base period. For rating purposes, we assumed that CSR subsidies will continue to be unfunded throughout the projection period. Based on internal estimates, had CSR subsidies been funded during the 2025 experience period, payments would have totaled approximately $41,492,372. While this value reflects internal estimates for the subsidies for the experience period, we would expect substantial differences between this estimate and projected CSR subsidies in the 2027 plan year, as trend adjustments, portfolio updates, and changes in demographics would meaningfully change projected subsidies. As a result, the prospective rating impact of CSR subsidies becoming funded in plan-year 2027 would also change materially from what is suggested by historical experience. If CSRs were funded, we would anticipate a claims decrease of 11% and a premium rate decrease of 5%

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM
The risk adjustment transfer and state-based reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The final amount for risk adjustment was not known at the time of rate development. This amount was estimated using data available through March 2025. There were no federal reinsurance recoveries in 2025.

Current Enrollment and Premium
The current enrollment and premium values on Worksheet 2, Section II are reported as of March 2025.

Loss Ratio
The loss ratio calculated in Table 2, "Experience Period Claims and Premiums" for the experience period data is 84.45%.

G. CREDIBILITY OF DATA
Description of Credibility Method Used Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If 12,000 < Member Months < 125,000:	$\left(\frac{\text{Member Months}}{125000}\right)^{0.5}$
If Member Months > 125,000:	100%

Here, "Member Months" is defined as total 2025 member months across Ambetter Health's calendar year 2025 individual block of business that are suitable for pricing.

Total 2025 Member Months: 756,274
Credibility Level Assigned To Base Period Experience: 100%

Note that credibility is calculated based on 2025 experience data that is suitable for pricing and may not exactly match the total 2025 member months shown above.

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

Manual Experience Basis
This filing is 100% experience rated. No credibility manual rate is being filed for 2027.

Where manual adjustments to claims are required to model changes in Ambetter Health's population and coverage over time, most notably utilization trend as discussed in section 2, these adjustments

are based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman Health Cost Guidelines (HCGs), and consideration of relevant QHP experience in other states.

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

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

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

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

This section demonstrates and describes the methodology for developing the trend factors used to project the 2025 experience period Essential Health Benefit (EHB) allowed claims to the 2027 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for "Year 1" and "Year 2" shown on the URRT are annual trends; the factors for "Year 1" represent 12 months of trend from 2025 to 2026 and the factors for "Year 2" represent 12 months of trend from 2026 to 2027.

Trend Factors (URRT Cost Trend and URRT Utilization Trend Projection Factors)
The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2025, based on actual 2025 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2027, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2025 to 2027).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

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

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.

- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman Health Cost Guidelines, and analysis of observed historical trends for Ambetter products.

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

I. HISTORICAL EXPERIENCE

Please see Table 4, "Historical Experience" for the most recent 48 months of data with at least two months of runout. See Section 1h above for a description of the trend development.

2. Rate Development and Change

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

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

$$Paid\ to\ Allowed\ Ratio = \frac{URRT\ WS2\ Projected\ Incurred\ Claims + URRT\ WS2\ Projected\ Reinsurance}{URRT\ WS2\ Allowed\ Claims}$$

Development of Manual EHB Allowed Claims PMPM
This filing is 100% experience rated for 2027.

Adjustments to Trended EHB Allowed Claims PMPM
This section describes and supports the adjustments other than trend used to project the 2025 experience period Essential Health Benefit (EHB) allowed claims to the 2027 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

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

Morbidity Adjustment
Claims were adjusted for estimated differences in morbidity between Ambetter Health's 2025 membership (756,274) and its projected 2027 membership (279,159).

The components of the morbidity projection factor are:

- An adjustment for potential changes in the health status profile of the statewide single risk pool from 2025 to 2027.
- An adjustment for potential changes in the relative health status of Ambetter Health's membership compared to the statewide single risk pool from 2025 to 2027.

Consistent with the 2027 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects Ambetter Health's expectations regarding the morbidity of its 2027 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate Ambetter Health's risk transfer payment/receivable.

Demographic Shift
Experience period claims were adjusted for differences in the projected mix of 2027 membership by gender and age band using demographic factors from the Milliman Health Cost Guidelines.

Experience period claims were also adjusted for differences in the projected mix of 2027 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman Health Cost Guidelines and differences in contractual reimbursement by area.

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

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

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2027 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2025 to 2027.

Impact of eAPTC Expiration
To account for eAPTC expiration prior to the 2027 benefit year, we have assumed rates will increase due to anticipated reductions in enrollment, both at the issuer and single risk pool level. As eAPTCs expire and enrollees subsequently face increased out-of-pocket premiums, we assume healthier individuals who tend to be more price sensitive will leave the market, worsening the average morbidity of the individual risk pool.

If enhanced subsidies were extended, the key assumption changes to pricing year 2027 would be to:

- Experience Development, Morbidity, and Risk Adjustment
- Non-benefit expenses

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

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2025 to 2027 and projected drug utilization.
- Expected savings due to ongoing managed care efforts.
- The reimbursement impact of expanding the provider network from 2025 to 2027 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Projected Index Rate
The Index Rate for the Experience Period (calendar year 2025) is a measurement of the average

allowed claims PMPM for EHB benefits. This value ($463.51) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period ($781.27) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2027 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 2a. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2028.

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

- The projection period of calendar year 2027
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 and Table 5 demonstrate the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate ($895.95) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

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

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not

calibrated. Appendix 11.1 and Table 5 show the development of the Market-Wide Adjusted Index Rate.

Reinsurance

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II and Table 5 reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.97.

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

We used Ambetter Health's actual 2025 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2027 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2027 population, plan, and network characteristics for purposes of calculating the projected incurred claims impact in the rating period.

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

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM ([redacted]) is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2023 Risk Adjustment User Fee of $0.18 PMPM (0.02% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

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

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

Where:

$\overline{P}_s$ = statewide average premium × 0.86 (to reflect the admin reduction adjustment);

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

AV_i = plan i's metal level AV;

ARF_i = plan i's allowable rating factor;

IDF_i = plan i's induced demand factor;

GCF_i = plan i's geographic cost factor;

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

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

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

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

$\overline{P}_s$: The state average premium was assumed to be approximately [redacted] PMPM.

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2025, as reported by the U.S. Department of Health and Human Services (HHS), adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2025 to 2027.

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

HHS's proposed HCC model and coefficient changes for 2026 and 2027 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and Ambetter Health risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment Report (WNRAR) for Pennsylvania.

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

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment Report (WNRAR) for Pennsylvania.

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

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

The statewide average ARF is projected based on the average ARF of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment

Report (WNRAR) for Pennsylvania, adjusted for projected changes in the demographics of the single risk pool from 2025 to 2027.

The average ARF for Ambetter Health is projected by applying the proposed 2027 HHS age rating factors to Ambetter Health's projected population. An equal distribution across ages within each age band was assumed.

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

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2027 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2027 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2026 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

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

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

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

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 3.00% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2027 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 100.00% of members would enroll through the Exchange and 0.00% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.036. See Appendix 11.3 for the development of this factor.

Non-EHBs

The non-EHB allowed claims shown in Table 5 are comprised of Adult Vision and Adult Dental benefits ($3.37).

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: $922.32) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-Wide

Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
  - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
    - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
    - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
    - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
  - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load of 6.3% applied to each silver ACA-compliant plan sold through the Exchange.
  - Induced Demand for each plan is calculated according to the 2027 ACA-Compliant Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
  - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
  - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
  - Non-benefit expenses ($108.90) are discussed in Section 2b below. Appendix 12.2 decomposes the administrative cost adjustment into its components.

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

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

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

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

Inclusion of Capitation Payments

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

In 2026, children will be capitated at $3.34 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc - Telehealth. Adults on the base product will be capitated at $1.16 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional $20.19 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2022.

In 2027, children will be capitated at $4.72 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc - Telehealth. Adults on the base product will be capitated at $2.48 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional $17.85 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2023.

B. RETENTION ITEMS

Please see Table 6, "Retention", for the retention items. Combined with margin and contingency from Table 10, "Plan Rates", this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary by plan. The calculation of the retention loads are shown in Appendix 12.2. The PMPM values listed below are not expected to match Table 6 because the loads are calculated as a percent of EHB-only premium but are applied to aggregate projections.

Administrative Expense Load

The administrative expense load (11.8% of Premium) was provided by Ambetter Health. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

This includes approved quality improvement expenses ($4.00) and provider incentive payments ($2.00).

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

Taxes and Fees

The taxes and fees load (0.42% of Premium) account for the following: Risk Adjustment User Fee ($0.18), PCORI Fee ($0.33), PA Premium Tax and State Income Tax ($0.69) and Federal Income Tax ($2.64).

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

Profit (or Contribution to Surplus) & Risk Margin
This load (1.00% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

Broker Commissions

[redacted]

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

Loss Ratio
The projected medical loss ratio (MLR) is 87.4%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS
Normalization factors are shown in Table 7, "Normalized Market-Adjusted Projected Allowed Total Claims". Rates were normalized for age, tobacco usage, and benefit richness.

Age Curve Calibration
The development of the average age factor (1.7005) may be found in Appendix 13.2.

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

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

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

Tobacco Use Rating Factor Calibration
The development of the average tobacco factor (1.0038) may be found in Appendix 13.4.

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

Benefit Richness Calibration
The development of the average benefit richness factor (1.000) can be found in Appendix 20.3.

Network Calibration
Ambetter Health operates in a single network. There are no network differences, and thus the network factor is 1.000.

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

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

3. Plan Rate Development

Table 10, “Plan Rate Development” shows the development of the final 2027 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Appendix 20.3

The AV Metal Values included in Table 10 were calculated using the Final 2027 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

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

The 2027 version of the Unified Rate Review Template (v6.1) has error checking that aligns with the AV de minimis ranges outlined in the 2027 NBPP.

CSR Defunding Adjustment
A CSR Defunding Adjustment of 6.3% was selected based on review of Ambetter Health’s calculated CSR rate load, which fell below the low end of the allowable CSR rate load range of 1.22-1.26. The expectation is that the actual required CSR rate load under the alternate scenario in which expanded subsidies are extended to plan year 2027 will also fall below the 1.22 minimum allowable CSR rate load. As such, a CSR Defunding Adjustment of 1.22 would be selected in either scenario.

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

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

5. Plan Factors

A. AGE AND TOBACCO FACTORS

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

The tobacco factor for 2027 is set to 1.150 for all ages 21+. In lieu of credible data, the factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of Tobacco Cessation, 2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of nonsmokers and may be as much as 34% higher than costs for non-smokers.

B. GEOGRAPHIC FACTORS

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

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

C. NETWORK FACTORS

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

D. SERVICE AREA COMPOSITION

Not Applicable. Rates do not vary by Service Area.

E. COMPOSITE RATING

Not Applicable. This is an individual rate filing.

F. CONNECTIVITY FACTORS

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

6. Actuarial Certification

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

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

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

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

1. The Index Rate for the Projection Period is:
   (a) In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
   (b) Developed in compliance with the applicable Actuarial Standards of Practice
   (c) Reasonable in relation to the benefits provided and the population anticipated to be covered
   (d) Neither excessive nor deficient based on my best estimates of the 2023 individual market.
2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans. Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:
5. All factor, benefit, and other changes from the prior approved filing have been disclosed.
6. No new plan is a modification of an existing plan.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2027 Rate Filing Justification.

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

The 2027 plan year premium rates in this actuarial memorandum are contingent upon the status of the state and federal ACA statutes and regulations including applicable legislation, regulatory guidance, court decisions, and otherwise. Changes to these provisions have the potential to greatly impact required 2027 plan year premium rates as described in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Such changes may include but are not limited to changes to permissible or mandated covered benefits and benefit designs, changes to operation and parameters of the state Section 1332 waiver reinsurance program, continuation of APTCs, and changes to the funding status of cost sharing reduction plans.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

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

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

Signed: [redacted]

Name: [redacted]

Date: 8/7/2026

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Ambetter Health		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2027	to	12/31/2027
Base Period Start Date:	1/1/2025	to	12/31/2025
Date of Most Recent Membership:	2/1/2026		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2026)	Projected Rating Period
Average Age	41.1	42.0	42.0
Total	756,275	33,434	279,159
<18	57,181	602	21,965
18-24	64,027	2,806	20,300
25-29	73,165	3,207	25,434
30-34	73,653	3,194	25,306
35-39	73,038	3,156	25,490
40-44	70,867	3,166	26,006
45-49	71,108	3,049	25,392
50-54	76,559	3,263	27,581
55-59	84,764	3,804	33,005
60-63	94,751	3,701	42,618
64+	17,163	3,486	6,063

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
$ 403,450,996.35	$ 314,041,632.36	$ 317,541,024.58	756,275	$ 50,374,437.12	$ 367,915,461.69	$ 951.96	$ (19,680,075.22)	$ 2,308,011.14	$ 2,615,619.82	$ (62,557,041.21)	$ 14,884,370.68
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 463.51
Loss Ratio											84.45%

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.66%	5.87%		18.21%	25.79%
Outpatient Hospital	9.01%	6.68%		16.29%	34.75%
Professional	10.52%	3.58%		14.48%	20.01%
Other Medical	6.98%	7.00%		14.47%	1.80%
Capitation				0.00%	0.66%
Prescription Drugs	3.76%	17.97%		22.40%	16.99%
Total Annual Trend				17.36%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.377	

** 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)
Jan-22		1,528,517.81	100.0%	1,528,517.81	8,222	185.91		$ (125,897.10)	$ 1,939,380.67
Feb-22		1,757,905.90	100.0%	1,757,905.90	9,440	186.22		$ (183,179.40)	$ 2,057,447.80
Mar-22		1,879,008.51	100.0%	1,879,008.51	9,113	206.20		$ (166,094.69)	$ 2,247,226.56
Apr-22		1,886,358.80	100.0%	1,886,358.80	8,845	213.27		$ (168,134.13)	$ 2,206,935.05
May-22		1,681,362.59	100.0%	1,681,362.59	8,675	193.82		$ (186,856.64)	$ 1,954,011.06
Jun-22		1,764,953.85	100.0%	1,764,953.85	8,565	206.08		$ (160,661.41)	$ 2,076,311.58
Jul-22		1,784,997.49	100.0%	1,784,997.49	8,440	211.49		$ (168,292.90)	$ 2,064,160.96
Aug-22		2,616,210.61	100.0%	2,616,210.61	8,407	311.20		$ (217,813.58)	$ 2,837,141.87
Sep-22		1,927,303.50	100.0%	1,927,303.50	8,380	229.99		$ (157,783.55)	$ 2,183,953.57
Oct-22		2,478,927.12	100.0%	2,478,927.12	8,395	295.29		$ (157,508.65)	$ 2,731,346.82
Nov-22		2,442,043.77	100.0%	2,442,043.77	8,291	294.56		$ (180,988.13)	$ 2,681,686.98
Dec-22	$ 52,633,205.59	2,162,547.87	100.0%	2,162,547.87	8,127	266.09	$ 4,028,055.54	$ (199,920.56)	$ 2,332,601.49
Jan-23		2,620,823.41	100.0%	2,620,823.41	12,071	217.12		$ (254,461.95)	$ 3,257,516.22
Feb-23		2,701,238.19	100.0%	2,701,238.19	13,898	194.36		$ (312,114.85)	$ 3,299,470.80
Mar-23		3,820,443.51	100.0%	3,820,443.51	13,719	278.47		$ (342,862.45)	$ 4,430,617.66
Apr-23		3,616,938.34	100.0%	3,616,938.34	13,561	266.71		$ (305,130.44)	$ 4,133,852.25
May-23		4,472,443.46	100.0%	4,472,443.46	13,618	328.43		$ (392,370.54)	$ 5,038,057.82
Jun-23		3,812,780.39	100.0%	3,812,780.39	13,948	273.36		$ (354,079.13)	$ 4,294,103.48
Jul-23		4,868,377.28	100.0%	4,868,377.28	14,427	337.46		$ (380,487.47)	$ 5,298,238.36
Aug-23		5,081,566.39	100.0%	5,081,566.39	14,879	341.52		$ (435,022.61)	$ 5,575,629.97
Sep-23		4,437,225.09	100.0%	4,437,225.09	15,186	292.20		$ (399,814.89)	$ 4,947,436.50
Oct-23		6,376,837.79	100.0%	6,376,837.79	15,693	406.35		$ (463,789.48)	$ 6,077,384.89
Nov-23		6,038,656.12	100.0%	6,038,656.12	15,994	377.56		$ (487,346.77)	$ 6,600,133.90
Dec-23	$ 93,767,081.50	6,291,011.88	100.0%	6,291,011.88	16,155	389.42	$ 8,623,431.26	$ (488,527.15)	$ 6,825,296.33
Jan-24		6,907,126.41	100.0%	6,907,126.41	23,039	299.80		$ (611,458.57)	$ 8,646,648.83
Feb-24		8,979,719.95	100.0%	8,979,719.95	28,350	316.75		$ (586,245.01)	$ 10,872,854.23
Mar-24		10,504,352.97	100.0%	10,504,352.97	29,095	361.04		$ (703,479.63)	$ 12,315,852.38
Apr-24		11,791,056.19	100.0%	11,791,056.19	29,993	393.12		$ (887,578.24)	$ 13,359,767.77
May-24		12,145,043.03	100.0%	12,145,043.03	30,847	393.72		$ (958,030.92)	$ 13,618,743.77
Jun-24		13,053,751.18	100.0%	13,053,751.18	31,741	411.25		$ (871,152.71)	$ 14,494,031.38
Jul-24		13,478,495.62	100.0%	13,478,495.62	32,431	415.60		$ (1,125,717.75)	$ 14,687,447.92
Aug-24		12,487,880.38	100.0%	12,487,880.38	33,370	374.22		$ (1,077,458.32)	$ 13,699,698.49
Sep-24		14,262,830.64	100.0%	14,262,830.64	34,182	417.26		$ (1,032,817.12)	$ 15,640,824.45
Oct-24		15,059,462.51	100.0%	15,059,462.51	35,066	429.46		$ (1,082,340.05)	$ 16,486,032.76
Nov-24		14,936,987.65	100.0%	14,936,987.65	35,785	417.41		$ (1,156,859.79)	$ 16,045,134.31
Dec-24	$ 202,009,622.58	14,986,052.29	100.0%	14,986,052.29	35,597	420.99	$ 22,257,104.66	$ (1,131,294.42)	$ 16,194,226.11
Jan-25		17,623,958.22	100.0%	17,623,958.22	49,338	357.21		$ (1,076,713.41)	$ 21,406,328.68
Feb-25		19,321,709.45	100.0%	19,321,709.45	58,277	331.55		$ (1,022,001.46)	$ 22,729,503.35
Mar-25		22,599,685.10	100.0%	22,599,685.10	59,438	380.22		$ (1,541,620.60)	$ 25,530,381.87
Apr-25		25,193,391.51	100.0%	25,193,391.51	60,625	415.56		$ (1,542,393.59)	$ 28,099,035.06
May-25		27,230,142.98	100.0%	27,230,941.47	61,827	440.44		$ (1,575,403.13)	$ 29,940,088.83
Jun-25		24,286,944.39	100.0%	24,295,727.25	63,366	383.42		$ (1,589,910.98)	$ 26,649,499.76
Jul-25		28,088,166.81	99.9%	28,126,528.60	64,995	432.75		$ (1,824,030.26)	$ 30,576,551.50
Aug-25		28,460,682.51	99.6%	28,579,964.14	66,572	429.31		$ (1,597,626.67)	$ 30,930,537.33
Sep-25		29,583,211.05	99.1%	29,858,340.39	67,958	439.36		$ (1,823,542.54)	$ 32,029,957.75
Oct-25		31,940,464.08	98.2%	32,513,305.56	68,452	474.98		$ (2,204,285.68)	$ 34,642,595.80
Nov-25		29,936,438.44	96.8%	30,923,706.26	68,923	448.67		$ (1,687,598.55)	$ 32,944,230.35
Dec-25	$ 403,450,996.35	29,776,837.82	95.2%	31,273,766.63	66,505	470.24	$ 50,374,437.12	$ (2,194,948.36)	$ 32,756,676.20

Month-Year	Allowed PMPM	Medical Incurred Claims	Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *	Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims
Jan-22	235.88	1,110,589.65	417,928.16	100.0%	100.0%	1,110,590	417,928	11.41	68.13	603.96	546.21	2.68	26,368.84	21,425.75
Feb-22	217.47	1,161,656.39	596,249.51	100.0%	100.0%	1,161,656	596,250	10.11	74.66	633.51	514.26	3.28	34,411.33	27,845.10
Mar-22	246.61	1,282,144.17	596,864.34	100.0%	100.0%	1,282,144	596,864	11.54	89.26	728.85	588.13	4.17	44,366.31	38,810.17
Apr-22	249.51	1,260,990.49	625,368.31	100.0%	100.0%	1,260,990	625,368	13.28	93.09	739.15	624.50	3.28	30,558.17	27,651.85
May-22	225.25	1,067,526.73	613,836.36	100.0%	100.0%	1,067,526	613,836	15.20	103.56	828.85	689.77	3.80	40,169.12	36,873.22
Jun-22	242.43	1,184,396.04	580,557.81	100.0%	100.0%	1,184,396	580,558	15.05	100.23	741.53	663.83	4.44	43,480.10	38,984.09
Jul-22	244.57	1,242,221.15	542,776.34	100.0%	100.0%	1,242,221	542,776	15.99	110.46	795.73	727.41	4.03	33,946.97	30,627.69
Aug-22	337.48	1,954,500.65	661,709.96	100.0%	100.0%	1,954,501	661,710	15.90	121.24	862.51	768.06	4.04	41,026.85	39,351.85
Sep-22	260.63	1,309,346.46	618,057.04	100.0%	100.0%	1,309,346	618,057	16.84	124.63	867.53	800.63	4.65	44,916.84	41,820.94
Oct-22	325.36	1,723,212.93	755,714.10	100.0%	100.0%	1,723,213	755,714	18.84	146.30	960.46	807.04	4.88	45,752.45	43,077.45
Nov-22	323.46	1,737,155.99	704,887.78	100.0%	100.0%	1,737,156	704,888	16.64	136.51	868.69	850.07	5.55	45,891.56	43,981.56
Dec-22	287.02	1,441,714.90	720,832.97	100.0%	100.0%	1,441,715	720,833	19.87	136.72	882.75	894.46	6.15	57,098.61	54,626.83
Jan-23	269.86	2,009,934.15	610,889.26	100.0%	100.0%	2,009,934	610,889	32.72	137.27	1,040.42	651.22	5.22	64,766.31	55,404.25
Feb-23	237.40	1,951,953.48	749,284.71	100.0%	100.0%	1,951,953	749,285	16.91	135.56	1,043.63	578.86	5.32	80,860.69	71,196.56
Mar-23	322.95	2,835,325.41	985,118.10	100.0%	100.0%	2,835,325	985,118	23.54	178.89	1,218.15	692.16	6.85	99,206.64	92,555.97
Apr-23	304.82	2,722,222.62	894,715.72	100.0%	100.0%	2,722,223	894,716	19.69	154.57	1,013.13	634.37	6.27	91,678.72	85,915.91
May-23	369.97	3,365,299.24	1,107,144.22	100.0%	100.0%	3,365,299	1,107,144	25.33	172.08	1,264.95	704.38	7.71	116,328.58	107,072.72
Jun-23	307.87	2,747,194.21	1,065,586.18	100.0%	100.0%	2,747,194	1,065,586	21.08	159.27	1,104.11	691.51	6.88	101,359.88	94,880.18
Jul-23	367.25	3,749,853.83	1,118,523.45	100.0%	100.0%	3,749,854	1,118,523	28.70	154.75	1,048.36	672.78	7.90	124,839.87	114,603.61
Aug-23	374.73	3,865,141.30	1,216,425.09	100.0%	100.0%	3,865,141	1,216,425	21.71	179.83	1,237.02	739.49	9.21	164,243.34	152,447.44
Sep-23	325.79	3,268,034.58	1,169,190.51	100.0%	100.0%	3,268,035	1,169,191	22.78	166.26	1,197.79	754.26	8.23	138,907.41	127,375.88
Oct-23	444.62	4,952,543.80	1,424,293.99	100.0%	100.0%	4,952,544	1,424,294	34.60	176.63	1,273.09	860.25	9.75	166,014.86	157,605.71
Nov-23	413.66	4,679,494.38	1,359,161.74	100.0%	100.0%	4,679,494	1,359,162	16.19	180.45	1,189.83	791.73	10.07	170,078.52	166,987.60
Dec-23	422.49	4,935,711.67	1,355,300.21	100.0%	100.0%	4,935,712	1,355,300	27.24	182.74	1,152.94	806.69	11.88	217,566.04	202,271.84
Jan-24	375.31	5,699,633.93	1,207,492.48	100.0%	100.0%	5,699,634	1,207,492	26.78	157.37	1,221.11	725.77	8.46	209,528.79	182,913.34
Feb-24	383.53	7,496,141.69	1,483,578.26	100.0%	100.0%	7,496,142	1,483,578	28.01	167.99	1,217.00	653.55	8.15	256,699.85	228,619.93
Mar-24	423.30	8,651,926.07	1,852,426.90	100.0%	100.0%	8,651,926	1,852,427	27.87	179.31	1,296.24	681.91	9.59	310,220.43	282,561.46
Apr-24	445.42	9,609,353.70	2,181,702.49	100.0%	100.0%	9,609,354	2,181,702	33.34	189.00	1,328.11	721.23	10.17	324,791.14	297,384.56
May-24	441.49	9,666,215.82	2,478,827.21	100.0%	100.0%	9,666,216	2,478,827	35.17	198.68	1,351.68	750.83	10.83	360,468.09	330,321.89
Jun-24	456.63	10,696,179.16	2,357,572.02	100.0%	100.0%	10,696,179	2,357,572	34.53	185.07	1,154.41	676.56	10.77	363,763.40	335,500.46
Jul-24	452.88	10,625,478.78	2,853,016.84	100.0%	100.0%	10,625,479	2,853,017	32.10	202.26	1,229.53	736.91	12.46	426,514.24	398,310.01
Aug-24	410.54	9,474,662.34	3,013,218.04	100.0%	100.0%	9,474,662	3,013,218	33.50	207.87	1,229.03	729.40	12.71	439,013.98	410,540.32
Sep-24	457.57	11,091,283.00	3,171,547.64	100.0%	100.0%	11,091,283	3,171,548	34.40	214.28	1,210.66	739.27	12.14	423,749.44	395,728.94
Oct-24	470.14	11,356,567.16	3,702,895.35	100.0%	100.0%	11,356,567	3,702,895	35.73	251.26	1,314.47	791.68	12.80	463,181.00	433,591.32
Nov-24	448.38	11,241,830.62	3,695,157.03	100.0%	100.0%	11,241,831	3,695,157	34.34	217.61	1,117.41	724.13	13.22	469,790.64	439,912.55
Dec-24	454.93	11,549,332.18	3,436,720.11	100.0%	100.0%	11,549,332	3,436,720	36.55	211.43	1,128.26	751.68	13.54	504,804.86	475,602.48
Jan-25	433.87	14,313,879.79	3,310,078.43	100.0%	100.0%	14,313,880	3,310,078	32.77	216.75	1,183.36	723.38	10.86	598,068.34	542,530.13
Feb-25	390.03	15,728,012.28	3,593,697.17	100.0%	100.0%	15,728,012	3,593,697	32.71	198.30	1,132.89	638.32	10.00	611,557.80	558,266.85
Mar-25	429.53	17,907,675.71	4,692,009.39	100.0%	100.0%	17,907,676	4,692,009	33.40	229.39	1,243.88	688.87	12.16	779,265.83	707,829.21
Apr-25	463.49	20,249,805.77	4,943,585.74	100.0%	100.0%	20,249,806	4,943,586	38.91	237.85	1,266.56	719.11	12.90	835,984.18	764,018.88
May-25	484.25	21,732,790.24	5,497,352.74	100.0%	100.0%	21,733,589	5,497,353	38.83	199.41	1,224.14	716.95	12.71	826,173.43	756,685.73
Jun-25	420.57	18,626,752.68	5,660,191.71	100.0%	100.0%	18,635,536	5,660,192	23.12	144.32	1,137.59	686.49	13.51	905,059.48	836,398.74
Jul-25	470.44	21,686,049.39	6,402,117.42	99.8%	100.0%	21,724,411	6,402,117	26.90	161.70	1,213.84	720.30	13.95	981,212.67	917,186.00
Aug-25	464.62	22,415,527.67	6,045,154.84	99.5%	100.0%	22,534,809	6,045,155	24.35	162.93	1,177.01	704.49	13.26	910,452.81	841,198.83
Sep-25	471.32	22,694,331.34	6,888,879.71	98.8%	100.0%	22,969,461	6,888,880	23.48	145.41	1,243.25	735.66	13.49	977,278.16	912,009.13
Oct-25	506.09	24,491,784.76	7,448,679.32	97.7%	100.0%	25,064,626	7,448,679	26.26	164.91	1,356.49	780.59	13.83	990,673.09	916,118.96
Nov-25	477.99	23,494,558.94	6,441,879.50	96.0%	100.0%	24,481,827	6,441,880	34.05	172.14	1,187.20	697.41	13.09	956,608.86	905,171.95
Dec-25	492.54	22,187,496.50	7,589,341.32	93.7%	100.0%	23,684,425	7,589,341	34.01	164.74	1,172.32	761.19	14.99	1,061,944.72	1,000,488.36

Month-Year	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate Trend	GLP-1 and like drugs Utilization Trend	GLP-1 and like drugs Allowed Claims Trend	GLP-1 and like drugs Paid Claims Trend	Allowed Claims (Net of Prescription Drug Rebates) Trend
Jan-22									
Feb-22									
Mar-22									
Apr-22									
May-22									
Jun-22									
Jul-22									
Aug-22									
Sep-22									
Oct-22									
Nov-22									
Dec-22									
Jan-23									
Feb-23									
Mar-23									
Apr-23									
May-23									
Jun-23									
Jul-23									
Aug-23									
Sep-23									
Oct-23									
Nov-23									
Dec-23	59.8%	51.6%	44.9%	0.1%	32.3%	87.0%	88.1%	89.8%	32.0%
Jan-24	40.1%	45.5%	40.4%	-0.2%	31.0%	84.2%	86.1%	87.5%	33.8%
Feb-24	40.9%	41.5%	36.5%	-0.1%	26.1%	82.5%	82.4%	82.9%	38.1%
Mar-24	35.2%	33.2%	31.0%	-1.4%	21.1%	78.8%	79.1%	78.2%	37.7%
Apr-24	37.4%	30.2%	30.6%	-0.5%	22.5%	76.4%	75.4%	73.4%	39.7%
May-24	35.7%	26.5%	26.5%	-0.2%	20.1%	70.6%	69.2%	67.0%	35.8%
Jun-24	37.9%	23.6%	23.0%	-0.6%	17.8%	70.2%	68.7%	66.1%	37.5%
Jul-24	32.4%	23.2%	22.0%	0.7%	18.9%	67.4%	64.8%	62.7%	35.0%
Aug-24	33.9%	20.8%	18.3%	0.9%	18.4%	60.7%	55.3%	53.9%	33.3%
Sep-24	35.3%	20.6%	15.3%	1.3%	17.0%	58.4%	52.1%	51.3%	34.2%
Oct-24	28.7%	22.7%	12.9%	0.9%	14.0%	52.9%	47.0%	46.8%	30.3%
Nov-24	35.3%	21.8%	9.7%	0.8%	12.1%	48.7%	41.3%	41.3%	27.9%
Dec-24	35.1%	20.4%	7.4%	1.2%	10.9%	41.5%	34.5%	34.7%	24.9%
Jan-25	40.0%	22.2%	5.7%	0.3%	6.7%	39.3%	32.7%	33.5%	22.8%
Feb-25	36.3%	21.7%	3.8%	-0.2%	5.3%	37.2%	29.4%	30.5%	18.0%
Mar-25	36.2%	24.2%	2.9%	-0.5%	6.1%	36.1%	27.4%	28.6%	14.8%
Apr-25	32.0%	24.5%	0.2%	-1.5%	2.0%	33.7%	26.0%	27.6%	11.7%
May-25	29.2%	22.9%	-1.2%	-2.4%	-1.1%	31.6%	23.9%	25.3%	11.0%
Jun-25	20.6%	19.5%	-1.7%	-2.1%	-2.4%	29.6%	22.2%	24.1%	7.1%
Jul-25	17.9%	15.0%	-3.0%	-3.0%	-6.5%	25.9%	20.4%	21.5%	5.9%
Aug-25	11.3%	11.5%	-3.3%	-3.2%	-9.8%	22.8%	18.3%	19.1%	6.5%
Sep-25	4.8%	6.0%	-3.2%	-3.1%	-11.1%	20.0%	17.4%	18.0%	4.9%
Oct-25	1.9%	-1.1%	-3.2%	-2.4%	-10.3%	18.0%	16.1%	16.4%	5.1%
Nov-25	-3.1%	-4.6%	-2.2%	-2.0%	-12.7%	15.1%	14.9%	15.3%	5.1%
Dec-25	-6.0%	-7.7%	-1.8%	-1.3%	-12.0%	14.8%	15.0%	15.2%	5.2%

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

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

Carrier Name:	**Ambetter Health**	**Attachment Point:**	**$60,000**
Product(s):	**HMO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**30%**
Rate Effective Date:	**1/1/2027**		
Incurred Dates:	**1/1/2025 to 12/31/2025**	**Proj. Incurred Claim Impact:**	**-2.1%**

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2025 to 12/31/2025					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999				$156,071,430
$30,000	$34,999				$11,257,899
$35,000	$39,999				$8,779,351
$40,000	$44,999				$6,639,760
$45,000	$49,999				$7,181,663
$50,000	$54,999				$6,321,367
$55,000	$59,999				$4,868,733
$60,000	$64,999				$3,614,372
$65,000	$69,999				$4,227,038
$70,000	$74,999				$5,718,056
$75,000	$79,999				$4,381,454
$80,000	$84,999				$2,675,982
$85,000	$89,999				$2,705,250
$90,000	$94,999				$2,825,858
$95,000	$99,999				$1,967,781
$100,000	$109,999				$4,058,758
$110,000	$119,999				$4,580,127
$120,000	$129,999				$4,449,073
$130,000	$139,999				$2,970,185
$140,000	$149,999				$2,611,956
$150,000	$159,999				$4,389,197
$160,000	$169,999				$2,853,314
$170,000	$179,999				$885,865
$180,000	$189,999				$2,850,882
$190,000	$199,999				$2,398,309
$200,000	$209,999				$1,677,899
$210,000	$219,999				$887,688
$220,000	$229,999				$1,386,160
$230,000	$239,999				$1,461,255
$240,000	$249,999				$1,013,676
$250,000	$259,999				$790,993
$260,000	$269,999				$1,928,043
$270,000	$279,999				$852,277
$280,000	$289,999				$1,788,991
$290,000	$299,999				$622,034
$300,000	$324,999				$3,945,528
$325,000	$349,999				$1,756,240
$350,000	$374,999				$741,657
$375,000	$399,999				$1,623,583
$400,000	$424,999				$1,762,053
$425,000	$449,999				$2,345,908
$450,000	$474,999				$987,458
$475,000	$499,999				$1,559,054
$500,000	$599,999				$5,834,670
$600,000	$699,999				$2,007,507
$700,000	$799,999				$2,406,789
$800,000	$899,999				$2,752,891
$900,000	$999,999				$1,052,725
$1,000,000+					$4,963,396
Total					**$307,432,138**

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

Carrier Name:	**Ambetter Health**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2027**

Attachment Point:	**$60,000**
Reinsurance Cap:	**$100,000**
Coinsurance Rate:	**30%**
Proj. Incurred Claim Impact:	**-2.9%**
Proj. Morbidity Impact:	**0.0%**

Reinsurance Program Impact Continuance Table Development - Plan Year 2027

Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
$0	$29,999				$72,566,768
$30,000	$34,999				$3,048,072
$35,000	$39,999				$2,518,421
$40,000	$44,999				$2,080,417
$45,000	$49,999				$2,262,734
$50,000	$54,999				$2,129,643
$55,000	$59,999				$1,854,867
$60,000	$64,999				$2,598,739
$65,000	$69,999				$2,847,855
$70,000	$74,999				$3,283,905
$75,000	$79,999				$3,106,770
$80,000	$84,999				$2,868,279
$85,000	$89,999				$3,047,537
$90,000	$94,999				$3,244,759
$95,000	$99,999				$3,203,362
$100,000	$109,999				$2,199,732
$110,000	$119,999				$2,425,127
$120,000	$129,999				$2,533,589
$130,000	$139,999				$2,304,972
$140,000	$149,999				$2,002,178
$150,000	$159,999				$2,514,602
$160,000	$169,999				$1,857,023
$170,000	$179,999				$1,474,903
$180,000	$189,999				$2,004,396
$190,000	$199,999				$1,977,355
$200,000	$209,999				$2,881,820
$210,000	$219,999				$2,821,239
$220,000	$229,999				$3,065,325
$230,000	$239,999				$1,772,835
$240,000	$249,999				$1,732,600
$250,000	$259,999				$2,055,837
$260,000	$269,999				$2,395,015
$270,000	$279,999				$2,221,902
$280,000	$289,999				$2,511,959
$290,000	$299,999				$867,483
$300,000	$324,999				$2,472,828
$325,000	$349,999				$2,093,409
$350,000	$374,999				$1,983,245
$375,000	$399,999				$1,346,657
$400,000	$424,999				$920,238
$425,000	$449,999				$2,721,537
$450,000	$474,999				$805,086
$475,000	$499,999				$2,795,321
$500,000	$599,999				$3,518,826
$600,000	$699,999				$3,827,297
$700,000	$799,999				$4,405,706
$800,000	$899,999				$1,728,005
$900,000	$999,999				$1,450,399
$1,000,000+					$4,842,755
Total					**$189,193,327**

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**Ambetter Health**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2027**

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	$ 463.51	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.377	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 638.39	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.131	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	1.082	0.000	
Change in Demographics	1.036	0.000	<- See URRT Instructions
Change in Network	1.000	0.000	
Change in Benefits	1.000	0.000	<- See URRT Instructions
Change in Other	1.044	0.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 781.27	$ -	
Credibility Factors	**100%**	**0%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 781.27**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 781.27	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.890		
Projected Incurred EHB Claims PMPM	$ 694.97		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$ (94.96)		
Projected Incurred Exchange User Fees PMPM	$27.55		
Projected Incurred Reinsurance Recoveries PMPM	$20.50		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 796.98		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 895.95	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 3.37		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	799.9800987		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 899.32		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 463.51**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 403,450,996.35**	
Blended Loss Ratio	**84.45%**	

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

Effective Date	1/1/2027	4/1/2027	7/1/2027	10/1/2027	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM	$ 781.27	$ 781.27	$ 781.27	$ 781.27	$ 781.27
Months of Trend	-	3	6	9	
Annual Trend	17.36%	17.36%	17.36%	17.36%	
Single Risk Pool Projected Allowed Claims	$ 781.27	$ 813.17	$ 846.37	$ 880.92	$ -
Quarterly Trend Factor	1.000	1.041	1.083	1.128	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	3.0%
Expected On-Exchange Enrollment Percentage	100%
Projected Required Revenue PMPM	$ 918.25
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1.000
Projected Incurred Exchange User Fee PMPM	$ 27.55

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	11.81%	$108.85
General and Claims	8.75%	$80.70
Agent/Broker Fees and Commissions	2.62%	$24.11
Quality Improvement Initiatives	0.44%	$4.02
Taxes and Fees	0.42%	$3.84
Risk Adjustment User Fee	0.02%	$0.18
PCORI Fee	0.04%	$0.34
PA Premium & Other Taxes (if applicable)	0.08%	$0.69
Federal Income Tax	0.29%	$2.63
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	1.00%	$9.22
Total Retention	13.22%	$121.91
Projected Required Revenue PMPM	$ 921.89	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2026**	**2027**
Average Age Factor	1.694	1.700
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.005	1.004
Averaae Benefit Richness (induced demand)	1.011	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 739.77	$ 899.32
Normalized Market-Adiusted Projected Allowed Total Claims PMPM	$ 429.94	$ 526.85

Table 8. Components of Rate Change

Rate Components	**2026**	**2027**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 409.83	$ 540.29	$ 130.46	31.8%
B. Base period allowed claims before normalization	$ 436.05	$ 463.51	$ 27.47	6.7%
C. Normalization factor component of change	$ (182.62)	$ (191.97)	$ (9.35)	-2.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 253.42	$ 271.54	$ 18.12	4.4%
D2. URRT Trend	$ 56.93	$ 102.45	$ 45.53	11.1%
D3. URRT Morbidity	$ 60.73	$ 49.14	$ (11.58)	-2.8%
D4. URRT Other	$ (12.66)	$ 34.56	$ 47.22	11.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 67.62	$ 62.54	$ (5.07)	-1.2%
D6. Normalized Exchange User Fee on an allowed basis	$ 15.00	$ 18.14	$ 3.14	0.8%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (13.34)	$ (13.50)	$ (0.16)	0.0%
D8. Subtotal - Sum(D1:D7)	$ 427.69	$ 524.88	$ 97.19	23.7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (64.33)	$ (58.44)	$ 5.89	1.4%
E3. Benefit Richness	$ 7.69	$ (0.01)	$ (7.71)	-1.9%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Benefits in Addition to EHB	$ 1.82	$ 2.06	$ 0.24	0.1%
E6. Subtotal - Sum(E1:E5)	$ (54.82)	$ (56.39)	$ (1.58)	-0.4%
F. Change in Retention Components				
F1. Administrative Expenses	$ 49.72	$ 63.79	$ 14.07	3.4%
F2. Taxes and Fees	$ 3.31	$ 2.25	$ (1.06)	-0.3%
F3. Profit and/or Contingency	$ 8.20	$ 5.40	$ (2.79)	-0.7%
F4. Subtotal - Sum(F1:F3)	$ 61.23	$ 71.44	$ 10.22	2.5%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 434.10	$ 539.93	$ 105.83	25.8%

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

	2026	**2027**	
Paid-to-Allowed	0.834	0.890	
URRT Trend (Total Applied Trend Factor)	1.225	1.377	<- URRT W1, S2
URRT Morbidity	1.196	1.131	<- URRT W1, S2
URRT "Other"	0.966	1.082	<- URRT W1, S3
Risk Adjustment	$ 96.99	$ 94.96	<- URRT W1, S3
Exchange User Fee	$ 21.51	$ 27.55	<- URRT W1, S3
Reinsurance Recoveries	$ 19.14	$ 20.50	<- URRT W1, S2
Capitation	$ 1.57	$ 3.55	
Network	1.000	1.000	<- For 2026 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Pricing AV	0.850	0.889	
Benefit Richness	1.021	1.000	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.005	1.004	
Administrative Expenses	12.13%	11.81%	
Taxes and Fees	0.81%	0.42%	
Profit and/or Contingency	2.00%	1.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Ambetter Health
Product(s)	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2027
Base Period Start Date	1/1/2025
Date of Most Recent Membership:	2/1/2026
Market Adjusted Index Rate:	$ 895.95

Calibration	
Age Calibration Factor	1.700
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.004
Aggregate Calibration Factor	1.707

Total Covered Lives @ 02-01-2026
33,434

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2026 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2027	1/1/2027 HIOS Plan ID (If 1/1/2026 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	Total Covered Lives Mapped into 2027 Plans @ 02-01-2026	Total Projected Lives	2026 Calibrated Plan Adjusted Index Rate PMPM	2027 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2026 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2027 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals - Current Membership							0.737			0.889	1.000	1.004	1.000	1.000	1.046	$ 800.31	11.8%	0.4%	1.0%	33,434	23,770	$ 409.83	$ 540.29	31.8%		58	38	5,576	949	683	987	12,394	13,342	15	33,434		
Total - Projected Membership							0.737			0.889	1.000	1.004	1.000	1.000	1.046	$ 800.34	11.8%	0.4%	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			N/A	N/A	N/A	N/A											
Plan 1	15983PA0010002	HMO	Complete Gold	E		Gold	0.816	Approach 1	On/Off	0.942	1.038	1.000	1.000	1.000	1.000	$876.75	11.8%	0.4%	1.0%	1,512	1,210	$ 448.07	$ 591.89	32.1%	4.5%	1	4	135	14	47	55	773	483	-	1,512	1	yes
Plan 2	15983PA0010007	HMO	Complete Silver	E		Silver	0.7179	Approach 1	On/Off	0.819	0.987	1.000	1.000	1.000	1.063	$770.40	11.8%	0.4%	1.0%	2,001	4,816	$ 467.90	$ 520.10	11.2%	6.0%	12	4	249	24	60	86	916	649	1	2,001	1	yes
Plan 3	15983PA0010005	HMO	Everyday Gold	E		Gold	0.7997	Approach 1	On/Off	0.939	1.035	1.000	1.000	1.000	1.000	$870.74	11.8%	0.4%	1.0%	4,741	3,757	$ 435.38	$ 587.84	35.0%	14.2%	4	2	805	22	136	198	2,117	1,456	1	4,741	1	yes
Plan 4	15983PA0010006	HMO	Focused Silver	E		Silver	0.7997	Approach 1	On/Off	0.818	0.987	1.000	1.000	1.000	1.063	$768.77	11.8%	0.4%	1.0%	3,593	8,567	$ 469.08	$ 519.00	10.6%	10.7%	17	9	641	38	88	151	1,226	1,423	-	3,593	1	yes
Plan 5	15983PA0010003	HMO	Elite Bronze	DM	15983PA0010007	Silver	0.7179	Approach 1	Off	0.819	0.987	1.000	1.000	1.000	1.063	$770.40	11.8%	0.4%	1.0%	4,884	-	$ 391.36	$ 520.10	32.9%	14.6%	6	3	1,033	53	66	97	1,846	1,773	7	4,884	1	yes
Plan 6	15983PA0010004	HMO	Everyday Bronze	DM	15983PA0010006	Silver	0.7097	Approach 1	Off	0.818	0.987	1.000	1.000	1.000	1.063	$768.77	11.8%	0.4%	1.0%	7,939	-	$ 350.72	$ 519.00	48.0%	23.7%	4	3	1,398	97	119	196	2,649	3,480	3	7,939	1	yes
Plan 7	15983PA0020004	HMO	Complete Gold + Vision + Adult Dental	E		Gold	0.816	Approach 1	On/Off	0.942	1.038	1.019	1.000	1.000	1.000	$893.82	11.8%	0.4%	1.0%	532	335	$ 459.17	$ 603.42	31.4%	1.6%	2	-	51	5	10	8	194	262	-	532	1	yes
Plan 8	15983PA0020006	HMO	Complete Silver + Vision + Adult Dental	E		Silver	0.7179	Approach 1	On/Off	0.819	0.987	1.019	1.000	1.000	1.063	$785.40	11.8%	0.4%	1.0%	724	1,456	$ 479.49	$ 530.22	10.6%	2.2%	2	2	99	5	13	17	268	318	-	724	1	yes
Plan 9	15983PA0020002	HMO	Everyday Gold + Vision + Adult Dental	E		Gold	0.7997	Approach 1	On/Off	0.939	1.035	1.019	1.000	1.000	1.000	$887.70	11.8%	0.4%	1.0%	1,639	1,041	$ 446.16	$ 599.28	34.3%	4.9%	2	-	230	19	31	32	556	369	-	1,639	1	yes
Plan 10	15983PA0020003	HMO	Focused Silver + Vision + Adult Dental	E		Silver	0.7097	Approach 1	On/Off	0.818	0.987	1.019	1.000	1.000	1.063	$783.74	11.8%	0.4%	1.0%	1,026	2,587	$ 480.69	$ 529.31	10.1%	3.1%	3	5	173	11	7	21	351	455	-	1,026	1	yes
Plan 11	15983PA0020005	HMO	Elite Bronze + Vision + Adult Dental	DM	15983PA0020006	Silver	0.7179	Approach 1	Off	0.819	0.987	1.019	1.000	1.000	1.063	$785.40	11.8%	0.4%	1.0%	1,251	-	$ 401.05	$ 530.22	32.2%	3.7%	1	1	241	6	28	17	439	516	2	1,251	1	yes
Plan 12	15983PA0020001	HMO	Everyday Bronze + Vision + Adult Dental	DM	15983PA0020003	Silver	0.7097	Approach 1	Off	0.818	0.987	1.019	1.000	1.000	1.063	$783.74	11.8%	0.4%	1.0%	2,401	-	$ 359.41	$ 529.31	47.2%	7.2%	3	5	377	23	44	67	703	1,180	1	2,401	1	yes
Plan 13	15983PA0030001	HMO	Gold 201 HSA	DM	15983PA0010005	Gold	0.7997	Approach 1	Off	0.939	1.035	1.000	1.000	1.000	1.000	$870.74	11.8%	0.4%	1.0%	222	-	$ 435.71	$ 587.84	34.9%	0.7%	1	-	20	8	6	5	86	102	-	222	1	yes
Plan 14	15983PA0030002	HMO	Gold 202	DM	15983PA0010005	Gold	0.7997	Approach 1	Off	0.939	1.035	1.000	1.000	1.000	1.000	$870.74	11.8%	0.4%	1.0%	265	-	$ 442.33	$ 587.84	32.7%	0.8%	-	-	35	3	6	10	89	122	-	265	1	yes
Plan 15	15983PA0030003	HMO	Silver 201 HSA	DM	15983PA0010007	Silver	0.7179	Approach 1	Off	0.819	0.987	1.000	1.000	1.000	1.063	$770.40	11.8%	0.4%	1.0%	447	-	$ 347.39	$ 520.10	49.7%	1.3%	-	-	32	15	12	21	129	243	-	447	1	yes
Plan 16	15983PA0030004	HMO	Silver 203	DM	15983PA0010007	Silver	0.7179	Approach 1	Off	0.819	0.987	1.000	1.000	1.000	1.063	$770.40	11.8%	0.4%	1.0%	257	-	$ 362.72	$ 520.10	43.4%	0.8%	-	-	50	12	30	6	68	111	-	257	1	yes
Plan 17																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 18																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 19																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 20																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 21																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 22																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 23																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 24																$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:	Ambetter Health
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2027

Plan Number	HIOS Plan ID (Standard Component)	1/1/2026 Plan Marketing Name	Discontinued, New, Modified, Existing (D, N, M, E) for 2027	1/1/2027 Plan HIOS Plan ID (If 1/1/2026 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill once the data entered in Table 10.					
Plan 1	15983PA0010002	Complete Gold	E		Gold	On/Off
Plan 2	15983PA0010007	Complete Silver	E		Silver	On/Off
Plan 3	15983PA0010005	Everyday Gold	E		Gold	On/Off
Plan 4	15983PA0010006	Focused Silver	E		Silver	On/Off
Plan 5	15983PA0010003	Elite Bronze	DM	15983PA0010007	Silver	Off
Plan 6	15983PA0010004	Everyday Bronze	DM	15983PA0010006	Silver	Off
Plan 7	15983PA0010004	Bronze + Vision + Adult	E		Gold	On/Off
Plan 8	15983PA0010006	Silver + Vision + Adult	E		Silver	On/Off
Plan 9	15983PA0010002	Gold + Vision + Adult	E		Gold	On/Off
Plan 10	15983PA0010003	Silver + Vision + Adult	E		Silver	On/Off
Plan 11	15983PA0010004	Bronze + Vision + Adult	DM	15983PA0010006	Silver	Off
Plan 12	15983PA0010003	Silver + Vision + Adult	DM	15983PA0010005	Silver	Off
Plan 13	15983PA0010001	Gold 2G HSA	DM	15983PA0010005	Gold	Off
Plan 14	15983PA0010002	Gold 2G2	DM	15983PA0010005	Gold	Off
Plan 15	15983PA0010003	Silver 2G HSA	DM	15983PA0010007	Silver	Off
Plan 16	15983PA0010004	Silver 2G3	DM	15983PA0010007	Silver	Off
Plan 17						
Plan 18						
Plan 19						
Plan 20						
Plan 21						
Plan 22						
Plan 23						
Plan 24						

2026 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 410.24	$ 569.30	$ 473.28	$ 371.36	$ 476.94	$ 551.77	$ 610.45	$ 346.45	$ 584.25	$ 490.80
$ 438.88	$ 585.94	$ 531.46	$ 410.75	$ 511.56	$ 592.57	$ 444.62	$ 381.80	$ 671.07	$ 438.95
$ 458.26	$ 611.88	$ 544.54	$ 428.93	$ 534.20	$ 618.60	$ 464.30	$ 398.70	$ 700.74	$ 461.70
$ 424.43	$ 569.35	$ 506.70	$ 399.15	$ 497.07	$ 575.78	$ 422.26	$ 370.90	$ 652.07	$ 419.78
$ 419.41	$ 563.45	$ 545.91	$ 430.00	$ 535.54	$ 620.35	$ 467.46	$ 399.79	$ 702.54	$ 441.96
$ 369.29	$ 513.78	$ 455.46	$ 358.76	$ 446.81	$ 517.57	$ 383.14	$ 333.47	$ 586.11	$ 386.05
$ 343.00	$ 459.64	$ 408.17	$ 321.51	$ 400.42	$ 463.83	$ 348.02	$ 288.85	$ 525.26	$ 340.52
$ 449.71	$ 606.45	$ 518.18	$ 420.92	$ 524.33	$ 607.25	$ 457.43	$ 393.25	$ 687.84	$ 434.76
$ 469.61	$ 627.00	$ 558.03	$ 439.55	$ 547.42	$ 634.12	$ 475.80	$ 408.57	$ 718.13	$ 462.67
$ 418.97	$ 563.45	$ 519.24	$ 409.00	$ 509.38	$ 590.05	$ 442.73	$ 369.17	$ 668.23	$ 427.86
$ 470.79	$ 628.60	$ 559.43	$ 440.65	$ 548.81	$ 635.72	$ 476.98	$ 409.69	$ 719.91	$ 465.07
$ 392.79	$ 524.45	$ 468.74	$ 367.64	$ 457.98	$ 530.39	$ 397.96	$ 343.73	$ 603.65	$ 391.49
$ 352.01	$ 479.00	$ 418.28	$ 329.47	$ 410.36	$ 475.22	$ 356.64	$ 306.25	$ 538.23	$ 345.92
$ 416.74	$ 558.78	$ 497.08	$ 389.42	$ 487.45	$ 576.23	$ 432.36	$ 373.27	$ 653.56	$ 414.81
$ 413.81	$ 579.22	$ 515.48	$ 404.03	$ 505.69	$ 585.78	$ 439.12	$ 377.42	$ 663.39	$ 427.66
$ 369.23	$ 454.18	$ 408.29	$ 318.45	$ 396.82	$ 459.42	$ 344.72	$ 296.81	$ 520.26	$ 329.07
$ 353.25	$ 474.33	$ 422.14	$ 332.51	$ 414.12	$ 479.76	$ 359.93	$ 309.38	$ 543.25	$ 353.66
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

2027 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 498.07	$ 646.94	$ 615.90	$ 475.14	$ 596.43	$ 691.14	$ 568.26	$ 469.64	$ 732.93	$ 581.42
$ 552.18	$ 734.77	$ 677.72	$ 524.77	$ 647.17	$ 754.19	$ 620.60	$ 515.95	$ 834.21	$ 597.27
$ 491.20	$ 628.07	$ 590.51	$ 461.12	$ 568.67	$ 663.71	$ 545.32	$ 453.37	$ 724.23	$ 526.37
$ 548.39	$ 709.87	$ 673.07	$ 521.18	$ 642.76	$ 749.02	$ 616.35	$ 512.42	$ 818.16	$ 589.98
$ 484.17	$ 626.74	$ 594.25	$ 460.14	$ 567.47	$ 661.95	$ 544.17	$ 452.41	$ 722.71	$ 521.29
$ 485.20	$ 628.07	$ 595.51	$ 461.12	$ 568.67	$ 663.71	$ 545.32	$ 453.37	$ 724.23	$ 523.12
$ 484.17	$ 626.74	$ 594.25	$ 460.14	$ 567.47	$ 661.95	$ 544.17	$ 452.41	$ 722.71	$ 515.36
$ 561.83	$ 728.00	$ 690.91	$ 534.90	$ 659.74	$ 768.88	$ 631.68	$ 526.00	$ 840.24	$ 587.39
$ 494.63	$ 640.90	$ 607.71	$ 470.49	$ 579.75	$ 675.65	$ 555.94	$ 462.70	$ 738.34	$ 524.47
$ 554.47	$ 721.70	$ 686.19	$ 531.33	$ 655.26	$ 763.61	$ 628.35	$ 524.00	$ 834.59	$ 580.49
$ 493.68	$ 636.96	$ 605.48	$ 468.61	$ 578.52	$ 674.19	$ 554.77	$ 461.72	$ 736.78	$ 522.81
$ 494.45	$ 646.90	$ 607.71	$ 470.50	$ 579.75	$ 675.63	$ 556.38	$ 462.70	$ 738.34	$ 529.19
$ 493.68	$ 636.96	$ 605.48	$ 468.61	$ 578.52	$ 674.19	$ 554.77	$ 461.72	$ 734.78	$ 520.80
$ 548.39	$ 709.87	$ 673.07	$ 521.18	$ 642.76	$ 749.02	$ 616.35	$ 512.42	$ 818.16	$ 573.87
$ 548.39	$ 709.87	$ 673.07	$ 521.18	$ 642.76	$ 749.02	$ 616.35	$ 512.42	$ 818.16	$ 580.52
$ 485.20	$ 628.07	$ 595.51	$ 461.12	$ 568.67	$ 663.71	$ 546.32	$ 453.37	$ 724.23	$ 502.80
$ 485.20	$ 626.07	$ 595.51	$ 461.12	$ 568.67	$ 663.71	$ 545.32	$ 453.37	$ 724.23	$ 545.99
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
15.0%	13.3%	10.6%	27.9%	25.1%	25.3%	38.7%	35.6%	25.3%	35.1%
25.8%	22.8%	30.0%	27.8%	26.5%	27.3%	39.6%	35.1%	22.8%	36%
1.9%	2.6%	6.4%	7.5%	6.5%	7.1%	17.5%	13.7%	3.3%	14%
28.6%	24.7%	32.8%	30.6%	29.3%	30.1%	42.7%	38.1%	21.5%	38%
5.4%	2.2%	8.9%	7.0%	6.0%	6.6%	16.9%	13.2%	2.9%	13%
26.6%	22.7%	30.1%	28.1%	27.2%	28.0%	40.3%	36.8%	23.6%	36%
41.2%	36.7%	45.6%	43.1%	41.7%	42.6%	56.4%	51.4%	27.6%	54%
25.2%	21.4%	29.1%	27.1%	25.8%	26.6%	38.9%	34.8%	22.1%	35%
5.3%	2.1%	8.8%	7.0%	5.9%	6.5%	16.8%	13.1%	2.8%	13%
27.9%	24.0%	32.1%	29.8%	28.6%	29.4%	41.9%	37.8%	24.5%	38%
4.8%	1.6%	8.3%	6.5%	5.4%	6.1%	16.3%	12.6%	2.2%	13%
25.9%	22.1%	30.1%	27.8%	26.6%	27.4%	39.7%	35.3%	22.5%	35%
40.2%	36.9%	44.8%	42.4%	41.2%	41.9%	55.4%	50.6%	26.9%	53%
28.5%	24.6%	32.7%	30.5%	29.2%	30.0%	42.6%	38.0%	25.6%	38%
26.4%	22.6%	30.6%	28.4%	27.1%	27.9%	40.2%	35.8%	23.4%	36%
42.6%	38.3%	47.3%	44.8%	43.4%	44.2%	58.2%	53.3%	28.2%	57%
36.6%	32.4%	41.1%	38.7%	37.3%	38.1%	51.9%	46.7%	33.3%	48%

02-01-2026 Number of Covered Lives by County

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2
58	0	0	0	0	0	0	0	Match	0	38	0	Match
1	-	-	-	-	-	-	-	Match	-	4	-	Match
12	-	-	-	-	-	-	-	Match	-	4	-	Match
4	-	-	-	-	-	-	-	Match	-	2	-	Match
17	-	-	-	-	-	-	-	Match	-	9	-	Match
6	-	-	-	-	-	-	-	Match	-	3	-	Match
4	-	-	-	-	-	-	-	Match	-	3	-	Match
2	-	-	-	-	-	-	-	Match	-	-	-	Match
2	-	-	-	-	-	-	-	Match	-	2	-	Match
2	-	-	-	-	-	-	-	Match	-	-	-	Match
3	-	-	-	-	-	-	-	Match	-	5	-	Match
1	-	-	-	-	-	-	-	Match	-	1	-	Match
3	-	-	-	-	-	-	-	Match	-	5	-	Match
1	-	-	-	-	-	-	-	Match	-	-	-	Match
-	-	-	-	-	-	-	-	Match	-	-	-	Match
-	-	-	-	-	-	-	-	Match	-	-	-	Match
-	-	-	-	-	-	-	-	Match	-	-	-	Match
								Match				Match
								Match				Match
								Match				Match
								Match				Match
								Match				Match
								Match				Match
								Match				Match
								Match				Match

Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3
392	35	26	1331	2898	27	154	0	40	216	0	361	94	Match
12	-	1	41	30	-	8	-	-	12	-	27	4	Match
17	-	-	58	131	2	8	-	4	9	-	17	3	Match
82	3	-	182	389	-	20	-	3	48	-	57	21	Match
49	9	-	137	303	-	22	-	10	34	-	61	16	Match
26	1	1	225	692	2	9	-	11	15	-	44	7	Match
57	8	19	416	733	16	35	-	5	28	-	61	20	Match
8	-	-	12	21	-	3	-	-	1	-	6	-	Match
7	-	-	26	48	-	4	-	-	5	-	7	2	Match
34	-	-	65	87	-	8	-	3	10	-	18	5	Match
18	2	-	37	67	-	5	-	2	11	-	27	4	Match
9	-	-	30	172	-	4	-	2	5	-	15	4	Match
38	3	5	89	189	4	22	-	-	3	-	20	4	Match
7	-	-	-	8	-	1	-	-	4	-	-	-	Match
3	7	-	6	18	-	-	-	-	1	-	-	-	Match
7	1	-	5	8	3	5	-	-	8	-	-	-	Match
18	1	-	2	2	-	-	-	-	22	-	1	4	Match
													Match
													Match
													Match
													Match
													Match
													Match
													Match
													Match

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4
1	0	0	0	192	0	0	0	0	150	Match
-	-	-	-	5	-	-	-	-	9	Match
-	-	-	-	15	-	-	-	-	9	Match
-	-	-	-	12	-	-	-	-	10	Match
-	-	-	-	16	-	-	-	-	22	Match
-	-	-	-	36	-	-	-	-	17	Match
1	-	-	-	44	-	-	-	-	42	Match
-	-	-	-	2	-	-	-	-	3	Match
-	-	-	-	3	-	-	-	-	2	Match
-	-	-	-	12	-	-	-	-	7	Match
-	-	-	-	5	-	-	-	-	6	Match
-	-	-	-	1	-	-	-	-	5	Match
-	-	-	-	10	-	-	-	-	11	Match
-	-	-	-	6	-	-	-	-	2	Match
-	-	-	-	3	-	-	-	-	-	Match
-	-	-	-	13	-	-	-	-	2	Match
-	-	-	-	9	-	-	-	-	3	Match
										Match
										Match
										Match
										Match
										Match
										Match
										Match
										Match

Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5
0	20	39	407	89	114	14	Match
-	-	2	32	7	6	-	Match
-	1	7	32	4	14	2	Match
-	-	2	88	16	29	1	Match
-	-	10	51	18	9	-	Match
-	-	4	43	8	8	3	Match
-	15	7	55	18	21	3	Match
-	-	-	7	2	-	1	Match
-	-	-	7	-	5	1	Match
-	-	2	27	2	-	-	Match
-	1	-	4	1	1	-	Match
-	-	1	13	7	6	1	Match
-	2	4	23	5	8	2	Match
-	-	-	4	-	2	-	Match
-	-	-	2	-	4	-	Match
-	1	-	9	1	1	-	Match
-	-	-	10	-	-	-	Match
							Match
							Match
							Match
							Match
							Match
							Match
							Match
							Match

Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6
422	54	202	39	3	104	78	37	27	21	Match
32	6	2	1	-	3	8	1	2	-	Match
44	6	5	9	-	4	8	3	2	5	Match
114	15	23	4	-	11	18	-	7	6	Match
88	-	35	1	-	16	2	7	2	-	Match
37	9	5	8	3	8	16	1	5	5	Match
57	6	71	11	-	25	8	11	5	2	Match
6	-	2	-	-	-	-	-	-	-	Match
2	-	5	-	-	2	6	2	-	-	Match
13	-	8	-	-	5	-	4	2	-	Match
7	-	10	-	-	3	1	-	-	-	Match
6	4	1	1	-	1	3	-	-	1	Match
13	6	22	-	-	16	5	3	-	2	Match
1	-	2	-	-	1	-	-	1	-	Match
-	-	4	4	-	1	-	1	-	-	Match
1	2	5	-	-	5	3	4	1	-	Match
1	-	2	-	-	3	-	-	-	-	Match
										Match
										Match
										Match
										Match
										Match
										Match
										Match
										Match

Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8
0	8011	4383	0	Match	1531	2016	1537	1861	6397	Match
-	586	187	-	Match	62	103	62	73	183	Match
-	662	254	-	Match	88	136	50	100	275	Match
-	1,466	651	-	Match	233	351	157	244	471	Match
-	784	442	-	Match	158	284	169	214	598	Match
-	1,325	521	-	Match	185	236	199	202	951	Match
-	1,524	1,125	-	Match	333	321	444	428	1,954	Match
-	135	59	-	Match	37	50	22	39	114	Match
-	164	104	-	Match	41	52	43	36	146	Match
-	362	194	-	Match	114	141	73	127	314	Match
-	226	125	-	Match	39	60	54	58	244	Match
-	277	162	-	Match	59	87	54	69	247	Match
-	372	331	-	Match	91	123	154	189	623	Match
-	30	50	-	Match	25	18	7	16	36	Match
-	43	46	-	Match	17	9	18	22	56	Match
-	34	85	-	Match	32	28	22	26	135	Match
-	21	47	-	Match	17	17	9	18	50	Match
				Match						Match
				Match						Match
				Match						Match
				Match						Match
				Match						Match
				Match						Match
				Match						Match
				Match						Match

Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
0	0	0	0	15	0	0	Match
-	-	-	-	-	-	-	Match
-	-	-	-	1	-	-	Match
-	-	-	-	1	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	7	-	-	Match
-	-	-	-	3	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	2	-	-	Match
-	-	-	-	1	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	-	-	-	Match
-	-	-	-	-	-	-	Match
							Match
							Match
							Match
							Match
							Match
							Match
							Match
							Match

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Ambetter Health**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2027**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors and Adjusted Loss Ratios

Geographic Area Factors and Risk Adjusted Loss Ratios								
Area	Counties	Current Factor	Proposed Factor	CY 2025 Member Months	CY 2025 Allowed Claims PMPM	CY 2025 Incurred Claims PMPM	CY 2025 Earned Premiums PMPM	Risk Adjusted Loss Ratio
Rating Area 1	Clarion	0.979	0.933	829.910	$ 174.76	$ 124.15	$ 570.61	21.8%
Rating Area 2	Elk	1.308	1.208	597.000	$ 670.20	$ 617.00	$ 826.86	74.6%
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Sullivan, Susquehanna, Wayne, Wyoming	1.164	1.145	125825.030	$ 583.22	$ 506.67	$ 616.12	82.2%
Rating Area 4	Fayette, Westmoreland	0.917	0.887	7790.680	$ 457.47	$ 402.03	$ 471.98	85.2%
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	1.142	1.093	11848.040	$ 471.60	$ 394.65	$ 653.73	60.4%
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.323	1.274	112133.470	$ 592.83	$ 516.86	$ 666.96	77.5%
Rating Area 7	Berks, Lancaster	0.992	1.049	148394.520	$ 474.87	$ 405.26	$ 571.60	70.9%
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	0.852	0.872	348857.350	$ 423.93	$ 365.24	$ 441.23	82.8%
Rating Area 9	Juniata	1.498	1.393	0.000	$ -	$ -	$ -	0.0%

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Ambetter	Rating Area 1	1.000	1.000	n/a
Ambetter	Rating Area 2	1.000	1.000	n/a
Ambetter	Rating Area 3	1.000	1.000	n/a
Ambetter	Rating Area 4	1.000	1.000	n/a
Ambetter	Rating Area 5	1.000	1.000	n/a
Ambetter	Rating Area 6	1.000	1.000	n/a
Ambetter	Rating Area 7	1.000	1.000	n/a
Ambetter	Rating Area 8	1.000	1.000	n/a
Ambetter	Rating Area 9	1.000	1.000	n/a

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.351381967
Revised Requested Average Rate Change:	35.13%
Minimum Requested Rate Change:	1.65%
Maximum Requested Rate Change:	58.19%
Mapped Members:	33,434
Available in Rating Areas:	Rating Areas 1, 2, 3, 4, 5, 6, 7, 8, and 9

Carrier Name:	Ambetter Health
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2027

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1	1	9	1,
2	2	8	2,
3	3	7	3,
4	4	6	4,
5	5	5	5,
6	6	4	6,
7	7	3	7,
8	8	2	8,
9	9	1	and 9

Key Information

Jan. 2025 - Dec. 2025 Financial Experience

Premium	$	340,893,955.14
Claims	$	287,900,209.63
Administrative Expenses	$	46,569,482.89
Taxes & Fees	$	22,697,646.91
Company Made After Taxes	$	(16,273,384.29)

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2027:

Claims:	84%
Administrative Expenses:	12%
Taxes & Fees:	3%
Profit:	1%

The company expects its annual medical costs to increase: 17.36%

Explanation of requested rate change: Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, and anticipated changes in morbidity in relation to the single risk pool all contribute to the 2027 rate change.

Table 16. Risk Adjustment Calculation and Table 16A. Non-Catastrophic Plan Specific RA Details have been redacted.

MLR and Rebate Calculation

Carrier Name:	**Ambetter Health**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2027**
Historical Claims as-of Date	3/31/2026

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2023	Health Insurance Coverage 2024	Health Insurance Coverage 2025	Health Insurance Coverage Projections 2026	Health Insurance Coverage Projections 2027
1. Medical Loss Ratio Numerator						
1.2 Adjusted incurred claims	$479,200,855	$48,042,653	$134,583,733	$296,574,469	$190,346,150	$189,193,327
1.3 Improving Health Care Quality Expenses	$8,923,938	$1,489,459	$2,579,240	$4,855,240	$2,653,327	$1,674,954
1.4 Reconciled payments of cost-sharing reductions	$0	$0	$0	$0	$0	$0
1.5 Federal Transitional Reinsurance Program payments from HHS	$0	$0	$0	$0	$0	$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	($109,012,263)	($16,750,219)	($28,959,833)	($63,302,211)	($36,918,761)	(26,510,275.54)
1.8 Shared Savings payments to enrollees	$0	$0	$0	$0	$0	$0
1.9 MLR numerator	**$597,137,056**	**$66,282,331**	**$166,122,806**	**$364,731,919**	**$229,918,238**	**$217,378,557**
2. Medical Loss Ratio Denominator						
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	$696,744,742	$94,500,795	$201,372,151	$400,871,795	$248,218,332	$257,475,114
2.2 Federal and State taxes and licensing or regulatory fees	$37,183,102	$6,681,242	$11,936,385	$18,565,474	$10,715,239	$8,797,153
2.3 MLR Denominator (Lines 2.1 - 2.2)	**$659,561,640**	**$87,819,553**	**$189,435,766**	**$382,306,321**	**$237,503,094**	**$248,677,961**
3. Credibility Adjustment						
3.1 Life-years	108,645	14,384	31,566	62,695	30,861	23,770
3.2 Base credibility factor	0.0%					
3.3 Average deductible	-					
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	0.0%					
4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	90.5%	75.5%	87.7%	95.4%	96.8%	87.4%
4.2 Credibility adjustment (Line 3.5, if applicable)	0.0%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	**90.5%**					
5. Rebate Calculation						
5.1 MLR standard	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	90.5%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	$382,306,321					
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines (5.1 - 5.2) x 5.3)	$0.00					

Table 1 - Base Credibility Adjustment Factors	
Life Years	**Base credibility factor**
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	0.0%

Table 2 - Deductible Factors	
Average Health Plan Deductible	**Deductible factor**
$0	1.000
$2,500	1.164
$5,000	1.402
$10,000	1.736

Table 17-1. Projected Historical Experience from the Plan Year 2026 Filing

Month-Year	Total Annual Premium	Ultimate Incurred Claims	Members	Prescription Drug Rebates**	Variance ($) - Premium	Variance (%) - Premium	Variance ($) - Claims	Variance (%) - Claims	Variance ($) - Drug Rebates	Variance (%) - Drug Rebates
Jan-22		$ 1,528,517.81	8,222	($125,897)						
Feb-22		$ 1,757,905.90	9,440	($183,179)						
Mar-22		$ 1,879,008.51	9,113	($166,095)						
Apr-22		$ 1,886,358.80	8,845	($168,134)						
May-22		$ 1,681,362.59	8,675	($186,857)						
Jun-22		$ 1,764,953.85	8,565	($160,661)						
Jul-22		$ 1,784,997.49	8,440	($168,293)						
Aug-22		$ 2,616,210.61	8,407	($217,814)						
Sep-22		$ 1,927,303.50	8,380	($157,784)						
Oct-22		$ 2,478,927.12	8,395	($157,509)						
Nov-22		$ 2,442,043.77	8,291	($180,988)						
Dec-22	$52,633,206	$ 2,162,547.87	8,127	($199,921)	$ -	0.0%	$ -	0.0%	$ -	0.0%
Jan-23		$ 2,620,871.48	12,070	($254,462)						
Feb-23		$ 2,700,812.16	13,899	($312,115)						
Mar-23		$ 3,800,742.77	13,719	($342,862)						
Apr-23		$ 3,610,688.42	13,561	($305,130)						
May-23		$ 4,469,028.85	13,621	($392,371)						
Jun-23		$ 3,621,222.72	13,952	($354,029)						
Jul-23		$ 4,841,620.25	14,429	($380,487)						
Aug-23		$ 5,042,958.20	14,882	($435,023)						
Sep-23		$ 4,387,034.08	15,186	($399,815)						
Oct-23		$ 6,494,513.87	15,691	($463,789)						
Nov-23		$ 6,035,663.46	15,992	($487,347)						
Dec-23	$77,810,105	$ 6,234,044.04	16,158	($488,527)	$ 15,956,976.70	20.5%	$ 279,141.55	0.5%	$ -	0.0%
Jan-24		$ 6,902,440.98	23,043	($611,459)						
Feb-24		$ 9,754,012.42	28,348	($586,245)						
Mar-24		$ 10,377,025.69	29,097	($703,480)						
Apr-24		$ 11,663,162.33	29,997	($887,578)						
May-24		$ 12,028,501.88	30,856	($958,031)						
Jun-24		$ 13,037,393.82	31,744	($871,153)						
Jul-24		$ 13,062,451.02	32,435	($1,125,718)						
Aug-24		$ 12,363,735.49	33,379	($1,077,458)						
Sep-24		$ 14,183,243.90	34,192	($1,032,817)						
Oct-24		$ 14,745,202.36	35,078	($1,082,340)						
Nov-24		$ 14,626,577.74	35,793	($1,156,860)						
Dec-24	$202,098,041	$ 15,063,494.28	35,601	($1,131,294)	$ (88,418.84)	0.0%	$ 785,516.92	0.5%	$ -	0.0%

Table 17-2. Assessment of Actual to Projected for Paid Claims, Risk Adjustment, and Reinsurance

Plan Year	Category	Projected PMPM *	Actual PMPM	Variance
2025	Ultimate Incurred Claims	$ 358	$ 420	$ (61)
	Drug Rebates	$ (25)	$ (26)	$ 1
	Risk Adjustment	$ (80)	$ (83)	$ 2
	Reinsurance	$ 24	$ 20	$ 5
	TOTAL	$ 414	$ 483	$ (69)

* Projected PMPMs should come from PY25 filing.

Table 18. Drug Data has been redacted.

Standard Questions

1. Membership:
    a. If the projected membership for plan year 2027 significantly differs from the current 2/1/2026 membership, please explain why.

       Response: We expect membership contraction in plan year 2027, compared to the current 2026 enrollment. The main driver being the removal of all Bronze plans.

2. Experience Period Claims:
    a. Please confirm that all claims which are capitated have been removed from the experience period claims.

       Response: Capitated expenses have been withheld from our base period experience, both in applicable reporting exhibits and within the development of our projected claims expenses. On a prospective rating year basis, capitated expenses are included in addition to our projected fee-for-service claims.

    b. Please confirm that all non-EHB claims have been removed from the experience period claims.

       Response: Similar to capitated expenses, non-EHB expenses are not included within our base period experience, both in applicable reporting exhibits and within the development of our projected claims expenses.

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

       Response: Rebates are projected to increase slightly in the projection period relative to the experience period (from $28.33 PMPM to $39.97 PMPM). This is primarily driven by estimated change in negotiated rebates and expected drug mix. Within our filing documentation, most notably the URRT Worksheet 1, Section 2, changes in pharmacy rebates and dispensing fees are captured within the “Other” trend adjustment.

3. Trend:
    a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

       Response: N/A

    b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

       Response: N/A

4. Table 6 – Retention:
    a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was

calculated and an explanation of the other adjustments included in the calculation.

Response: We confirm we are using a Federal Income Tax Rate of 21%, reflected as such in Table 6.

b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2027.

Response: We confirm we are using the Risk Adjustment User Fee PMPM as identified in the plan year 2027 NBPP.

[redacted]

5. Pricing AVs:
   a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims/utilization experience is not separated by metal level).

Response: We confirm that our Pricing AVs were calculated using a single risk pool. Our Pricing AV development uses a claims simulation methodology, with the same dataset used in the simulation for all plan designs regardless of metal level.

   b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Response: Please refer to Table 10 of the PAAM for the metallic AV calculator results and Pricing AVs for each plan.

The Federal AV calculator is a tool designed to determine levels of coverage (metallic tiers). The AV calculator methodology published by CMS specifically states that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes". It is expected that AV pricing values will not track with metallic AVs, due to differences in modeling methodology and underlying data. Our pricing AVs were developed using a claims simulation model calibrated to the expected PA population, as discussed in section 12 of the actuarial memorandum, which is a more accurate reflection of expected claims costs than the general dataset underlying the Federal AV calculator. We have sensitivity tested our internal modeling and found that differences in benefit design do not impact our modeled AVs in the same manner as the Federal AV calculator results.

6. Expanded Bronze Plans

    a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

    Response: PA will not be offering Bronze plans, including expanded bronze plans, for plan year 2027. Therefore, an exhibit demonstrating that expanded bronze criteria have been met is not applicable for this filing period.

7. PAAM Exhibits – Consumer Factors:
    a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

    Response: Please refer to [Appendix 13.3] in the actuarial memorandum appendices for quantitative and qualitative support for the proposed geographic rating area factors.

    b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

    Response: Ambetter Health does not utilize network factors.

8. Plan of Withdrawal:
    a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

    Response: Yes, a plan of withdrawal has been submitted for the terminated plans.

    For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.

    Response: All plans of withdrawal have been sent to Jeff Rohaly.

9. Copay Adjustment Programs:
    a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
        i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.

    Response: We do not use a copay adjustment program.

    b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

    Response: Copay assistance coupons count towards the deductible and MOOP.

    c. If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the impact.

    Response: We have had no significant change to this program since the pricing base year in 2025.

10. PBM and Act 77 of 2024 Compliance: The Department expects insurers to work closely with their PBM to conduct a good faith effort at collecting the requested data below.

a. Is the PBM handling any part of the negotiations that impacts the cost of drugs?

[redacted]

b. What is the email address, name, and phone number for the PBM contact?

[redacted]

c. What is the amount of funds the PBM recouped from pharmacies due to Scrivener's errors?

[redacted]

d. Use the same pharmacy for all affiliated data. Use the same pharmacy for all non-affiliated data. In Table 18 of the PAAME, using last year's PA claims data:
    i. Complete cells P7-R16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
    ii. Complete cells S7-U16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
    iii. Complete cells V7-X16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity participating in the program under section 340B of the Public Health Service Act (58 Stat. 682), codified at 42 U.S.C. § 256b.
    iv. Complete cells Y7-AA16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity not participating in the program under section 340B of the Public Health Service Act (58 Stat. 682), codified at 42 U.S.C. Section 256b.
    v. Complete cells AG7-AI12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
    vi. Complete cells AJ7-AL12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.

[redacted]

e. The following questions pertain to rebates:
    i. Please provide the total amount of rebates remitted to the PBM in cell AO5 of Table 18.
    ii. Please provide the total amount of funds (rebates, etc.) remitted to the insurer by the PBM for the previous claim year in cell AO6 of Table 18. If there are funds in addition to the rebates, please specify what those funds represent.
    iii. Please provide the total amount of rebates remitted to the insurer by the PBM for the previous claim year in cell AO7 of Table 18.

[redacted]

f. What is the percent of rebates remitted to the insurer by the PBM for the previous claim year based on your response to parts i and iii above? Please confirm that this answer matches cell AO8 of Table 18.

[redacted]

g. Does the health plan have an arrangement with the PBM where the insurer has to meet specific contract

requirements, such as reaching a threshold of filled scripts?

i. If yes, what is the total amount of funds remitted for the previous claim year to the PBM by the insurer for unexpected fees, penalties, etc.? Please state this value in cell AO10 of Table 18.

[redacted]

h. In aggregate for the previous claim year, how much funds in total were received from non-affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

[redacted]

i. In aggregate for the previous claim year, how much funds in total were received from affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

[redacted]

11. ICHRA:

a. Please provide current on and off-exchange enrollment numbers for ICHRA plans. Please provide total enrollment, an as-of date, and the enrollment in ICHRA plans for each metal level.

Response: ICHRA enrollees can sign up for any ACA individual market plan and there is no enrollment field that comes through our system that identifies a member as an enrollee with an ICHRA account. There is no required field that identifies the employer either. However, ICHRA enrollees typically enroll off-exchange due to a more seamless enrollment experience. Our current off exchange enrollment is [insert worksheet 2 current enrollment], broken out by metal it is [insert worksheet 2 current enrollment].

Please provide information related to ICHRA coverage migration. For example, are members moving into ICHRA-eligible plans from the large group, small group, or uninsured markets? Please quantify the membership and migration from each. Please provide any other ICHRA-related observations that you think will help PID better understand the ICHRA market in Pennsylvania.

Response: We do not possess prior-coverage or group-size data for members enrolled in ICHRA-eligible plans and therefore cannot directly quantify member migration from the large group, small group, and uninsured markets. Accordingly, we rely on industry-wide employer adoption trends as a directional proxy for understanding likely sources of ICHRA enrollment. According to the HRA Council 2024-2025 report "Growth Trends for ICHRA & QSEHRA" (https://www.hracouncil.org/report), adoption of ICHRA and QSEHRA is growing among employers of all sizes, with large employers representing the fastest-growing segment of ICHRA adopters.* However, the majority of total HRA adoption continues to originate from small employers with 20 or fewer employees. The report also notes that based on the 58% of employers for whom the pre-adoption benefits information is available, approximately 83% of those employers offering ICHRA or QSEHRA in 2025 did not previously offer group health coverage, while 17% transitioned from traditional group insurance. While these findings reflect national trends, we have seen no indication that the Pennsylvania market is not directionally consistent with these observations.

*Please see chart "Size of Employers Adopting ICHRA or QSEHRA by Number of Employees" found on page 4 of the report.

12. MLR Exhibit:
    a. Please complete table below which summarizes the most recent three years of complete MLR information.
        i. Actual is the final information which was filed for the specified calendar year
        ii. Projected is the information which was projected in the final annual filing for the given year (i.e., 2023 projected information is from the plan year 2023 annual filing submitted in 2022)

	MLR		Member Months	
Calendar Year	Actual	Projected	Actual	Projected
2022	77.9%	85.4%	103,009	127,042
2023	80.0%	87.3%	172,607	89.973
2024	83.5%	83.8%	378,791	184,581

    b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
Member Months between Actual and Pricing are not comparable across all years, as there are significant directionally opposite variances:

Response:
2022: Projected Member Months (127,042) are higher than Actual (103,009), indicating pricing assumed greater enrollment than realized. Actual MLR (77.9%) was also materially lower than Projected (85.4%), which may reflect more favorable emerging experience, differences in morbidity of the enrolled population, or fixed expense leverage impacts associated with lower-than-expected membership.

2023: Actual Member Months (172,607) substantially exceed Projected (89,973), suggesting enrollment growth well above pricing assumptions. Actual MLR (80.0%) was lower than Projected (87.3%), potentially reflecting more favorable claims experience and morbidity outcomes than anticipated in pricing as enrollment expanded.

2024: Actual Member Months (378,791) are more than double the Projected (184,581), reflecting material enrollment expansion/growth not contemplated in pricing. Actual and Projected MLRs were generally consistent (83.5% vs. 83.8%), indicating that despite significant membership growth, overall claims experience emerged close to pricing expectations.

These variances in membership volume directly impact revenues, medical expenses, population morbidity, and expense leverage, which in turn affect the resulting MLRs and limit comparability between projected and actual outcomes.

    c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Response: No, we don't expect to pay MLR rebates for the 3-year period above.

RETURN TO TOP

Company Name:	Ambetter Health
Market:	Individual
Product:	HMO
Effective Date of Rates:	January 1, 2027

Ending date of Rates: December 31, 2027

HIOS Plan ID (On Exchange)=>	15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002	
HIOS Plan ID (Off Exchange)=>	15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002	
Plan Marketing Name =>	Ambetter Complete Gold		Ambetter Everyday Gold		Ambetter Focused Silver		Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver		Gold	
Deductible =>	$1450 INT		$800 INT		$5150 INT		$5700 INT		$800 INT	
Coinsurance =>	20% Med; 30% Rx		35% Med; 50% Rx		50% Med; 50% Rx		40% Med; 50% Rx		35% Med; 50% Rx	
Copays =>	$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	9500		7250		8100		8800		7250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$422.42	$422.42	$419.52	$419.52	$370.39	$370.39	$371.18	$371.18	$427.69	$427.69
15	$459.97	$459.97	$456.81	$456.81	$403.31	$403.31	$404.17	$404.17	$465.71	$465.71
16	$474.32	$474.32	$471.07	$471.07	$415.90	$415.90	$416.79	$416.79	$480.24	$480.24
17	$488.68	$488.68	$485.33	$485.33	$428.49	$428.49	$429.40	$429.40	$494.78	$494.78
18	$504.14	$504.14	$500.68	$500.68	$442.05	$442.05	$442.99	$442.99	$510.43	$510.43
19	$519.60	$519.60	$516.03	$516.03	$455.60	$455.60	$456.57	$456.57	$526.08	$526.08
20	$535.61	$535.61	$531.94	$531.94	$469.64	$469.64	$470.64	$470.64	$542.30	$542.30
21	$552.18	$635.01	$548.39	$630.65	$484.17	$556.80	$485.20	$557.98	$559.07	$642.93
22	$552.18	$635.01	$548.39	$630.65	$484.17	$556.80	$485.20	$557.98	$559.07	$642.93
23	$552.18	$635.01	$548.39	$630.65	$484.17	$556.80	$485.20	$557.98	$559.07	$642.93
24	$552.18	$635.01	$548.39	$630.65	$484.17	$556.80	$485.20	$557.98	$559.07	$642.93
25	$554.39	$637.55	$550.58	$633.17	$486.11	$559.03	$487.14	$560.21	$561.31	$645.51
26	$565.43	$650.24	$561.55	$645.78	$495.79	$570.16	$496.84	$571.37	$572.49	$658.36
27	$578.68	$665.48	$574.71	$660.92	$507.41	$583.52	$508.49	$584.76	$585.91	$673.80
28	$600.22	$690.25	$596.10	$685.52	$526.29	$605.23	$527.41	$606.52	$607.71	$698.87
29	$617.89	$710.57	$613.65	$705.70	$541.79	$623.06	$542.94	$624.38	$625.60	$719.44
30	$626.72	$720.73	$622.42	$715.78	$549.53	$631.96	$550.70	$633.31	$634.54	$729.72
31	$639.98	$735.98	$635.58	$730.92	$561.15	$645.32	$562.35	$646.70	$647.96	$745.15
32	$653.23	$751.21	$648.75	$746.06	$572.77	$658.69	$573.99	$660.09	$661.38	$760.59
33	$661.51	$760.74	$656.97	$755.52	$580.04	$667.05	$581.27	$668.46	$669.77	$770.24
34	$670.35	$770.90	$665.75	$765.61	$587.78	$675.95	$589.03	$677.38	$678.71	$780.52
35	$674.76	$775.97	$670.13	$770.65	$591.66	$680.41	$592.91	$681.85	$683.18	$785.66
36	$679.18	$781.06	$674.52	$775.70	$595.53	$684.86	$596.80	$686.32	$687.66	$790.81
37	$683.60	$786.14	$678.91	$780.75	$599.40	$689.31	$600.68	$690.78	$692.13	$795.95
38	$688.02	$791.22	$683.29	$785.78	$603.28	$693.77	$604.56	$695.24	$696.60	$801.09
39	$696.85	$801.38	$692.07	$795.88	$611.02	$702.67	$612.32	$704.17	$705.55	$811.38
40	$705.69	$811.54	$700.84	$805.97	$618.77	$711.59	$620.09	$713.10	$714.49	$821.66
41	$718.94	$826.78	$714.00	$821.10	$630.39	$724.95	$631.73	$726.49	$727.91	$837.10
42	$731.64	$841.39	$726.62	$835.61	$641.53	$737.76	$642.89	$739.32	$740.77	$851.89
43	$749.31	$861.71	$744.17	$855.80	$657.02	$755.57	$658.42	$757.18	$758.66	$872.46
44	$771.40	$887.11	$766.10	$881.02	$676.39	$777.85	$677.82	$779.49	$781.02	$898.17
45	$797.35	$916.95	$791.88	$910.66	$699.14	$804.01	$700.63	$805.72	$807.30	$928.40
46	$828.27	$952.51	$822.59	$945.98	$726.26	$835.20	$727.80	$836.97	$838.61	$964.40
47	$863.06	$992.52	$857.13	$985.70	$756.76	$870.27	$758.37	$872.13	$873.83	$1,004.90
48	$902.81	$1,038.23	$896.62	$1,031.11	$791.62	$910.36	$793.30	$912.30	$914.08	$1,051.19
49	$942.02	$1,083.32	$935.55	$1,075.88	$825.99	$949.89	$827.75	$951.91	$953.77	$1,096.84
50	$986.19	$1,134.12	$979.42	$1,126.33	$864.73	$994.44	$866.57	$996.56	$998.50	$1,148.28
51	$1,029.82	$1,184.29	$1,022.75	$1,176.16	$902.98	$1,038.43	$904.90	$1,040.64	$1,042.67	$1,199.07
52	$1,077.86	$1,239.54	$1,070.46	$1,231.03	$945.10	$1,086.87	$947.11	$1,089.18	$1,091.30	$1,255.00
53	$1,126.45	$1,295.42	$1,118.72	$1,286.53	$987.71	$1,135.87	$989.81	$1,138.28	$1,140.50	$1,311.58
54	$1,178.90	$1,355.74	$1,170.81	$1,346.43	$1,033.70	$1,188.76	$1,035.90	$1,191.29	$1,193.61	$1,372.65
55	$1,231.36	$1,416.06	$1,222.91	$1,406.35	$1,079.70	$1,241.66	$1,082.00	$1,244.30	$1,246.73	$1,433.74
56	$1,288.24	$1,481.48	$1,279.39	$1,471.30	$1,129.57	$1,299.01	$1,131.97	$1,301.77	$1,304.31	$1,499.96
57	$1,345.66	$1,547.51	$1,336.43	$1,536.89	$1,179.92	$1,356.91	$1,182.43	$1,359.79	$1,362.45	$1,566.82
58	$1,406.95	$1,617.99	$1,397.30	$1,606.90	$1,233.67	$1,418.72	$1,236.29	$1,421.73	$1,424.51	$1,638.19
59	$1,437.32	$1,652.92	$1,427.46	$1,641.58	$1,260.29	$1,449.33	$1,262.98	$1,452.43	$1,455.26	$1,673.55
60	$1,498.62	$1,723.41	$1,488.33	$1,711.58	$1,314.04	$1,511.15	$1,316.83	$1,514.35	$1,517.32	$1,744.92
61	$1,551.63	$1,784.37	$1,540.98	$1,772.13	$1,360.52	$1,564.60	$1,363.41	$1,567.92	$1,570.99	$1,806.64
62	$1,586.41	$1,824.37	$1,575.52	$1,811.85	$1,391.02	$1,599.67	$1,393.98	$1,603.08	$1,606.21	$1,847.14
63	$1,630.04	$1,874.55	$1,618.85	$1,861.68	$1,429.27	$1,643.66	$1,432.31	$1,647.16	$1,650.37	$1,897.93
64 and over	$1,656.54	$1,905.02	$1,645.17	$1,891.95	$1,452.51	$1,670.39	$1,455.60	$1,673.94	$1,677.21	$1,928.79

HIOS Plan ID (On Exchange)=>	15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002		15983PA0010005	
HIOS Plan ID (Off Exchange)=>	15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002		15983PA0010005	
Plan Marketing Name =>	Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold		Ambetter Everyday Gold	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 2		Rating Area 2	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Silver		Gold		Gold	
Deductible =>	$5150 INT		$1450 INT		$5700 INT		$1450 INT		$800 INT	
Coinsurance =>	50% Med; 50% Rx		20% Med; 30% Rx		40% Med; 50% Rx		20% Med; 30% Rx		35% Med; 50% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8100		9500		8800		9500		7250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$377.60	$377.60	$430.64	$430.64	$378.41	$378.41	$546.80	$546.80	$543.05	$543.05
15	$411.17	$411.17	$468.92	$468.92	$412.04	$412.04	$595.40	$595.40	$591.32	$591.32
16	$424.00	$424.00	$483.56	$483.56	$424.90	$424.90	$613.99	$613.99	$609.78	$609.78
17	$436.84	$436.84	$498.19	$498.19	$437.77	$437.77	$632.57	$632.57	$628.23	$628.23
18	$450.66	$450.66	$513.96	$513.96	$451.62	$451.62	$652.59	$652.59	$648.11	$648.11
19	$464.48	$464.48	$529.72	$529.72	$465.47	$465.47	$672.60	$672.60	$667.99	$667.99
20	$478.79	$478.79	$546.04	$546.04	$479.81	$479.81	$693.33	$693.33	$688.57	$688.57
21	$493.60	$567.64	$562.93	$647.37	$494.65	$568.85	$714.77	$821.99	$709.87	$816.35
22	$493.60	$567.64	$562.93	$647.37	$494.65	$568.85	$714.77	$821.99	$709.87	$816.35
23	$493.60	$567.64	$562.93	$647.37	$494.65	$568.85	$714.77	$821.99	$709.87	$816.35
24	$493.60	$567.64	$562.93	$647.37	$494.65	$568.85	$714.77	$821.99	$709.87	$816.35
25	$495.57	$569.91	$565.18	$649.96	$496.63	$571.12	$717.63	$825.27	$712.71	$819.62
26	$505.45	$581.27	$576.44	$662.91	$506.52	$582.50	$731.92	$841.71	$726.91	$835.95
27	$517.29	$594.88	$589.95	$678.44	$518.39	$596.15	$749.08	$861.44	$743.94	$855.53
28	$536.54	$617.02	$611.90	$703.69	$537.68	$618.33	$776.95	$893.49	$771.63	$887.37
29	$552.34	$635.19	$629.92	$724.41	$553.51	$636.54	$799.83	$919.80	$794.34	$913.49
30	$560.24	$644.28	$638.93	$734.77	$561.43	$645.64	$811.26	$932.95	$805.70	$926.56
31	$572.08	$657.89	$652.44	$750.31	$573.30	$659.30	$828.42	$952.68	$822.74	$946.15
32	$583.93	$671.52	$665.95	$765.84	$585.17	$672.95	$845.57	$972.41	$839.78	$965.75
33	$591.33	$680.03	$674.39	$775.55	$592.59	$681.48	$856.29	$984.73	$850.42	$977.98
34	$599.23	$689.11	$683.40	$785.91	$600.51	$690.59	$867.73	$997.89	$861.78	$991.05
35	$603.18	$693.66	$687.90	$791.09	$604.46	$695.13	$873.45	$1,004.47	$867.46	$997.58
36	$607.13	$698.20	$692.40	$796.26	$608.42	$699.68	$879.17	$1,011.05	$873.14	$1,004.11
37	$611.08	$702.74	$696.91	$801.45	$612.38	$704.24	$884.89	$1,017.62	$878.82	$1,010.64
38	$615.03	$707.28	$701.41	$806.62	$616.33	$708.78	$890.60	$1,024.19	$884.50	$1,017.18
39	$622.92	$716.36	$710.42	$816.98	$624.25	$717.89	$902.04	$1,037.35	$895.86	$1,030.24
40	$630.82	$725.44	$719.42	$827.33	$632.16	$726.98	$913.48	$1,050.50	$907.21	$1,043.29
41	$642.67	$739.07	$732.93	$842.87	$644.03	$740.63	$930.63	$1,070.22	$924.25	$1,062.89
42	$654.02	$752.12	$745.88	$857.76	$655.41	$753.72	$947.07	$1,089.13	$940.58	$1,081.67
43	$669.82	$770.29	$763.90	$878.49	$671.24	$771.93	$969.94	$1,115.43	$963.29	$1,107.78
44	$689.56	$792.99	$786.41	$904.37	$691.03	$794.68	$998.53	$1,148.31	$991.69	$1,140.44
45	$712.76	$819.67	$812.87	$934.80	$714.27	$821.41	$1,032.13	$1,186.95	$1,025.05	$1,178.81
46	$740.40	$851.46	$844.40	$971.06	$741.98	$853.28	$1,072.16	$1,232.98	$1,064.81	$1,224.53
47	$771.50	$887.23	$879.86	$1,011.84	$773.14	$889.11	$1,117.19	$1,284.77	$1,109.53	$1,275.96
48	$807.04	$928.10	$920.39	$1,058.45	$808.75	$930.06	$1,168.65	$1,343.95	$1,160.64	$1,334.74
49	$842.08	$968.39	$960.36	$1,104.41	$843.87	$970.45	$1,219.40	$1,402.31	$1,211.04	$1,392.70
50	$881.57	$1,013.81	$1,005.39	$1,156.20	$883.44	$1,015.96	$1,276.58	$1,468.07	$1,267.83	$1,458.00
51	$920.56	$1,058.64	$1,049.86	$1,207.34	$922.52	$1,060.90	$1,333.05	$1,533.01	$1,323.91	$1,522.50
52	$963.51	$1,108.04	$1,098.84	$1,263.67	$965.56	$1,110.39	$1,395.23	$1,604.51	$1,385.67	$1,593.52
53	$1,006.94	$1,157.98	$1,148.38	$1,320.64	$1,009.09	$1,160.45	$1,458.13	$1,676.85	$1,448.13	$1,665.35
54	$1,053.84	$1,211.92	$1,201.86	$1,382.14	$1,056.08	$1,214.49	$1,526.03	$1,754.93	$1,515.57	$1,742.91
55	$1,100.73	$1,265.84	$1,255.33	$1,443.63	$1,103.07	$1,268.53	$1,593.94	$1,833.03	$1,583.01	$1,820.46
56	$1,151.57	$1,324.31	$1,313.32	$1,510.32	$1,154.02	$1,327.12	$1,667.56	$1,917.69	$1,656.13	$1,904.55
57	$1,202.90	$1,383.34	$1,371.86	$1,577.64	$1,205.46	$1,386.28	$1,741.89	$2,003.17	$1,729.95	$1,989.44
58	$1,257.69	$1,446.34	$1,434.35	$1,649.50	$1,260.37	$1,449.43	$1,821.23	$2,094.41	$1,808.75	$2,080.06
59	$1,284.84	$1,477.57	$1,465.31	$1,685.11	$1,287.57	$1,480.71	$1,860.55	$2,139.63	$1,847.79	$2,124.96
60	$1,339.63	$1,540.57	$1,527.79	$1,756.96	$1,342.48	$1,543.85	$1,939.89	$2,230.87	$1,926.59	$2,215.58
61	$1,387.02	$1,595.07	$1,581.83	$1,819.10	$1,389.97	$1,598.47	$2,008.50	$2,309.78	$1,994.73	$2,293.94
62	$1,418.11	$1,630.83	$1,617.30	$1,859.90	$1,421.13	$1,634.30	$2,053.53	$2,361.56	$2,039.46	$2,345.38
63	$1,457.11	$1,675.68	$1,661.77	$1,911.04	$1,460.21	$1,679.24	$2,110.00	$2,426.50	$2,095.54	$2,409.87
64 and over	$1,480.80	$1,702.92	$1,688.79	$1,942.11	$1,483.95	$1,706.54	$2,144.31	$2,465.96	$2,129.61	$2,449.05

HIOS Plan ID (On Exchange)=>	15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003		15983PA0020004	
HIOS Plan ID (Off Exchange)=>	15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003		15983PA0020004	
Plan Marketing Name =>	Ambetter Focused Silver		Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Gold		Silver		Gold	
Deductible =>	$5150 INT		$5700 INT		$800 INT		$5150 INT		$1450 INT	
Coinsurance =>	50% Med; 50% Rx		40% Med; 50% Rx		35% Med; 50% Rx		50% Med; 50% Rx		20% Med; 30% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8100		8800		7250		8100		9500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$479.46	$479.46	$480.47	$480.47	$553.63	$553.63	$488.80	$488.80	$557.45	$557.45
15	$522.07	$522.07	$523.18	$523.18	$602.84	$602.84	$532.25	$532.25	$607.00	$607.00
16	$538.37	$538.37	$539.51	$539.51	$621.66	$621.66	$548.86	$548.86	$625.94	$625.94
17	$554.66	$554.66	$555.84	$555.84	$640.47	$640.47	$565.47	$565.47	$644.89	$644.89
18	$572.21	$572.21	$573.43	$573.43	$660.74	$660.74	$583.36	$583.36	$665.29	$665.29
19	$589.76	$589.76	$591.01	$591.01	$681.00	$681.00	$601.25	$601.25	$685.70	$685.70
20	$607.94	$607.94	$609.23	$609.23	$701.99	$701.99	$619.78	$619.78	$706.83	$706.83
21	$626.74	$720.75	$628.07	$722.28	$723.70	$832.26	$638.95	$734.79	$728.69	$837.99
22	$626.74	$720.75	$628.07	$722.28	$723.70	$832.26	$638.95	$734.79	$728.69	$837.99
23	$626.74	$720.75	$628.07	$722.28	$723.70	$832.26	$638.95	$734.79	$728.69	$837.99
24	$626.74	$720.75	$628.07	$722.28	$723.70	$832.26	$638.95	$734.79	$728.69	$837.99
25	$629.25	$723.64	$630.58	$725.17	$726.59	$835.58	$641.51	$737.74	$731.60	$841.34
26	$641.78	$738.05	$643.14	$739.61	$741.07	$852.23	$654.28	$752.42	$746.18	$858.11
27	$656.82	$755.34	$658.22	$756.95	$758.44	$872.21	$669.62	$770.06	$763.67	$878.22
28	$681.27	$783.46	$682.71	$785.12	$786.66	$904.66	$694.54	$798.72	$792.09	$910.90
29	$701.32	$806.52	$702.81	$808.23	$809.82	$931.29	$714.99	$822.24	$815.40	$937.71
30	$711.35	$818.05	$712.86	$819.79	$821.40	$944.61	$725.21	$833.99	$827.06	$951.12
31	$726.39	$835.35	$727.93	$837.12	$838.77	$964.59	$740.54	$851.62	$844.55	$971.23
32	$741.43	$852.64	$743.01	$854.46	$856.14	$984.56	$755.88	$869.26	$862.04	$991.35
33	$750.83	$863.45	$752.43	$865.29	$866.99	$997.04	$765.46	$880.28	$872.97	$1,003.92
34	$760.86	$874.99	$762.48	$876.85	$878.57	$1,010.36	$775.69	$892.04	$884.63	$1,017.32
35	$765.88	$880.76	$767.50	$882.63	$884.36	$1,017.01	$780.80	$897.92	$890.46	$1,024.03
36	$770.89	$886.52	$772.53	$888.41	$890.15	$1,023.67	$785.91	$903.80	$896.29	$1,030.73
37	$775.90	$892.29	$777.55	$894.18	$895.94	$1,030.33	$791.02	$909.67	$902.12	$1,037.44
38	$780.92	$898.06	$782.58	$899.97	$901.73	$1,036.99	$796.13	$915.55	$907.95	$1,044.14
39	$790.95	$909.59	$792.62	$911.51	$913.31	$1,050.31	$806.35	$927.30	$919.61	$1,057.55
40	$800.97	$921.12	$802.67	$923.07	$924.89	$1,063.62	$816.58	$939.07	$931.27	$1,070.96
41	$816.02	$938.42	$817.75	$940.41	$942.26	$1,083.60	$831.91	$956.70	$948.75	$1,091.06
42	$830.43	$954.99	$832.19	$957.02	$958.90	$1,102.74	$846.61	$973.60	$965.51	$1,110.34
43	$850.49	$978.06	$852.29	$980.13	$982.06	$1,129.37	$867.06	$997.12	$988.83	$1,137.15
44	$875.56	$1,006.89	$877.41	$1,009.02	$1,011.01	$1,162.66	$892.61	$1,026.50	$1,017.98	$1,170.68
45	$905.01	$1,040.76	$906.93	$1,042.97	$1,045.02	$1,201.77	$922.64	$1,061.04	$1,052.23	$1,210.06
46	$940.11	$1,081.13	$942.11	$1,083.43	$1,085.55	$1,248.38	$958.43	$1,102.19	$1,093.04	$1,257.00
47	$979.59	$1,126.53	$981.67	$1,128.92	$1,131.14	$1,300.81	$998.68	$1,148.48	$1,138.94	$1,309.78
48	$1,024.72	$1,178.43	$1,026.89	$1,180.92	$1,183.25	$1,360.74	$1,044.68	$1,201.38	$1,191.41	$1,370.12
49	$1,069.22	$1,229.60	$1,071.49	$1,232.21	$1,234.63	$1,419.82	$1,090.05	$1,253.56	$1,243.15	$1,429.62
50	$1,119.36	$1,287.26	$1,121.73	$1,289.99	$1,292.53	$1,486.41	$1,141.16	$1,312.33	$1,301.44	$1,496.66
51	$1,168.87	$1,344.20	$1,171.35	$1,347.05	$1,349.70	$1,552.16	$1,191.64	$1,370.39	$1,359.01	$1,562.86
52	$1,223.40	$1,406.91	$1,225.99	$1,409.89	$1,412.66	$1,624.56	$1,247.23	$1,434.31	$1,422.40	$1,635.76
53	$1,278.55	$1,470.33	$1,281.26	$1,473.45	$1,476.35	$1,697.80	$1,303.46	$1,498.98	$1,486.53	$1,709.51
54	$1,338.09	$1,538.80	$1,340.93	$1,542.07	$1,545.10	$1,776.87	$1,364.16	$1,568.78	$1,555.75	$1,789.11
55	$1,397.63	$1,607.27	$1,400.60	$1,610.69	$1,613.85	$1,855.93	$1,424.86	$1,638.59	$1,624.98	$1,868.73
56	$1,462.18	$1,681.51	$1,465.29	$1,685.08	$1,688.39	$1,941.65	$1,490.67	$1,714.27	$1,700.03	$1,955.03
57	$1,527.37	$1,756.48	$1,530.61	$1,760.20	$1,763.66	$2,028.21	$1,557.12	$1,790.69	$1,775.82	$2,042.19
58	$1,596.93	$1,836.47	$1,600.32	$1,840.37	$1,843.99	$2,120.59	$1,628.04	$1,872.25	$1,856.70	$2,135.21
59	$1,631.40	$1,876.11	$1,634.87	$1,880.10	$1,883.79	$2,166.36	$1,663.19	$1,912.67	$1,896.78	$2,181.30
60	$1,700.97	$1,956.12	$1,704.58	$1,960.27	$1,964.12	$2,258.74	$1,734.11	$1,994.23	$1,977.66	$2,274.31
61	$1,761.14	$2,025.31	$1,764.88	$2,029.61	$2,033.60	$2,338.64	$1,795.45	$2,064.77	$2,047.62	$2,354.76
62	$1,800.62	$2,070.71	$1,804.45	$2,075.12	$2,079.19	$2,391.07	$1,835.70	$2,111.06	$2,093.53	$2,407.56
63	$1,850.14	$2,127.66	$1,854.06	$2,132.17	$2,136.36	$2,456.81	$1,886.18	$2,169.11	$2,151.09	$2,473.75
64 and over	$1,880.22	$2,162.25	$1,884.21	$2,166.84	$2,171.10	$2,496.77	$1,916.85	$2,204.38	$2,186.07	$2,513.98

HIOS Plan ID (On Exchange)=>	15983PA0020006		15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007	
HIOS Plan ID (Off Exchange)=>	15983PA0020006		15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007	
Plan Marketing Name =>	Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold		Ambetter Everyday Gold		Ambetter Focused Silver		Ambetter Complete Silver	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	$5700 INT		$1450 INT		$800 INT		$5150 INT		$5700 INT	
Coinsurance =>	40% Med; 50% Rx		20% Med; 30% Rx		35% Med; 50% Rx		50% Med; 50% Rx		40% Med; 50% Rx	
Copays =>	$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8800		9500		7250		8100		8800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$489.83	$489.83	$518.46	$518.46	$514.90	$514.90	$454.60	$454.60	$455.57	$455.57
15	$533.37	$533.37	$564.54	$564.54	$560.67	$560.67	$495.01	$495.01	$496.06	$496.06
16	$550.02	$550.02	$582.16	$582.16	$578.17	$578.17	$510.46	$510.46	$511.54	$511.54
17	$566.67	$566.67	$599.78	$599.78	$595.67	$595.67	$525.91	$525.91	$527.03	$527.03
18	$584.59	$584.59	$618.76	$618.76	$614.51	$614.51	$542.55	$542.55	$543.70	$543.70
19	$602.52	$602.52	$637.73	$637.73	$633.36	$633.36	$559.19	$559.19	$560.37	$560.37
20	$621.09	$621.09	$657.39	$657.39	$652.88	$652.88	$576.42	$576.42	$577.64	$577.64
21	$640.30	$736.35	$677.72	$779.38	$673.07	$774.03	$594.25	$683.39	$595.51	$684.84
22	$640.30	$736.35	$677.72	$779.38	$673.07	$774.03	$594.25	$683.39	$595.51	$684.84
23	$640.30	$736.35	$677.72	$779.38	$673.07	$774.03	$594.25	$683.39	$595.51	$684.84
24	$640.30	$736.35	$677.72	$779.38	$673.07	$774.03	$594.25	$683.39	$595.51	$684.84
25	$642.86	$739.29	$680.43	$782.49	$675.76	$777.12	$596.63	$686.12	$597.89	$687.57
26	$655.67	$754.02	$693.99	$798.09	$689.22	$792.60	$608.51	$699.79	$609.80	$701.27
27	$671.03	$771.68	$710.25	$816.79	$705.38	$811.19	$622.77	$716.19	$624.09	$717.70
28	$696.01	$800.41	$736.68	$847.18	$731.63	$841.37	$645.95	$742.84	$647.32	$744.42
29	$716.50	$823.98	$758.37	$872.13	$753.17	$866.15	$664.97	$764.72	$666.38	$766.34
30	$726.74	$835.75	$769.21	$884.59	$763.93	$878.52	$674.47	$775.64	$675.90	$777.29
31	$742.11	$853.43	$785.48	$903.30	$780.09	$897.10	$688.74	$792.05	$690.20	$793.73
32	$757.47	$871.09	$801.74	$922.00	$796.24	$915.68	$703.00	$808.45	$704.49	$810.16
33	$767.08	$882.14	$811.91	$933.70	$806.34	$927.29	$711.91	$818.70	$713.42	$820.43
34	$777.32	$893.92	$822.75	$946.16	$817.11	$939.68	$721.42	$829.63	$722.95	$831.39
35	$782.45	$899.82	$828.17	$952.40	$822.49	$945.86	$726.17	$835.10	$727.71	$836.87
36	$787.57	$905.71	$833.60	$958.64	$827.88	$952.06	$730.93	$840.57	$732.48	$842.35
37	$792.69	$911.59	$839.02	$964.87	$833.26	$958.25	$735.68	$846.03	$737.24	$847.83
38	$797.81	$917.48	$844.44	$971.11	$838.65	$964.45	$740.44	$851.51	$742.01	$853.31
39	$808.06	$929.27	$855.28	$983.57	$849.41	$976.82	$749.94	$862.43	$751.53	$864.26
40	$818.30	$941.05	$866.13	$996.05	$860.18	$989.21	$759.45	$873.37	$761.06	$875.22
41	$833.67	$958.72	$882.39	$1,014.75	$876.34	$1,007.79	$773.71	$889.77	$775.35	$891.65
42	$848.40	$975.66	$897.98	$1,032.68	$891.82	$1,025.59	$787.38	$905.49	$789.05	$907.41
43	$868.89	$999.22	$919.67	$1,057.62	$913.36	$1,050.36	$806.40	$927.36	$808.11	$929.33
44	$894.50	$1,028.68	$946.77	$1,088.79	$940.28	$1,081.32	$830.17	$954.70	$831.93	$956.72
45	$924.59	$1,063.28	$978.63	$1,125.42	$971.91	$1,117.70	$858.10	$986.82	$859.92	$988.91
46	$960.45	$1,104.52	$1,016.58	$1,169.07	$1,009.61	$1,161.05	$891.38	$1,025.09	$893.27	$1,027.26
47	$1,000.79	$1,150.91	$1,059.28	$1,218.17	$1,052.01	$1,209.81	$928.81	$1,068.13	$930.78	$1,070.40
48	$1,046.89	$1,203.92	$1,108.07	$1,274.28	$1,100.47	$1,265.54	$971.60	$1,117.34	$973.66	$1,119.71
49	$1,092.35	$1,256.20	$1,156.19	$1,329.62	$1,148.26	$1,320.50	$1,013.79	$1,165.86	$1,015.94	$1,168.33
50	$1,143.58	$1,315.12	$1,210.41	$1,391.97	$1,202.10	$1,382.42	$1,061.33	$1,220.53	$1,063.58	$1,223.12
51	$1,194.16	$1,373.28	$1,263.95	$1,453.54	$1,255.28	$1,443.57	$1,108.28	$1,274.52	$1,110.63	$1,277.22
52	$1,249.87	$1,437.35	$1,322.91	$1,521.35	$1,313.83	$1,510.90	$1,159.98	$1,333.98	$1,162.44	$1,336.81
53	$1,306.21	$1,502.14	$1,382.55	$1,589.93	$1,373.06	$1,579.02	$1,212.27	$1,394.11	$1,214.84	$1,397.07
54	$1,367.04	$1,572.10	$1,446.93	$1,663.97	$1,437.00	$1,652.55	$1,268.72	$1,459.03	$1,271.41	$1,462.12
55	$1,427.87	$1,642.05	$1,511.32	$1,738.02	$1,500.95	$1,726.09	$1,325.18	$1,523.96	$1,327.99	$1,527.19
56	$1,493.82	$1,717.89	$1,581.12	$1,818.29	$1,570.27	$1,805.81	$1,386.39	$1,594.35	$1,389.32	$1,597.72
57	$1,560.41	$1,794.47	$1,651.60	$1,899.34	$1,640.27	$1,886.31	$1,448.19	$1,665.42	$1,451.26	$1,668.95
58	$1,631.48	$1,876.20	$1,726.83	$1,985.85	$1,714.98	$1,972.23	$1,514.15	$1,741.27	$1,517.36	$1,744.96
59	$1,666.70	$1,916.71	$1,764.11	$2,028.73	$1,752.00	$2,014.80	$1,546.83	$1,778.85	$1,550.11	$1,782.63
60	$1,737.77	$1,998.44	$1,839.33	$2,115.23	$1,826.71	$2,100.72	$1,612.79	$1,854.71	$1,616.21	$1,858.64
61	$1,799.24	$2,069.13	$1,904.39	$2,190.05	$1,891.33	$2,175.03	$1,669.84	$1,920.32	$1,673.38	$1,924.39
62	$1,839.58	$2,115.52	$1,947.09	$2,239.15	$1,933.73	$2,223.79	$1,707.28	$1,963.37	$1,710.90	$1,967.54
63	$1,890.17	$2,173.70	$2,000.63	$2,300.72	$1,986.90	$2,284.94	$1,754.23	$2,017.36	$1,757.95	$2,021.64
64 and over	$1,920.90	$2,209.04	$2,033.16	$2,338.13	$2,019.21	$2,322.09	$1,782.75	$2,050.16	$1,786.53	$2,054.51

HIOS Plan ID (On Exchange)=>	15983PA0020002		15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002	
HIOS Plan ID (Off Exchange)=>	15983PA0020002		15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002	
Plan Marketing Name =>	Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Gold		Silver		Gold	
Deductible =>	$800 INT		$5150 INT		$1450 INT		$5700 INT		$1450 INT	
Coinsurance =>	35% Med; 50% Rx		50% Med; 50% Rx		20% Med; 30% Rx		40% Med; 50% Rx		20% Med; 30% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	7250		8100		9500		8800		9500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$524.93	$524.93	$463.46	$463.46	$528.55	$528.55	$464.44	$464.44	$401.45	$401.45
15	$571.59	$571.59	$504.66	$504.66	$575.53	$575.53	$505.72	$505.72	$437.13	$437.13
16	$589.43	$589.43	$520.41	$520.41	$593.49	$593.49	$521.51	$521.51	$450.78	$450.78
17	$607.27	$607.27	$536.16	$536.16	$611.46	$611.46	$537.29	$537.29	$464.42	$464.42
18	$626.48	$626.48	$553.12	$553.12	$630.80	$630.80	$554.29	$554.29	$479.12	$479.12
19	$645.70	$645.70	$570.09	$570.09	$650.15	$650.15	$571.29	$571.29	$493.81	$493.81
20	$665.59	$665.59	$587.66	$587.66	$670.18	$670.18	$588.90	$588.90	$509.03	$509.03
21	$686.18	$789.11	$605.83	$696.70	$690.91	$794.55	$607.11	$698.18	$524.77	$603.49
22	$686.18	$789.11	$605.83	$696.70	$690.91	$794.55	$607.11	$698.18	$524.77	$603.49
23	$686.18	$789.11	$605.83	$696.70	$690.91	$794.55	$607.11	$698.18	$524.77	$603.49
24	$686.18	$789.11	$605.83	$696.70	$690.91	$794.55	$607.11	$698.18	$524.77	$603.49
25	$688.92	$792.26	$608.25	$699.49	$693.67	$797.72	$609.54	$700.97	$526.87	$605.90
26	$702.65	$808.05	$620.37	$713.43	$707.49	$813.61	$621.68	$714.93	$537.36	$617.96
27	$719.12	$826.99	$634.91	$730.15	$724.07	$832.68	$636.25	$731.69	$549.96	$632.45
28	$745.88	$857.76	$658.54	$757.32	$751.02	$863.67	$659.93	$758.92	$570.42	$655.98
29	$767.84	$883.02	$677.92	$779.61	$773.13	$889.10	$679.36	$781.26	$587.22	$675.30
30	$778.81	$895.63	$687.62	$790.76	$784.18	$901.81	$689.07	$792.43	$595.61	$684.95
31	$795.28	$914.57	$702.16	$807.48	$800.76	$920.87	$703.64	$809.19	$608.21	$699.44
32	$811.75	$933.51	$716.70	$824.21	$817.35	$939.95	$718.21	$825.94	$620.80	$713.92
33	$822.04	$945.35	$725.78	$834.65	$827.71	$951.87	$727.32	$836.42	$628.67	$722.97
34	$833.02	$957.97	$735.48	$845.80	$838.76	$964.57	$737.03	$847.58	$637.07	$732.63
35	$838.51	$964.29	$740.32	$851.37	$844.29	$970.93	$741.89	$853.17	$641.27	$737.46
36	$844.00	$970.60	$745.17	$856.95	$849.82	$977.29	$746.75	$858.76	$645.47	$742.29
37	$849.49	$976.91	$750.02	$862.52	$855.35	$983.65	$751.60	$864.34	$649.67	$747.12
38	$854.98	$983.23	$754.86	$868.09	$860.87	$990.00	$756.46	$869.93	$653.86	$751.94
39	$865.96	$995.85	$764.56	$879.24	$871.93	$1,002.72	$766.17	$881.10	$662.26	$761.60
40	$876.94	$1,008.48	$774.25	$890.39	$882.98	$1,015.43	$775.89	$892.27	$670.66	$771.26
41	$893.41	$1,027.42	$788.79	$907.11	$899.56	$1,034.49	$790.46	$909.03	$683.25	$785.74
42	$909.19	$1,045.57	$802.72	$923.13	$915.46	$1,052.78	$804.42	$925.08	$695.32	$799.62
43	$931.15	$1,070.82	$822.11	$945.43	$937.56	$1,078.19	$823.85	$947.43	$712.11	$818.93
44	$958.59	$1,102.38	$846.34	$973.29	$965.20	$1,109.98	$848.13	$975.35	$733.10	$843.07
45	$990.84	$1,139.47	$874.82	$1,006.04	$997.67	$1,147.32	$876.67	$1,008.17	$757.77	$871.44
46	$1,029.27	$1,183.66	$908.75	$1,045.06	$1,036.37	$1,191.83	$910.67	$1,047.27	$787.16	$905.23
47	$1,072.50	$1,233.38	$946.91	$1,088.95	$1,079.89	$1,241.87	$948.91	$1,091.25	$820.22	$943.25
48	$1,121.90	$1,290.19	$990.53	$1,139.11	$1,129.64	$1,299.09	$992.62	$1,141.51	$858.00	$986.70
49	$1,170.62	$1,346.21	$1,033.55	$1,188.58	$1,178.69	$1,355.49	$1,035.73	$1,191.09	$895.26	$1,029.55
50	$1,225.52	$1,409.35	$1,082.01	$1,244.31	$1,233.97	$1,419.07	$1,084.30	$1,246.95	$937.24	$1,077.83
51	$1,279.73	$1,471.69	$1,129.87	$1,299.35	$1,288.55	$1,481.83	$1,132.26	$1,302.10	$978.70	$1,125.51
52	$1,339.42	$1,540.33	$1,182.58	$1,359.97	$1,348.66	$1,550.96	$1,185.08	$1,362.84	$1,024.35	$1,178.00
53	$1,399.81	$1,609.78	$1,235.89	$1,421.27	$1,409.46	$1,620.88	$1,238.50	$1,424.28	$1,070.53	$1,231.11
54	$1,464.99	$1,684.74	$1,293.45	$1,487.47	$1,475.09	$1,696.35	$1,296.18	$1,490.61	$1,120.38	$1,288.44
55	$1,530.18	$1,759.71	$1,351.00	$1,553.65	$1,540.73	$1,771.84	$1,353.86	$1,556.94	$1,170.24	$1,345.78
56	$1,600.86	$1,840.99	$1,413.40	$1,625.41	$1,611.89	$1,853.67	$1,416.39	$1,628.85	$1,224.29	$1,407.93
57	$1,672.22	$1,923.05	$1,476.41	$1,697.87	$1,683.75	$1,936.31	$1,479.53	$1,701.46	$1,278.86	$1,470.69
58	$1,748.39	$2,010.65	$1,543.65	$1,775.20	$1,760.44	$2,024.51	$1,546.92	$1,778.96	$1,337.11	$1,537.68
59	$1,786.13	$2,054.05	$1,576.98	$1,813.53	$1,798.44	$2,068.21	$1,580.31	$1,817.36	$1,365.98	$1,570.88
60	$1,862.29	$2,141.63	$1,644.22	$1,890.85	$1,875.13	$2,156.40	$1,647.70	$1,894.86	$1,424.23	$1,637.86
61	$1,928.17	$2,217.40	$1,702.38	$1,957.74	$1,941.46	$2,232.68	$1,705.98	$1,961.88	$1,474.60	$1,695.79
62	$1,971.40	$2,267.11	$1,740.55	$2,001.63	$1,984.98	$2,282.73	$1,744.23	$2,005.86	$1,507.66	$1,733.81
63	$2,025.60	$2,329.44	$1,788.41	$2,056.67	$2,039.57	$2,345.51	$1,792.19	$2,061.02	$1,549.12	$1,781.49
64 and over	$2,058.54	$2,367.32	$1,817.49	$2,090.11	$2,072.73	$2,383.64	$1,821.33	$2,094.53	$1,574.31	$1,810.46

HIOS Plan ID (On Exchange)=>	15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003	
HIOS Plan ID (Off Exchange)=>	15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003	
Plan Marketing Name =>	Ambetter Everyday Gold		Ambetter Focused Silver		Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Gold		Silver	
Deductible =>	$800 INT		$5150 INT		$5700 INT		$800 INT		$5150 INT	
Coinsurance =>	35% Med; 50% Rx		50% Med; 50% Rx		40% Med; 50% Rx		35% Med; 50% Rx		50% Med; 50% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	7250		8100		8800		7250		8100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$398.70	$398.70	$352.01	$352.01	$352.76	$352.76	$406.47	$406.47	$358.87	$358.87
15	$434.14	$434.14	$383.30	$383.30	$384.11	$384.11	$442.60	$442.60	$390.77	$390.77
16	$447.69	$447.69	$395.26	$395.26	$396.10	$396.10	$456.41	$456.41	$402.97	$402.97
17	$461.24	$461.24	$407.22	$407.22	$408.09	$408.09	$470.23	$470.23	$415.16	$415.16
18	$475.84	$475.84	$420.11	$420.11	$421.00	$421.00	$485.10	$485.10	$428.30	$428.30
19	$490.43	$490.43	$432.99	$432.99	$433.91	$433.91	$499.98	$499.98	$441.43	$441.43
20	$505.54	$505.54	$446.34	$446.34	$447.29	$447.29	$515.39	$515.39	$455.04	$455.04
21	$521.18	$599.36	$460.14	$529.16	$461.12	$530.29	$531.33	$611.03	$469.11	$539.48
22	$521.18	$599.36	$460.14	$529.16	$461.12	$530.29	$531.33	$611.03	$469.11	$539.48
23	$521.18	$599.36	$460.14	$529.16	$461.12	$530.29	$531.33	$611.03	$469.11	$539.48
24	$521.18	$599.36	$460.14	$529.16	$461.12	$530.29	$531.33	$611.03	$469.11	$539.48
25	$523.26	$601.75	$461.98	$531.28	$462.96	$532.40	$533.46	$613.48	$470.99	$541.64
26	$533.69	$613.74	$471.18	$541.86	$472.19	$543.02	$544.08	$625.69	$480.37	$552.43
27	$546.20	$628.13	$482.23	$554.56	$483.25	$555.74	$556.83	$640.35	$491.63	$565.37
28	$566.52	$651.50	$500.17	$575.20	$501.24	$576.43	$577.56	$664.19	$509.92	$586.41
29	$583.20	$670.68	$514.90	$592.14	$515.99	$593.39	$594.56	$683.74	$524.93	$603.67
30	$591.54	$680.27	$522.26	$600.60	$523.37	$601.88	$603.06	$693.52	$532.44	$612.31
31	$604.05	$694.66	$533.30	$613.30	$534.44	$614.61	$615.81	$708.18	$543.70	$625.26
32	$616.56	$709.04	$544.35	$626.00	$545.50	$627.33	$628.56	$722.84	$554.96	$638.20
33	$624.37	$718.03	$551.25	$633.94	$552.42	$635.28	$636.53	$732.01	$561.99	$646.29
34	$632.71	$727.62	$558.61	$642.40	$559.80	$643.77	$645.03	$741.78	$569.50	$654.93
35	$636.88	$732.41	$562.29	$646.63	$563.49	$648.01	$649.29	$746.68	$573.25	$659.24
36	$641.05	$737.21	$565.97	$650.87	$567.18	$652.26	$653.54	$751.57	$577.01	$663.56
37	$645.22	$742.00	$569.65	$655.10	$570.87	$656.50	$657.79	$756.46	$580.76	$667.87
38	$649.39	$746.80	$573.33	$659.33	$574.56	$660.74	$662.04	$761.35	$584.51	$672.19
39	$657.73	$756.39	$580.70	$667.81	$581.93	$669.22	$670.54	$771.12	$592.02	$680.82
40	$666.07	$765.98	$588.06	$676.27	$589.31	$677.71	$679.04	$780.90	$599.52	$689.45
41	$678.58	$780.37	$599.10	$688.97	$600.38	$690.44	$691.79	$795.56	$610.78	$702.40
42	$690.56	$794.14	$609.69	$701.14	$610.98	$702.63	$704.01	$809.61	$621.57	$714.81
43	$707.24	$813.33	$624.41	$718.07	$625.74	$719.60	$721.01	$829.16	$636.58	$732.07
44	$728.09	$837.30	$642.82	$739.24	$644.18	$740.81	$742.27	$853.61	$655.35	$753.65
45	$752.58	$865.47	$664.44	$764.11	$665.86	$765.74	$767.24	$882.33	$677.39	$779.00
46	$781.77	$899.04	$690.21	$793.74	$691.68	$795.43	$797.00	$916.55	$703.67	$809.22
47	$814.60	$936.79	$719.20	$827.08	$720.73	$828.84	$830.47	$955.04	$733.22	$843.20
48	$852.13	$979.95	$752.33	$865.18	$753.93	$867.02	$868.72	$999.03	$766.99	$882.04
49	$889.13	$1,022.50	$785.00	$902.75	$786.67	$904.67	$906.45	$1,042.42	$800.30	$920.35
50	$930.83	$1,070.45	$821.81	$945.08	$823.56	$947.09	$948.96	$1,091.30	$837.83	$963.50
51	$972.00	$1,117.80	$858.16	$986.88	$859.99	$988.99	$990.93	$1,139.57	$874.89	$1,006.12
52	$1,017.34	$1,169.94	$898.19	$1,032.92	$900.11	$1,035.13	$1,037.16	$1,192.73	$915.70	$1,053.06
53	$1,063.21	$1,222.69	$938.69	$1,079.49	$940.68	$1,081.78	$1,083.91	$1,246.50	$956.98	$1,100.53
54	$1,112.72	$1,279.63	$982.40	$1,129.76	$984.49	$1,132.16	$1,134.39	$1,304.55	$1,001.55	$1,151.78
55	$1,162.23	$1,336.56	$1,026.11	$1,180.03	$1,028.30	$1,182.55	$1,184.87	$1,362.60	$1,046.12	$1,203.04
56	$1,215.91	$1,398.30	$1,073.51	$1,234.54	$1,075.79	$1,237.16	$1,239.59	$1,425.53	$1,094.43	$1,258.59
57	$1,270.12	$1,460.64	$1,121.36	$1,289.56	$1,123.75	$1,292.31	$1,294.85	$1,489.08	$1,143.22	$1,314.70
58	$1,327.97	$1,527.17	$1,172.44	$1,348.31	$1,174.93	$1,351.17	$1,353.83	$1,556.90	$1,195.29	$1,374.58
59	$1,356.63	$1,560.12	$1,197.74	$1,377.40	$1,200.30	$1,380.35	$1,383.05	$1,590.51	$1,221.09	$1,404.25
60	$1,414.48	$1,626.65	$1,248.82	$1,436.14	$1,251.48	$1,439.20	$1,442.03	$1,658.33	$1,273.16	$1,464.13
61	$1,464.52	$1,684.20	$1,292.99	$1,486.94	$1,295.75	$1,490.11	$1,493.04	$1,717.00	$1,318.20	$1,515.93
62	$1,497.35	$1,721.95	$1,321.98	$1,520.28	$1,324.80	$1,523.52	$1,526.51	$1,755.49	$1,347.75	$1,549.91
63	$1,538.52	$1,769.30	$1,358.33	$1,562.08	$1,361.23	$1,565.41	$1,568.49	$1,803.76	$1,384.81	$1,592.53
64 and over	$1,563.54	$1,798.07	$1,380.42	$1,587.48	$1,383.36	$1,590.86	$1,593.99	$1,833.09	$1,407.33	$1,618.43

HIOS Plan ID (On Exchange)=>	15983PA0020004		15983PA0020006		15983PA0010002		15983PA0010005		15983PA0010006	
HIOS Plan ID (Off Exchange)=>	15983PA0020004		15983PA0020006		15983PA0010002		15983PA0010005		15983PA0010006	
Plan Marketing Name =>	Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold		Ambetter Everyday Gold		Ambetter Focused Silver	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 4		Rating Area 4		Rating Area 5		Rating Area 5		Rating Area 5	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Gold		Gold		Silver	
Deductible =>	$1450 INT		$5700 INT		$1450 INT		$800 INT		$5150 INT	
Coinsurance =>	20% Med; 30% Rx		40% Med; 50% Rx		20% Med; 30% Rx		35% Med; 50% Rx		50% Med; 50% Rx	
Copays =>	$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	9500		8800		9500		7250		8100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$409.27	$409.27	$359.63	$359.63	$495.09	$495.09	$491.70	$491.70	$434.11	$434.11
15	$445.65	$445.65	$391.59	$391.59	$539.09	$539.09	$535.40	$535.40	$472.70	$472.70
16	$459.56	$459.56	$403.82	$403.82	$555.92	$555.92	$552.11	$552.11	$487.46	$487.46
17	$473.47	$473.47	$416.04	$416.04	$572.75	$572.75	$568.82	$568.82	$502.21	$502.21
18	$488.45	$488.45	$429.20	$429.20	$590.87	$590.87	$586.82	$586.82	$518.10	$518.10
19	$503.43	$503.43	$442.36	$442.36	$608.99	$608.99	$604.82	$604.82	$533.99	$533.99
20	$518.94	$518.94	$456.00	$456.00	$627.75	$627.75	$623.46	$623.46	$550.45	$550.45
21	$534.99	$615.24	$470.10	$540.62	$647.17	$744.25	$642.74	$739.15	$567.47	$652.59
22	$534.99	$615.24	$470.10	$540.62	$647.17	$744.25	$642.74	$739.15	$567.47	$652.59
23	$534.99	$615.24	$470.10	$540.62	$647.17	$744.25	$642.74	$739.15	$567.47	$652.59
24	$534.99	$615.24	$470.10	$540.62	$647.17	$744.25	$642.74	$739.15	$567.47	$652.59
25	$537.13	$617.70	$471.98	$542.78	$649.76	$747.22	$645.31	$742.11	$569.74	$655.20
26	$547.83	$630.00	$481.38	$553.59	$662.70	$762.11	$658.17	$756.90	$581.09	$668.25
27	$560.67	$644.77	$492.66	$566.56	$678.23	$779.96	$673.59	$774.63	$594.71	$683.92
28	$581.53	$668.76	$511.00	$587.65	$703.47	$808.99	$698.66	$803.46	$616.84	$709.37
29	$598.65	$688.45	$526.04	$604.95	$724.18	$832.81	$719.23	$827.11	$635.00	$730.25
30	$607.21	$698.29	$533.56	$613.59	$734.54	$844.72	$729.51	$838.94	$644.08	$740.69
31	$620.05	$713.06	$544.85	$626.58	$750.07	$862.58	$744.94	$856.68	$657.70	$756.36
32	$632.89	$727.82	$556.13	$639.55	$765.60	$880.44	$760.36	$874.41	$671.32	$772.02
33	$640.92	$737.06	$563.18	$647.66	$775.31	$891.61	$770.00	$885.50	$679.83	$781.80
34	$649.48	$746.90	$570.70	$656.31	$785.66	$903.51	$780.29	$897.33	$688.91	$792.25
35	$653.76	$751.82	$574.46	$660.63	$790.84	$909.47	$785.43	$903.24	$693.45	$797.47
36	$658.04	$756.75	$578.22	$664.95	$796.02	$915.42	$790.57	$909.16	$697.99	$802.69
37	$662.32	$761.67	$581.98	$669.28	$801.20	$921.38	$795.71	$915.07	$702.53	$807.91
38	$666.60	$766.59	$585.74	$673.60	$806.37	$927.33	$800.85	$920.98	$707.07	$813.13
39	$675.16	$776.43	$593.27	$682.26	$816.73	$939.24	$811.14	$932.81	$716.15	$823.57
40	$683.72	$786.28	$600.79	$690.91	$827.08	$951.14	$821.42	$944.63	$725.23	$834.01
41	$696.56	$801.04	$612.07	$703.88	$842.62	$969.01	$836.85	$962.38	$738.85	$849.68
42	$708.86	$815.19	$622.88	$716.31	$857.50	$986.13	$851.63	$979.37	$751.90	$864.69
43	$725.98	$834.88	$637.93	$733.62	$878.21	$1,009.94	$872.20	$1,003.03	$770.06	$885.57
44	$747.38	$859.49	$656.73	$755.24	$904.10	$1,039.72	$897.91	$1,032.60	$792.76	$911.67
45	$772.53	$888.41	$678.82	$780.64	$934.51	$1,074.69	$928.12	$1,067.34	$819.43	$942.34
46	$802.49	$922.86	$705.15	$810.92	$970.76	$1,116.37	$964.11	$1,108.73	$851.21	$978.89
47	$836.19	$961.62	$734.77	$844.99	$1,011.53	$1,163.26	$1,004.60	$1,155.29	$886.96	$1,020.00
48	$874.71	$1,005.92	$768.61	$883.90	$1,058.12	$1,216.84	$1,050.88	$1,208.51	$927.81	$1,066.98
49	$912.69	$1,049.59	$801.99	$922.29	$1,104.07	$1,269.68	$1,096.51	$1,260.99	$968.10	$1,113.32
50	$955.49	$1,098.81	$839.60	$965.54	$1,155.85	$1,329.23	$1,147.93	$1,320.12	$1,013.50	$1,165.53
51	$997.76	$1,147.42	$876.74	$1,008.25	$1,206.97	$1,388.02	$1,198.71	$1,378.52	$1,058.33	$1,217.08
52	$1,044.30	$1,200.95	$917.64	$1,055.29	$1,263.28	$1,452.77	$1,254.63	$1,442.82	$1,107.70	$1,273.86
53	$1,091.38	$1,255.09	$959.00	$1,102.85	$1,320.23	$1,518.26	$1,311.19	$1,507.87	$1,157.64	$1,331.29
54	$1,142.20	$1,313.53	$1,003.66	$1,154.21	$1,381.71	$1,588.97	$1,372.25	$1,578.09	$1,211.55	$1,393.28
55	$1,193.03	$1,371.98	$1,048.32	$1,205.57	$1,443.19	$1,659.67	$1,433.31	$1,648.31	$1,265.46	$1,455.28
56	$1,248.13	$1,435.35	$1,096.74	$1,261.25	$1,509.85	$1,736.33	$1,499.51	$1,724.44	$1,323.91	$1,522.50
57	$1,303.77	$1,499.34	$1,145.63	$1,317.47	$1,577.15	$1,813.72	$1,566.36	$1,801.31	$1,382.92	$1,590.36
58	$1,363.15	$1,567.62	$1,197.81	$1,377.48	$1,648.99	$1,896.34	$1,637.70	$1,883.36	$1,445.91	$1,662.80
59	$1,392.58	$1,601.47	$1,223.67	$1,407.22	$1,684.58	$1,937.27	$1,673.05	$1,924.01	$1,477.12	$1,698.69
60	$1,451.96	$1,669.75	$1,275.85	$1,467.23	$1,756.42	$2,019.88	$1,744.40	$2,006.06	$1,540.11	$1,771.13
61	$1,503.32	$1,728.82	$1,320.98	$1,519.13	$1,818.55	$2,091.33	$1,806.10	$2,077.02	$1,594.59	$1,833.78
62	$1,537.03	$1,767.58	$1,350.60	$1,553.19	$1,859.32	$2,138.22	$1,846.59	$2,123.58	$1,630.34	$1,874.89
63	$1,579.29	$1,816.18	$1,387.74	$1,595.90	$1,910.45	$2,197.02	$1,897.37	$2,181.98	$1,675.17	$1,926.45
64 and over	$1,604.97	$1,845.72	$1,410.30	$1,621.85	$1,941.51	$2,232.74	$1,928.22	$2,217.45	$1,702.41	$1,957.77

HIOS Plan ID (On Exchange)=>	15983PA0010007		15983PA0020002		15983PA0020003		15983PA0020004		15983PA0020006	
HIOS Plan ID (Off Exchange)=>	15983PA0010007		15983PA0020002		15983PA0020003		15983PA0020004		15983PA0020006	
Plan Marketing Name =>	Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Silver		Gold		Silver	
Deductible =>	$5700 INT		$800 INT		$5150 INT		$1450 INT		$5700 INT	
Coinsurance =>	40% Med; 50% Rx		35% Med; 50% Rx		50% Med; 50% Rx		20% Med; 30% Rx		40% Med; 50% Rx	
Copays =>	$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8800		7250		8100		9500		8800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$435.03	$435.03	$501.27	$501.27	$442.57	$442.57	$504.73	$504.73	$443.51	$443.51
15	$473.70	$473.70	$545.83	$545.83	$481.91	$481.91	$549.60	$549.60	$482.93	$482.93
16	$488.49	$488.49	$562.87	$562.87	$496.95	$496.95	$566.75	$566.75	$498.01	$498.01
17	$503.27	$503.27	$579.91	$579.91	$511.99	$511.99	$583.91	$583.91	$513.08	$513.08
18	$519.20	$519.20	$598.25	$598.25	$528.19	$528.19	$602.38	$602.38	$529.31	$529.31
19	$535.12	$535.12	$616.60	$616.60	$544.39	$544.39	$620.85	$620.85	$545.54	$545.54
20	$551.61	$551.61	$635.60	$635.60	$561.16	$561.16	$639.99	$639.99	$562.36	$562.36
21	$568.67	$653.97	$655.26	$753.55	$578.52	$665.30	$659.78	$758.75	$579.75	$666.71
22	$568.67	$653.97	$655.26	$753.55	$578.52	$665.30	$659.78	$758.75	$579.75	$666.71
23	$568.67	$653.97	$655.26	$753.55	$578.52	$665.30	$659.78	$758.75	$579.75	$666.71
24	$568.67	$653.97	$655.26	$753.55	$578.52	$665.30	$659.78	$758.75	$579.75	$666.71
25	$570.94	$656.58	$657.88	$756.56	$580.83	$667.95	$662.42	$761.78	$582.07	$669.38
26	$582.32	$669.67	$670.99	$771.64	$592.40	$681.26	$675.61	$776.95	$593.66	$682.71
27	$595.97	$685.37	$686.71	$789.72	$606.29	$697.23	$691.45	$795.17	$607.58	$698.72
28	$618.14	$710.86	$712.27	$819.11	$628.85	$723.18	$717.18	$824.76	$630.19	$724.72
29	$636.34	$731.79	$733.24	$843.23	$647.36	$744.46	$738.29	$849.03	$648.74	$746.05
30	$645.44	$742.26	$743.72	$855.28	$656.62	$755.11	$748.85	$861.18	$658.02	$756.72
31	$659.09	$757.95	$759.45	$873.37	$670.50	$771.08	$764.69	$879.39	$671.93	$772.72
32	$672.74	$773.65	$775.17	$891.45	$684.39	$787.05	$780.52	$897.60	$685.84	$788.72
33	$681.27	$783.46	$785.00	$902.75	$693.07	$797.03	$790.42	$908.98	$694.54	$798.72
34	$690.37	$793.93	$795.49	$914.81	$702.32	$807.67	$800.97	$921.12	$703.82	$809.39
35	$694.91	$799.15	$800.73	$920.84	$706.95	$812.99	$806.25	$927.19	$708.45	$814.72
36	$699.46	$804.38	$805.97	$926.87	$711.58	$818.32	$811.53	$933.26	$713.09	$820.05
37	$704.01	$809.61	$811.21	$932.89	$716.21	$823.64	$816.81	$939.33	$717.73	$825.39
38	$708.56	$814.84	$816.45	$938.92	$720.84	$828.97	$822.09	$945.40	$722.37	$830.73
39	$717.66	$825.31	$826.94	$950.98	$730.09	$839.60	$832.64	$957.54	$731.64	$841.39
40	$726.76	$835.77	$837.42	$963.03	$739.35	$850.25	$843.20	$969.68	$740.92	$852.06
41	$740.41	$851.47	$853.15	$981.12	$753.23	$866.21	$859.03	$987.88	$754.83	$868.05
42	$753.49	$866.51	$868.22	$998.45	$766.54	$881.52	$874.21	$1,005.34	$768.17	$883.40
43	$771.69	$887.44	$889.19	$1,022.57	$785.05	$902.81	$895.32	$1,029.62	$786.72	$904.73
44	$794.43	$913.59	$915.40	$1,052.71	$808.19	$929.42	$921.71	$1,059.97	$809.91	$931.40
45	$821.16	$944.33	$946.20	$1,088.13	$835.38	$960.69	$952.72	$1,095.63	$837.16	$962.73
46	$853.01	$980.96	$982.89	$1,130.32	$867.78	$997.95	$989.67	$1,138.12	$869.63	$1,000.07
47	$888.83	$1,022.15	$1,024.17	$1,177.80	$904.23	$1,039.86	$1,031.24	$1,185.93	$906.15	$1,042.07
48	$929.78	$1,069.25	$1,071.35	$1,232.05	$945.88	$1,087.76	$1,078.74	$1,240.55	$947.89	$1,090.07
49	$970.15	$1,115.67	$1,117.87	$1,285.55	$986.96	$1,135.00	$1,125.58	$1,294.42	$989.05	$1,137.41
50	$1,015.64	$1,167.99	$1,170.29	$1,345.83	$1,033.24	$1,188.23	$1,178.37	$1,355.13	$1,035.43	$1,190.74
51	$1,060.57	$1,219.66	$1,222.06	$1,405.37	$1,078.94	$1,240.78	$1,230.49	$1,415.06	$1,081.23	$1,243.41
52	$1,110.04	$1,276.55	$1,279.07	$1,470.93	$1,129.27	$1,298.66	$1,287.89	$1,481.07	$1,131.67	$1,301.42
53	$1,160.09	$1,334.10	$1,336.73	$1,537.24	$1,180.18	$1,357.21	$1,345.95	$1,547.84	$1,182.69	$1,360.09
54	$1,214.11	$1,396.23	$1,398.98	$1,608.83	$1,235.14	$1,420.41	$1,408.63	$1,619.92	$1,237.77	$1,423.44
55	$1,268.13	$1,458.35	$1,461.23	$1,680.41	$1,290.10	$1,483.62	$1,471.31	$1,692.01	$1,292.84	$1,486.77
56	$1,326.71	$1,525.72	$1,528.72	$1,758.03	$1,349.69	$1,552.14	$1,539.27	$1,770.16	$1,352.56	$1,555.44
57	$1,385.85	$1,593.73	$1,596.87	$1,836.40	$1,409.85	$1,621.33	$1,607.88	$1,849.06	$1,412.85	$1,624.78
58	$1,448.97	$1,666.32	$1,669.60	$1,920.04	$1,474.07	$1,695.18	$1,681.12	$1,933.29	$1,477.20	$1,698.78
59	$1,480.25	$1,702.29	$1,705.64	$1,961.49	$1,505.89	$1,731.77	$1,717.41	$1,975.02	$1,509.09	$1,735.45
60	$1,543.37	$1,774.88	$1,778.38	$2,045.14	$1,570.10	$1,805.62	$1,790.64	$2,059.24	$1,573.44	$1,809.46
61	$1,597.96	$1,837.65	$1,841.28	$2,117.47	$1,625.64	$1,869.49	$1,853.98	$2,132.08	$1,629.10	$1,873.47
62	$1,633.79	$1,878.86	$1,882.56	$2,164.94	$1,662.09	$1,911.40	$1,895.55	$2,179.88	$1,665.62	$1,915.46
63	$1,678.71	$1,930.52	$1,934.33	$2,224.48	$1,707.79	$1,963.96	$1,947.67	$2,239.82	$1,711.42	$1,968.13
64 and over	$1,706.01	$1,961.91	$1,965.78	$2,260.65	$1,735.56	$1,995.89	$1,979.34	$2,276.24	$1,739.25	$2,000.14

HIOS Plan ID (On Exchange)=>	15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002	
HIOS Plan ID (Off Exchange)=>	15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002	
Plan Marketing Name =>	Ambetter Complete Gold		Ambetter Everyday Gold		Ambetter Focused Silver		Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver		Gold	
Deductible =>	$1450 INT		$800 INT		$5150 INT		$5700 INT		$800 INT	
Coinsurance =>	20% Med; 30% Rx		35% Med; 50% Rx		50% Med; 50% Rx		40% Med; 50% Rx		35% Med; 50% Rx	
Copays =>	$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	9500		7250		8100		8800		7250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$576.96	$576.96	$573.00	$573.00	$505.90	$505.90	$506.97	$506.97	$584.16	$584.16
15	$628.24	$628.24	$623.93	$623.93	$550.87	$550.87	$552.04	$552.04	$636.09	$636.09
16	$647.85	$647.85	$643.41	$643.41	$568.07	$568.07	$569.27	$569.27	$655.94	$655.94
17	$667.46	$667.46	$662.88	$662.88	$585.26	$585.26	$586.50	$586.50	$675.79	$675.79
18	$688.58	$688.58	$683.86	$683.86	$603.78	$603.78	$605.05	$605.05	$697.18	$697.18
19	$709.69	$709.69	$704.83	$704.83	$622.29	$622.29	$623.61	$623.61	$718.56	$718.56
20	$731.56	$731.56	$726.55	$726.55	$641.47	$641.47	$642.83	$642.83	$740.70	$740.70
21	$754.19	$867.32	$749.02	$861.37	$661.31	$760.51	$662.71	$762.12	$763.61	$878.15
22	$754.19	$867.32	$749.02	$861.37	$661.31	$760.51	$662.71	$762.12	$763.61	$878.15
23	$754.19	$867.32	$749.02	$861.37	$661.31	$760.51	$662.71	$762.12	$763.61	$878.15
24	$754.19	$867.32	$749.02	$861.37	$661.31	$760.51	$662.71	$762.12	$763.61	$878.15
25	$757.21	$870.79	$752.02	$864.82	$663.96	$763.55	$665.36	$765.16	$766.66	$881.66
26	$772.29	$888.13	$767.00	$882.05	$677.18	$778.76	$678.62	$780.41	$781.94	$899.23
27	$790.39	$908.95	$784.97	$902.72	$693.05	$797.01	$694.52	$798.70	$800.26	$920.30
28	$819.80	$942.77	$814.18	$936.31	$718.84	$826.67	$720.37	$828.43	$830.04	$954.55
29	$843.94	$970.53	$838.15	$963.87	$740.01	$851.01	$741.57	$852.81	$854.48	$982.65
30	$856.01	$984.41	$850.14	$977.66	$750.59	$863.18	$752.18	$865.01	$866.70	$996.71
31	$874.11	$1,005.23	$868.11	$998.33	$766.46	$881.43	$768.08	$883.29	$885.02	$1,017.77
32	$892.21	$1,026.04	$886.09	$1,019.00	$782.33	$899.68	$783.99	$901.59	$903.35	$1,038.85
33	$903.52	$1,039.05	$897.33	$1,031.93	$792.25	$911.09	$793.93	$913.02	$914.80	$1,052.02
34	$915.59	$1,052.93	$909.31	$1,045.71	$802.83	$923.25	$804.53	$925.21	$927.02	$1,066.07
35	$921.62	$1,059.86	$915.30	$1,052.60	$808.12	$929.34	$809.83	$931.30	$933.13	$1,073.10
36	$927.65	$1,066.80	$921.29	$1,059.48	$813.41	$935.42	$815.13	$937.40	$939.24	$1,080.13
37	$933.69	$1,073.74	$927.29	$1,066.38	$818.70	$941.51	$820.43	$943.49	$945.35	$1,087.15
38	$939.72	$1,080.68	$933.28	$1,073.27	$823.99	$947.59	$825.74	$949.60	$951.46	$1,094.18
39	$951.79	$1,094.56	$945.26	$1,087.05	$834.57	$959.76	$836.34	$961.79	$963.68	$1,108.23
40	$963.85	$1,108.43	$957.25	$1,100.84	$845.15	$971.92	$846.94	$973.98	$975.89	$1,122.27
41	$981.96	$1,129.25	$975.22	$1,121.50	$861.03	$990.18	$862.85	$992.28	$994.22	$1,143.35
42	$999.30	$1,149.20	$992.45	$1,141.32	$876.24	$1,007.68	$878.09	$1,009.80	$1,011.78	$1,163.55
43	$1,023.44	$1,176.96	$1,016.42	$1,168.88	$897.40	$1,032.01	$899.30	$1,034.20	$1,036.22	$1,191.65
44	$1,053.60	$1,211.64	$1,046.38	$1,203.34	$923.85	$1,062.43	$925.81	$1,064.68	$1,066.76	$1,226.77
45	$1,089.05	$1,252.41	$1,081.58	$1,243.82	$954.93	$1,098.17	$956.95	$1,100.49	$1,102.65	$1,268.05
46	$1,131.29	$1,300.98	$1,123.53	$1,292.06	$991.97	$1,140.77	$994.07	$1,143.18	$1,145.42	$1,317.23
47	$1,178.80	$1,355.62	$1,170.72	$1,346.33	$1,033.63	$1,188.67	$1,035.82	$1,191.19	$1,193.52	$1,372.55
48	$1,233.10	$1,418.07	$1,224.65	$1,408.35	$1,081.24	$1,243.43	$1,083.53	$1,246.06	$1,248.50	$1,435.78
49	$1,286.65	$1,479.65	$1,277.83	$1,469.50	$1,128.19	$1,297.42	$1,130.58	$1,300.17	$1,302.72	$1,498.13
50	$1,346.98	$1,549.03	$1,337.75	$1,538.41	$1,181.10	$1,358.27	$1,183.60	$1,361.14	$1,363.81	$1,568.38
51	$1,406.56	$1,617.54	$1,396.92	$1,606.46	$1,233.34	$1,418.34	$1,235.95	$1,421.34	$1,424.13	$1,637.75
52	$1,472.18	$1,693.01	$1,462.09	$1,681.40	$1,290.88	$1,484.51	$1,293.61	$1,487.65	$1,490.57	$1,714.16
53	$1,538.55	$1,769.33	$1,528.00	$1,757.20	$1,349.07	$1,551.43	$1,351.93	$1,554.72	$1,557.76	$1,791.42
54	$1,610.20	$1,851.73	$1,599.16	$1,839.03	$1,411.90	$1,623.69	$1,414.89	$1,627.12	$1,630.31	$1,874.86
55	$1,681.84	$1,934.12	$1,670.31	$1,920.86	$1,474.72	$1,695.93	$1,477.84	$1,699.52	$1,702.85	$1,958.28
56	$1,759.53	$2,023.46	$1,747.46	$2,009.58	$1,542.84	$1,774.27	$1,546.10	$1,778.02	$1,781.50	$2,048.73
57	$1,837.96	$2,113.65	$1,825.36	$2,099.16	$1,611.61	$1,853.35	$1,615.02	$1,857.27	$1,860.92	$2,140.06
58	$1,921.68	$2,209.93	$1,908.50	$2,194.78	$1,685.02	$1,937.77	$1,688.59	$1,941.88	$1,945.68	$2,237.53
59	$1,963.16	$2,257.63	$1,949.70	$2,242.16	$1,721.39	$1,979.60	$1,725.03	$1,983.78	$1,987.68	$2,285.83
60	$2,046.87	$2,353.90	$2,032.84	$2,337.77	$1,794.80	$2,064.02	$1,798.59	$2,068.38	$2,072.44	$2,383.31
61	$2,119.27	$2,437.16	$2,104.75	$2,420.46	$1,858.28	$2,137.02	$1,862.22	$2,141.55	$2,145.74	$2,467.60
62	$2,166.79	$2,491.81	$2,151.93	$2,474.72	$1,899.94	$2,184.93	$1,903.97	$2,189.57	$2,193.85	$2,522.93
63	$2,226.37	$2,560.33	$2,211.11	$2,542.78	$1,952.19	$2,245.02	$1,956.32	$2,249.77	$2,254.18	$2,592.31
64 and over	$2,262.57	$2,601.96	$2,247.06	$2,584.12	$1,983.93	$2,281.52	$1,988.13	$2,286.35	$2,290.83	$2,634.45

HIOS Plan ID (On Exchange)=>	15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002		15983PA0010005	
HIOS Plan ID (Off Exchange)=>	15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002		15983PA0010005	
Plan Marketing Name =>	Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold		Ambetter Everyday Gold	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Silver		Gold		Gold	
Deductible =>	$5150 INT		$1450 INT		$5700 INT		$1450 INT		$800 INT	
Coinsurance =>	50% Med; 50% Rx		20% Med; 30% Rx		40% Med; 50% Rx		20% Med; 30% Rx		35% Med; 50% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8100		9500		8800		9500		7250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$515.76	$515.76	$588.19	$588.19	$516.84	$516.84	$474.76	$474.76	$471.51	$471.51
15	$561.60	$561.60	$640.48	$640.48	$562.78	$562.78	$516.96	$516.96	$513.42	$513.42
16	$579.13	$579.13	$660.47	$660.47	$580.35	$580.35	$533.10	$533.10	$529.44	$529.44
17	$596.66	$596.66	$680.46	$680.46	$597.91	$597.91	$549.23	$549.23	$545.47	$545.47
18	$615.54	$615.54	$701.99	$701.99	$616.83	$616.83	$566.61	$566.61	$562.73	$562.73
19	$634.41	$634.41	$723.52	$723.52	$635.75	$635.75	$583.98	$583.98	$579.99	$579.99
20	$653.96	$653.96	$745.81	$745.81	$655.34	$655.34	$601.98	$601.98	$597.86	$597.86
21	$674.19	$775.32	$768.88	$884.21	$675.61	$776.95	$620.60	$713.69	$616.35	$708.80
22	$674.19	$775.32	$768.88	$884.21	$675.61	$776.95	$620.60	$713.69	$616.35	$708.80
23	$674.19	$775.32	$768.88	$884.21	$675.61	$776.95	$620.60	$713.69	$616.35	$708.80
24	$674.19	$775.32	$768.88	$884.21	$675.61	$776.95	$620.60	$713.69	$616.35	$708.80
25	$676.89	$778.42	$771.96	$887.75	$678.31	$780.06	$623.08	$716.54	$618.82	$711.64
26	$690.37	$793.93	$787.33	$905.43	$691.82	$795.59	$635.49	$730.81	$631.14	$725.81
27	$706.55	$812.53	$805.79	$926.66	$708.04	$814.25	$650.39	$747.95	$645.93	$742.82
28	$732.84	$842.77	$835.77	$961.14	$734.39	$844.55	$674.59	$775.78	$669.97	$770.47
29	$754.42	$867.58	$860.38	$989.44	$756.01	$869.41	$694.45	$798.62	$689.70	$793.16
30	$765.21	$879.99	$872.68	$1,003.58	$766.82	$881.84	$704.38	$810.04	$699.56	$804.49
31	$781.39	$898.60	$891.13	$1,024.80	$783.03	$900.48	$719.28	$827.17	$714.35	$821.50
32	$797.57	$917.21	$909.59	$1,046.03	$799.25	$919.14	$734.17	$844.30	$729.14	$838.51
33	$807.68	$928.83	$921.12	$1,059.29	$809.38	$930.79	$743.48	$855.00	$738.39	$849.15
34	$818.47	$941.24	$933.42	$1,073.43	$820.19	$943.22	$753.41	$866.42	$748.25	$860.49
35	$823.86	$947.44	$939.57	$1,080.51	$825.60	$949.44	$758.37	$872.13	$753.18	$866.16
36	$829.25	$953.64	$945.72	$1,087.58	$831.00	$955.65	$763.34	$877.84	$758.11	$871.83
37	$834.65	$959.85	$951.87	$1,094.65	$836.41	$961.87	$768.30	$883.55	$763.04	$877.50
38	$840.04	$966.05	$958.02	$1,101.72	$841.81	$968.08	$773.27	$889.26	$767.97	$883.17
39	$850.83	$978.45	$970.33	$1,115.88	$852.62	$980.51	$783.20	$900.68	$777.83	$894.50
40	$861.61	$990.85	$982.63	$1,130.02	$863.43	$992.94	$793.13	$912.10	$787.70	$905.86
41	$877.80	$1,009.47	$1,001.08	$1,151.24	$879.64	$1,011.59	$808.02	$929.22	$802.49	$922.86
42	$893.30	$1,027.30	$1,018.77	$1,171.59	$895.18	$1,029.46	$822.30	$945.65	$816.66	$939.16
43	$914.88	$1,052.11	$1,043.37	$1,199.88	$916.80	$1,054.32	$842.15	$968.47	$836.39	$961.85
44	$941.84	$1,083.12	$1,074.13	$1,235.25	$943.83	$1,085.40	$866.98	$997.03	$861.04	$990.20
45	$973.53	$1,119.56	$1,110.26	$1,276.80	$975.58	$1,121.92	$896.15	$1,030.57	$890.01	$1,023.51
46	$1,011.29	$1,162.98	$1,153.32	$1,326.32	$1,013.42	$1,165.43	$930.90	$1,070.54	$924.53	$1,063.21
47	$1,053.76	$1,211.82	$1,201.76	$1,382.02	$1,055.98	$1,214.38	$970.00	$1,115.50	$963.36	$1,107.86
48	$1,102.30	$1,267.65	$1,257.12	$1,445.69	$1,104.62	$1,270.31	$1,014.68	$1,166.88	$1,007.73	$1,158.89
49	$1,150.17	$1,322.70	$1,311.71	$1,508.47	$1,152.59	$1,325.48	$1,058.74	$1,217.55	$1,051.49	$1,209.21
50	$1,204.10	$1,384.72	$1,373.22	$1,579.20	$1,206.64	$1,387.64	$1,108.39	$1,274.65	$1,100.80	$1,265.92
51	$1,257.36	$1,445.96	$1,433.96	$1,649.05	$1,260.01	$1,449.01	$1,157.42	$1,331.03	$1,149.49	$1,321.91
52	$1,316.02	$1,513.42	$1,500.85	$1,725.98	$1,318.79	$1,516.61	$1,211.41	$1,393.12	$1,203.12	$1,383.59
53	$1,375.35	$1,581.65	$1,568.52	$1,803.80	$1,378.24	$1,584.98	$1,266.02	$1,455.92	$1,257.35	$1,445.95
54	$1,439.40	$1,655.31	$1,641.56	$1,887.79	$1,442.43	$1,658.79	$1,324.98	$1,523.73	$1,315.91	$1,513.30
55	$1,503.44	$1,728.96	$1,714.60	$1,971.79	$1,506.61	$1,732.60	$1,383.94	$1,591.53	$1,374.46	$1,580.63
56	$1,572.89	$1,808.82	$1,793.80	$2,062.87	$1,576.20	$1,812.63	$1,447.86	$1,665.04	$1,437.94	$1,653.63
57	$1,643.00	$1,889.45	$1,873.76	$2,154.82	$1,646.46	$1,893.43	$1,512.40	$1,739.26	$1,502.04	$1,727.35
58	$1,717.84	$1,975.52	$1,959.11	$2,252.98	$1,721.45	$1,979.67	$1,581.29	$1,818.48	$1,570.46	$1,806.03
59	$1,754.92	$2,018.16	$2,001.39	$2,301.60	$1,758.61	$2,022.40	$1,615.42	$1,857.73	$1,604.36	$1,845.01
60	$1,829.75	$2,104.21	$2,086.74	$2,399.75	$1,833.61	$2,108.65	$1,684.31	$1,936.96	$1,672.77	$1,923.69
61	$1,894.47	$2,178.64	$2,160.55	$2,484.63	$1,898.46	$2,183.23	$1,743.89	$2,005.47	$1,731.94	$1,991.73
62	$1,936.95	$2,227.49	$2,208.99	$2,540.34	$1,941.03	$2,232.18	$1,782.98	$2,050.43	$1,770.77	$2,036.39
63	$1,990.21	$2,288.74	$2,269.73	$2,610.19	$1,994.40	$2,293.56	$1,832.01	$2,106.81	$1,819.47	$2,092.39
64 and over	$2,022.57	$2,325.96	$2,306.64	$2,652.64	$2,026.83	$2,330.85	$1,861.80	$2,141.07	$1,849.05	$2,126.41

HIOS Plan ID (On Exchange)=>	15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003		15983PA0020004	
HIOS Plan ID (Off Exchange)=>	15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003		15983PA0020004	
Plan Marketing Name =>	Ambetter Focused Silver		Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Gold		Silver		Gold	
Deductible =>	$5150 INT		$5700 INT		$800 INT		$5150 INT		$1450 INT	
Coinsurance =>	50% Med; 50% Rx		40% Med; 50% Rx		35% Med; 50% Rx		50% Med; 50% Rx		20% Med; 30% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8100		8800		7250		8100		9500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$416.29	$416.29	$417.17	$417.17	$480.69	$480.69	$424.40	$424.40	$484.00	$484.00
15	$453.29	$453.29	$454.25	$454.25	$523.42	$523.42	$462.12	$462.12	$527.02	$527.02
16	$467.44	$467.44	$468.43	$468.43	$539.75	$539.75	$476.55	$476.55	$543.47	$543.47
17	$481.59	$481.59	$482.61	$482.61	$556.09	$556.09	$490.97	$490.97	$559.92	$559.92
18	$496.83	$496.83	$497.88	$497.88	$573.68	$573.68	$506.51	$506.51	$577.64	$577.64
19	$512.06	$512.06	$513.15	$513.15	$591.28	$591.28	$522.04	$522.04	$595.35	$595.35
20	$527.84	$527.84	$528.96	$528.96	$609.50	$609.50	$538.13	$538.13	$613.70	$613.70
21	$544.17	$625.80	$545.32	$627.12	$628.35	$722.60	$554.77	$637.99	$632.68	$727.58
22	$544.17	$625.80	$545.32	$627.12	$628.35	$722.60	$554.77	$637.99	$632.68	$727.58
23	$544.17	$625.80	$545.32	$627.12	$628.35	$722.60	$554.77	$637.99	$632.68	$727.58
24	$544.17	$625.80	$545.32	$627.12	$628.35	$722.60	$554.77	$637.99	$632.68	$727.58
25	$546.35	$628.30	$547.50	$629.63	$630.86	$725.49	$556.99	$640.54	$635.21	$730.49
26	$557.23	$640.81	$558.41	$642.17	$643.43	$739.94	$568.08	$653.29	$647.86	$745.04
27	$570.29	$655.83	$571.50	$657.23	$658.51	$757.29	$581.40	$668.61	$663.05	$762.51
28	$591.51	$680.24	$592.76	$681.67	$683.02	$785.47	$603.03	$693.48	$687.72	$790.88
29	$608.93	$700.27	$610.21	$701.74	$703.12	$808.59	$620.79	$713.91	$707.97	$814.17
30	$617.63	$710.27	$618.94	$711.78	$713.18	$820.16	$629.66	$724.11	$718.09	$825.80
31	$630.69	$725.29	$632.03	$726.83	$728.26	$837.50	$642.98	$739.43	$733.28	$843.27
32	$643.75	$740.31	$645.11	$741.88	$743.34	$854.84	$656.29	$754.73	$748.46	$860.73
33	$651.92	$749.71	$653.29	$751.28	$752.76	$865.67	$664.61	$764.30	$757.95	$871.64
34	$660.62	$759.71	$662.02	$761.32	$762.82	$877.24	$673.49	$774.51	$768.07	$883.28
35	$664.98	$764.73	$666.38	$766.34	$767.84	$883.02	$677.93	$779.62	$773.13	$889.10
36	$669.33	$769.73	$670.74	$771.35	$772.87	$888.80	$682.37	$784.73	$778.20	$894.93
37	$673.68	$774.73	$675.11	$776.38	$777.90	$894.59	$686.81	$789.83	$783.26	$900.75
38	$678.04	$779.75	$679.47	$781.39	$782.92	$900.36	$691.24	$794.93	$788.32	$906.57
39	$686.74	$789.75	$688.19	$791.42	$792.98	$911.93	$700.12	$805.14	$798.44	$918.21
40	$695.45	$799.77	$696.92	$801.46	$803.03	$923.48	$709.00	$815.35	$808.57	$929.86
41	$708.51	$814.79	$710.01	$816.51	$818.11	$940.83	$722.31	$830.66	$823.75	$947.31
42	$721.03	$829.18	$722.55	$830.93	$832.56	$957.44	$735.07	$845.33	$838.30	$964.05
43	$738.44	$849.21	$740.00	$851.00	$852.67	$980.57	$752.82	$865.74	$858.55	$987.33
44	$760.21	$874.24	$761.81	$876.08	$877.80	$1,009.47	$775.01	$891.26	$883.85	$1,016.43
45	$785.78	$903.65	$787.44	$905.56	$907.34	$1,043.44	$801.09	$921.25	$913.59	$1,050.63
46	$816.26	$938.70	$817.98	$940.68	$942.53	$1,083.91	$832.16	$956.98	$949.02	$1,091.37
47	$850.54	$978.12	$852.34	$980.19	$982.11	$1,129.43	$867.11	$997.18	$988.88	$1,137.21
48	$889.72	$1,023.18	$891.60	$1,025.34	$1,027.35	$1,181.45	$907.05	$1,043.11	$1,034.43	$1,189.59
49	$928.35	$1,067.60	$930.32	$1,069.87	$1,071.97	$1,232.77	$946.44	$1,088.41	$1,079.35	$1,241.25
50	$971.89	$1,117.67	$973.94	$1,120.03	$1,122.23	$1,290.56	$990.82	$1,139.44	$1,129.97	$1,299.47
51	$1,014.88	$1,167.11	$1,017.02	$1,169.57	$1,171.87	$1,347.65	$1,034.65	$1,189.85	$1,179.95	$1,356.94
52	$1,062.22	$1,221.55	$1,064.46	$1,224.13	$1,226.54	$1,410.52	$1,082.91	$1,245.35	$1,234.99	$1,420.24
53	$1,110.11	$1,276.63	$1,112.45	$1,279.32	$1,281.83	$1,474.10	$1,131.73	$1,301.49	$1,290.67	$1,484.27
54	$1,161.80	$1,336.07	$1,164.26	$1,338.90	$1,341.53	$1,542.76	$1,184.43	$1,362.09	$1,350.77	$1,553.39
55	$1,213.50	$1,395.53	$1,216.06	$1,398.47	$1,401.22	$1,611.40	$1,237.14	$1,422.71	$1,410.88	$1,622.51
56	$1,269.55	$1,459.98	$1,272.23	$1,463.06	$1,465.94	$1,685.83	$1,294.28	$1,488.42	$1,476.04	$1,697.45
57	$1,326.14	$1,525.06	$1,328.94	$1,528.28	$1,531.29	$1,760.98	$1,351.97	$1,554.77	$1,541.84	$1,773.12
58	$1,386.55	$1,594.53	$1,389.48	$1,597.90	$1,601.04	$1,841.20	$1,413.55	$1,625.58	$1,612.07	$1,853.88
59	$1,416.47	$1,628.94	$1,419.47	$1,632.39	$1,635.60	$1,880.94	$1,444.07	$1,660.68	$1,646.87	$1,893.90
60	$1,476.88	$1,698.41	$1,480.00	$1,702.00	$1,705.34	$1,961.14	$1,505.65	$1,731.50	$1,717.09	$1,974.65
61	$1,529.12	$1,758.49	$1,532.35	$1,762.20	$1,765.66	$2,030.51	$1,558.90	$1,792.74	$1,777.83	$2,044.50
62	$1,563.40	$1,797.91	$1,566.70	$1,801.71	$1,805.25	$2,076.04	$1,593.85	$1,832.93	$1,817.69	$2,090.34
63	$1,606.39	$1,847.35	$1,609.78	$1,851.25	$1,854.89	$2,133.12	$1,637.68	$1,883.33	$1,867.67	$2,147.82
64 and over	$1,632.51	$1,877.39	$1,635.96	$1,881.35	$1,885.05	$2,167.81	$1,664.31	$1,913.96	$1,898.04	$2,182.75

HIOS Plan ID (On Exchange)=>	15983PA0020006		15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007	
HIOS Plan ID (Off Exchange)=>	15983PA0020006		15983PA0010002		15983PA0010005		15983PA0010006		15983PA0010007	
Plan Marketing Name =>	Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold		Ambetter Everyday Gold		Ambetter Focused Silver		Ambetter Complete Silver	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	$5700 INT		$1450 INT		$800 INT		$5150 INT		$5700 INT	
Coinsurance =>	40% Med; 50% Rx		20% Med; 30% Rx		35% Med; 50% Rx		50% Med; 50% Rx		40% Med; 50% Rx	
Copays =>	$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	8800		9500		7250		8100		8800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$425.29	$425.29	$394.70	$394.70	$392.00	$392.00	$346.09	$346.09	$346.83	$346.83
15	$463.10	$463.10	$429.79	$429.79	$426.85	$426.85	$376.86	$376.86	$377.66	$377.66
16	$477.55	$477.55	$443.20	$443.20	$440.17	$440.17	$388.62	$388.62	$389.44	$389.44
17	$492.01	$492.01	$456.62	$456.62	$453.49	$453.49	$400.38	$400.38	$401.23	$401.23
18	$507.57	$507.57	$471.06	$471.06	$467.84	$467.84	$413.05	$413.05	$413.93	$413.93
19	$523.14	$523.14	$485.51	$485.51	$482.19	$482.19	$425.72	$425.72	$426.62	$426.62
20	$539.26	$539.26	$500.47	$500.47	$497.05	$497.05	$438.84	$438.84	$439.77	$439.77
21	$555.94	$639.33	$515.95	$593.34	$512.42	$589.28	$452.41	$520.27	$453.37	$521.38
22	$555.94	$639.33	$515.95	$593.34	$512.42	$589.28	$452.41	$520.27	$453.37	$521.38
23	$555.94	$639.33	$515.95	$593.34	$512.42	$589.28	$452.41	$520.27	$453.37	$521.38
24	$555.94	$639.33	$515.95	$593.34	$512.42	$589.28	$452.41	$520.27	$453.37	$521.38
25	$558.16	$641.88	$518.01	$595.71	$514.47	$591.64	$454.22	$522.35	$455.18	$523.46
26	$569.28	$654.67	$528.33	$607.58	$524.72	$603.43	$463.27	$532.76	$464.25	$533.89
27	$582.63	$670.02	$540.72	$621.83	$537.02	$617.57	$474.13	$545.25	$475.13	$546.40
28	$604.31	$694.96	$560.84	$644.97	$557.00	$640.55	$491.77	$565.54	$492.81	$566.73
29	$622.10	$715.42	$577.35	$663.95	$573.40	$659.41	$506.25	$582.19	$507.32	$583.42
30	$630.99	$725.64	$585.60	$673.44	$581.60	$668.84	$513.49	$590.51	$514.57	$591.76
31	$644.33	$740.98	$597.99	$687.69	$593.89	$682.97	$524.34	$602.99	$525.46	$604.28
32	$657.68	$756.33	$610.37	$701.93	$606.19	$697.12	$535.20	$615.48	$536.34	$616.79
33	$666.02	$765.92	$618.11	$710.83	$613.88	$705.96	$541.99	$623.29	$543.14	$624.61
34	$674.91	$776.15	$626.36	$720.31	$622.08	$715.39	$549.23	$631.61	$550.39	$632.95
35	$679.36	$781.26	$630.49	$725.06	$626.18	$720.11	$552.85	$635.78	$554.02	$637.12
36	$683.81	$786.38	$634.62	$729.81	$630.28	$724.82	$556.46	$639.93	$557.65	$641.30
37	$688.25	$791.49	$638.75	$734.56	$634.38	$729.54	$560.08	$644.09	$561.27	$645.46
38	$692.70	$796.61	$642.87	$739.30	$638.48	$734.25	$563.70	$648.26	$564.90	$649.64
39	$701.60	$806.84	$651.13	$748.80	$646.67	$743.67	$570.94	$656.58	$572.15	$657.97
40	$710.49	$817.06	$659.38	$758.29	$654.87	$753.10	$578.18	$664.91	$579.41	$666.32
41	$723.83	$832.40	$671.77	$772.54	$667.17	$767.25	$589.04	$677.40	$590.29	$678.83
42	$736.62	$847.11	$683.63	$786.17	$678.96	$780.80	$599.44	$689.36	$600.72	$690.83
43	$754.41	$867.57	$700.14	$805.16	$695.35	$799.65	$613.92	$706.01	$615.22	$707.50
44	$776.65	$893.15	$720.78	$828.90	$715.85	$823.23	$632.02	$726.82	$633.36	$728.36
45	$802.78	$923.20	$745.03	$856.78	$739.93	$850.92	$653.28	$751.27	$654.67	$752.87
46	$833.91	$959.00	$773.93	$890.02	$768.63	$883.92	$678.62	$780.41	$680.06	$782.07
47	$868.93	$999.27	$806.43	$927.39	$800.91	$921.05	$707.12	$813.19	$708.62	$814.91
48	$908.96	$1,045.30	$843.58	$970.12	$837.81	$963.48	$739.69	$850.64	$741.26	$852.45
49	$948.43	$1,090.69	$880.21	$1,012.24	$874.19	$1,005.32	$771.81	$887.58	$773.45	$889.47
50	$992.91	$1,141.85	$921.49	$1,059.71	$915.18	$1,052.46	$808.00	$929.20	$809.72	$931.18
51	$1,036.83	$1,192.35	$962.25	$1,106.59	$955.66	$1,099.01	$843.74	$970.30	$845.54	$972.37
52	$1,085.19	$1,247.97	$1,007.13	$1,158.20	$1,000.24	$1,150.28	$883.10	$1,015.57	$884.98	$1,017.73
53	$1,134.12	$1,304.24	$1,052.54	$1,210.42	$1,045.34	$1,202.14	$922.92	$1,061.36	$924.87	$1,063.60
54	$1,186.93	$1,364.97	$1,101.55	$1,266.78	$1,094.02	$1,258.12	$965.90	$1,110.79	$967.94	$1,113.13
55	$1,239.75	$1,425.71	$1,150.57	$1,323.16	$1,142.70	$1,314.11	$1,008.87	$1,160.20	$1,011.02	$1,162.67
56	$1,297.01	$1,491.56	$1,203.71	$1,384.27	$1,195.48	$1,374.80	$1,055.47	$1,213.79	$1,057.71	$1,216.37
57	$1,354.83	$1,558.05	$1,257.37	$1,445.98	$1,248.77	$1,436.09	$1,102.52	$1,267.90	$1,104.86	$1,270.59
58	$1,416.54	$1,629.02	$1,314.64	$1,511.84	$1,305.65	$1,501.50	$1,152.74	$1,325.65	$1,155.19	$1,328.47
59	$1,447.11	$1,664.18	$1,343.02	$1,544.47	$1,333.83	$1,533.90	$1,177.62	$1,354.26	$1,180.12	$1,357.14
60	$1,508.82	$1,735.14	$1,400.29	$1,610.33	$1,390.71	$1,599.32	$1,227.84	$1,412.02	$1,230.45	$1,415.02
61	$1,562.19	$1,796.52	$1,449.82	$1,667.29	$1,439.90	$1,655.89	$1,271.27	$1,461.96	$1,273.97	$1,465.07
62	$1,597.22	$1,836.80	$1,482.32	$1,704.67	$1,472.18	$1,693.01	$1,299.77	$1,494.74	$1,302.53	$1,497.91
63	$1,641.13	$1,887.30	$1,523.08	$1,751.54	$1,512.66	$1,739.56	$1,335.51	$1,535.84	$1,338.35	$1,539.10
64 and over	$1,667.82	$1,917.99	$1,547.85	$1,780.03	$1,537.26	$1,767.85	$1,357.23	$1,560.81	$1,360.11	$1,564.13

HIOS Plan ID (On Exchange)=>	15983PA0020002		15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002	
HIOS Plan ID (Off Exchange)=>	15983PA0020002		15983PA0020003		15983PA0020004		15983PA0020006		15983PA0010002	
Plan Marketing Name =>	Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Complete Gold	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Gold		Silver		Gold	
Deductible =>	$800 INT		$5150 INT		$1450 INT		$5700 INT		$1450 INT	
Coinsurance =>	35% Med; 50% Rx		50% Med; 50% Rx		20% Med; 30% Rx		40% Med; 50% Rx		20% Med; 30% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	7250		8100		9500		8800		9500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$399.64	$399.64	$352.83	$352.83	$402.39	$402.39	$353.58	$353.58	$630.52	$630.52
15	$435.16	$435.16	$384.20	$384.20	$438.16	$438.16	$385.01	$385.01	$686.57	$686.57
16	$448.74	$448.74	$396.19	$396.19	$451.83	$451.83	$397.03	$397.03	$708.00	$708.00
17	$462.32	$462.32	$408.18	$408.18	$465.51	$465.51	$409.05	$409.05	$729.43	$729.43
18	$476.95	$476.95	$421.09	$421.09	$480.24	$480.24	$421.99	$421.99	$752.50	$752.50
19	$491.58	$491.58	$434.01	$434.01	$494.97	$494.97	$434.93	$434.93	$775.58	$775.58
20	$506.73	$506.73	$447.38	$447.38	$510.22	$510.22	$448.33	$448.33	$799.48	$799.48
21	$522.40	$600.76	$461.22	$530.40	$526.00	$604.90	$462.20	$531.53	$824.21	$947.84
22	$522.40	$600.76	$461.22	$530.40	$526.00	$604.90	$462.20	$531.53	$824.21	$947.84
23	$522.40	$600.76	$461.22	$530.40	$526.00	$604.90	$462.20	$531.53	$824.21	$947.84
24	$522.40	$600.76	$461.22	$530.40	$526.00	$604.90	$462.20	$531.53	$824.21	$947.84
25	$524.49	$603.16	$463.06	$532.52	$528.10	$607.32	$464.05	$533.66	$827.51	$951.64
26	$534.94	$615.18	$472.29	$543.13	$538.62	$619.41	$473.29	$544.28	$843.99	$970.59
27	$547.48	$629.60	$483.36	$555.86	$551.25	$633.94	$484.39	$557.05	$863.77	$993.34
28	$567.85	$653.03	$501.35	$576.55	$571.76	$657.52	$502.41	$577.77	$895.92	$1,030.31
29	$584.57	$672.26	$516.11	$593.53	$588.59	$676.88	$517.20	$594.78	$922.29	$1,060.63
30	$592.92	$681.86	$523.48	$602.00	$597.01	$686.56	$524.60	$603.29	$935.48	$1,075.80
31	$605.46	$696.28	$534.55	$614.73	$609.63	$701.07	$535.69	$616.04	$955.26	$1,098.55
32	$618.00	$710.70	$545.62	$627.46	$622.26	$715.60	$546.78	$628.80	$975.04	$1,121.30
33	$625.84	$719.72	$552.54	$635.42	$630.15	$724.67	$553.72	$636.78	$987.40	$1,135.51
34	$634.19	$729.32	$559.92	$643.91	$638.56	$734.34	$561.11	$645.28	$1,000.59	$1,150.68
35	$638.37	$734.13	$563.61	$648.15	$642.77	$739.19	$564.81	$649.53	$1,007.18	$1,158.26
36	$642.55	$738.93	$567.30	$652.40	$646.98	$744.03	$568.51	$653.79	$1,013.78	$1,165.85
37	$646.73	$743.74	$570.99	$656.64	$651.19	$748.87	$572.20	$658.03	$1,020.37	$1,173.43
38	$650.91	$748.55	$574.68	$660.88	$655.40	$753.71	$575.90	$662.29	$1,026.97	$1,181.02
39	$659.27	$758.16	$582.06	$669.37	$663.81	$763.38	$583.30	$670.80	$1,040.15	$1,196.17
40	$667.63	$767.77	$589.44	$677.86	$672.23	$773.06	$590.69	$679.29	$1,053.34	$1,211.34
41	$680.16	$782.18	$600.51	$690.59	$684.85	$787.58	$601.78	$692.05	$1,073.12	$1,234.09
42	$692.18	$796.01	$611.12	$702.79	$696.95	$801.49	$612.42	$704.28	$1,092.08	$1,255.89
43	$708.90	$815.24	$625.88	$719.76	$713.78	$820.85	$627.21	$721.29	$1,118.45	$1,286.22
44	$729.79	$839.26	$644.32	$740.97	$734.82	$845.04	$645.69	$742.54	$1,151.42	$1,324.13
45	$754.35	$867.50	$666.00	$765.90	$759.54	$873.47	$667.42	$767.53	$1,190.16	$1,368.68
46	$783.60	$901.14	$691.83	$795.60	$789.00	$907.35	$693.30	$797.30	$1,236.32	$1,421.77
47	$816.51	$938.99	$720.89	$829.02	$822.14	$945.46	$722.42	$830.78	$1,288.24	$1,481.48
48	$854.12	$982.24	$754.09	$867.20	$860.01	$989.01	$755.70	$869.06	$1,347.58	$1,549.72
49	$891.21	$1,024.89	$786.84	$904.87	$897.36	$1,031.96	$788.51	$906.79	$1,406.10	$1,617.02
50	$933.01	$1,072.96	$823.74	$947.30	$939.44	$1,080.36	$825.49	$949.31	$1,472.04	$1,692.85
51	$974.28	$1,120.42	$860.18	$989.21	$980.99	$1,128.14	$862.00	$991.30	$1,537.15	$1,767.72
52	$1,019.72	$1,172.68	$900.30	$1,035.35	$1,026.75	$1,180.76	$902.21	$1,037.54	$1,608.86	$1,850.19
53	$1,065.70	$1,225.56	$940.89	$1,082.02	$1,073.04	$1,234.00	$942.89	$1,084.32	$1,681.39	$1,933.60
54	$1,115.32	$1,282.62	$984.70	$1,132.41	$1,123.01	$1,291.46	$986.80	$1,134.82	$1,759.69	$2,023.64
55	$1,164.95	$1,339.69	$1,028.52	$1,182.80	$1,172.98	$1,348.93	$1,030.71	$1,185.32	$1,837.99	$2,113.69
56	$1,218.76	$1,401.57	$1,076.03	$1,237.43	$1,227.16	$1,411.23	$1,078.31	$1,240.06	$1,922.88	$2,211.31
57	$1,273.09	$1,464.05	$1,123.99	$1,292.59	$1,281.86	$1,474.14	$1,126.38	$1,295.34	$2,008.60	$2,309.89
58	$1,331.08	$1,530.74	$1,175.19	$1,351.47	$1,340.25	$1,541.29	$1,177.69	$1,354.34	$2,100.09	$2,415.10
59	$1,359.81	$1,563.78	$1,200.56	$1,380.64	$1,369.18	$1,574.56	$1,203.11	$1,383.58	$2,145.42	$2,467.23
60	$1,417.79	$1,630.46	$1,251.75	$1,439.51	$1,427.56	$1,641.69	$1,254.41	$1,442.57	$2,236.91	$2,572.45
61	$1,467.94	$1,688.13	$1,296.03	$1,490.43	$1,478.06	$1,699.77	$1,298.78	$1,493.60	$2,316.03	$2,663.43
62	$1,500.86	$1,725.99	$1,325.09	$1,523.85	$1,511.20	$1,737.88	$1,327.90	$1,527.09	$2,367.96	$2,723.15
63	$1,542.12	$1,773.44	$1,361.52	$1,565.75	$1,552.75	$1,785.66	$1,364.41	$1,569.07	$2,433.07	$2,798.03
64 and over	$1,567.20	$1,802.28	$1,383.66	$1,591.21	$1,578.00	$1,814.70	$1,386.60	$1,594.59	$2,472.63	$2,843.52

HIOS Plan ID (On Exchange)=>	15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003	
HIOS Plan ID (Off Exchange)=>	15983PA0010005		15983PA0010006		15983PA0010007		15983PA0020002		15983PA0020003	
Plan Marketing Name =>	Ambetter Everyday Gold		Ambetter Focused Silver		Ambetter Complete Silver		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental	
Form # =>	15983		15983		15983		15983		15983	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Gold		Silver	
Deductible =>	$800 INT		$5150 INT		$5700 INT		$800 INT		$5150 INT	
Coinsurance =>	35% Med; 50% Rx		50% Med; 50% Rx		40% Med; 50% Rx		35% Med; 50% Rx		50% Med; 50% Rx	
Copays =>	$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	7250		8100		8800		7250		8100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$626.20	$626.20	$552.87	$552.87	$554.04	$554.04	$638.39	$638.39	$563.64	$563.64
15	$681.86	$681.86	$602.02	$602.02	$603.28	$603.28	$695.14	$695.14	$613.74	$613.74
16	$703.14	$703.14	$620.81	$620.81	$622.11	$622.11	$716.84	$716.84	$632.89	$632.89
17	$724.43	$724.43	$639.60	$639.60	$640.94	$640.94	$738.53	$738.53	$652.05	$652.05
18	$747.35	$747.35	$659.83	$659.83	$661.22	$661.22	$761.90	$761.90	$672.68	$672.68
19	$770.26	$770.26	$680.07	$680.07	$681.50	$681.50	$785.26	$785.26	$693.31	$693.31
20	$794.00	$794.00	$701.03	$701.03	$702.50	$702.50	$809.47	$809.47	$714.68	$714.68
21	$818.56	$941.34	$722.71	$831.12	$724.23	$832.86	$834.50	$959.68	$736.78	$847.30
22	$818.56	$941.34	$722.71	$831.12	$724.23	$832.86	$834.50	$959.68	$736.78	$847.30
23	$818.56	$941.34	$722.71	$831.12	$724.23	$832.86	$834.50	$959.68	$736.78	$847.30
24	$818.56	$941.34	$722.71	$831.12	$724.23	$832.86	$834.50	$959.68	$736.78	$847.30
25	$821.83	$945.10	$725.60	$834.44	$727.13	$836.20	$837.84	$963.52	$739.73	$850.69
26	$838.21	$963.94	$740.06	$851.07	$741.61	$852.85	$854.53	$982.71	$754.46	$867.63
27	$857.85	$986.53	$757.40	$871.01	$758.99	$872.84	$874.56	$1,005.74	$772.15	$887.97
28	$889.77	$1,023.24	$785.59	$903.43	$787.24	$905.33	$907.10	$1,043.17	$800.88	$921.01
29	$915.97	$1,053.37	$808.71	$930.02	$810.41	$931.97	$933.81	$1,073.88	$824.46	$948.13
30	$929.07	$1,068.43	$820.28	$943.32	$822.00	$945.30	$947.16	$1,089.23	$836.25	$961.69
31	$948.71	$1,091.02	$837.62	$963.26	$839.38	$965.29	$967.19	$1,112.27	$853.93	$982.02
32	$968.36	$1,113.61	$854.97	$983.22	$856.76	$985.27	$987.21	$1,135.29	$871.61	$1,002.35
33	$980.63	$1,127.72	$865.81	$995.68	$867.63	$997.77	$999.73	$1,149.69	$882.66	$1,015.06
34	$993.73	$1,142.79	$877.37	$1,008.98	$879.22	$1,011.10	$1,013.08	$1,165.04	$894.45	$1,028.62
35	$1,000.28	$1,150.32	$883.15	$1,015.62	$885.01	$1,017.76	$1,019.76	$1,172.72	$900.35	$1,035.40
36	$1,006.83	$1,157.85	$888.93	$1,022.27	$890.80	$1,024.42	$1,026.44	$1,180.41	$906.24	$1,042.18
37	$1,013.38	$1,165.39	$894.71	$1,028.92	$896.60	$1,031.09	$1,033.11	$1,188.08	$912.13	$1,048.95
38	$1,019.93	$1,172.92	$900.50	$1,035.58	$902.39	$1,037.75	$1,039.79	$1,195.76	$918.03	$1,055.73
39	$1,033.02	$1,187.97	$912.06	$1,048.87	$913.98	$1,051.08	$1,053.14	$1,211.11	$929.82	$1,069.29
40	$1,046.12	$1,203.04	$923.62	$1,062.16	$925.57	$1,064.41	$1,066.49	$1,226.46	$941.60	$1,082.84
41	$1,065.77	$1,225.64	$940.97	$1,082.12	$942.95	$1,084.39	$1,086.52	$1,249.50	$959.29	$1,103.18
42	$1,084.59	$1,247.28	$957.59	$1,101.23	$959.60	$1,103.54	$1,105.71	$1,271.57	$976.23	$1,122.66
43	$1,110.79	$1,277.41	$980.72	$1,127.83	$982.78	$1,130.20	$1,132.42	$1,302.28	$999.81	$1,149.78
44	$1,143.53	$1,315.06	$1,009.63	$1,161.07	$1,011.75	$1,163.51	$1,165.80	$1,340.67	$1,029.28	$1,183.67
45	$1,182.00	$1,359.30	$1,043.59	$1,200.13	$1,045.79	$1,202.66	$1,205.02	$1,385.77	$1,063.91	$1,223.50
46	$1,227.84	$1,412.02	$1,084.07	$1,246.68	$1,086.35	$1,249.30	$1,251.75	$1,439.51	$1,105.17	$1,270.95
47	$1,279.41	$1,471.32	$1,129.60	$1,299.04	$1,131.97	$1,301.77	$1,304.32	$1,499.97	$1,151.59	$1,324.33
48	$1,338.35	$1,539.10	$1,181.63	$1,358.87	$1,184.12	$1,361.74	$1,364.41	$1,569.07	$1,204.64	$1,385.34
49	$1,396.46	$1,605.93	$1,232.94	$1,417.88	$1,235.54	$1,420.87	$1,423.66	$1,637.21	$1,256.95	$1,445.49
50	$1,461.95	$1,681.24	$1,290.76	$1,484.37	$1,293.47	$1,487.49	$1,490.42	$1,713.98	$1,315.89	$1,513.27
51	$1,526.61	$1,755.60	$1,347.85	$1,550.03	$1,350.69	$1,553.29	$1,556.34	$1,789.79	$1,374.09	$1,580.20
52	$1,597.83	$1,837.50	$1,410.73	$1,622.34	$1,413.70	$1,625.76	$1,628.94	$1,873.28	$1,438.19	$1,653.92
53	$1,669.86	$1,920.34	$1,474.33	$1,695.48	$1,477.43	$1,699.04	$1,702.38	$1,957.74	$1,503.03	$1,728.48
54	$1,747.63	$2,009.77	$1,542.99	$1,774.44	$1,546.23	$1,778.16	$1,781.66	$2,048.91	$1,573.03	$1,808.98
55	$1,825.39	$2,099.20	$1,611.64	$1,853.39	$1,615.03	$1,857.28	$1,860.94	$2,140.08	$1,643.02	$1,889.47
56	$1,909.70	$2,196.16	$1,686.08	$1,938.99	$1,689.63	$1,943.07	$1,946.89	$2,238.92	$1,718.91	$1,976.75
57	$1,994.83	$2,294.05	$1,761.24	$2,025.43	$1,764.95	$2,029.69	$2,033.68	$2,338.73	$1,795.53	$2,064.86
58	$2,085.69	$2,398.54	$1,841.47	$2,117.69	$1,845.34	$2,122.14	$2,126.31	$2,445.26	$1,877.32	$2,158.92
59	$2,130.71	$2,450.32	$1,881.21	$2,163.39	$1,885.17	$2,167.95	$2,172.20	$2,498.03	$1,917.84	$2,205.52
60	$2,221.57	$2,554.81	$1,961.43	$2,255.64	$1,965.56	$2,260.39	$2,264.83	$2,604.55	$1,999.62	$2,299.56
61	$2,300.15	$2,645.17	$2,030.82	$2,335.44	$2,035.09	$2,340.35	$2,344.95	$2,696.69	$2,070.35	$2,380.90
62	$2,351.72	$2,704.48	$2,076.35	$2,387.80	$2,080.71	$2,392.82	$2,397.52	$2,757.15	$2,116.77	$2,434.29
63	$2,416.39	$2,778.85	$2,133.44	$2,453.46	$2,137.93	$2,458.62	$2,463.44	$2,832.96	$2,174.97	$2,501.22
64 and over	$2,455.68	$2,824.03	$2,168.13	$2,493.35	$2,172.69	$2,498.59	$2,503.50	$2,879.03	$2,210.34	$2,541.89

HIOS Plan ID (On Exchange)=>	15983PA0020004		15983PA0020006	
HIOS Plan ID (Off Exchange)=>	15983PA0020004		15983PA0020006	
Plan Marketing Name =>	Ambetter Complete Gold + Vision + Adult Dental		Ambetter Complete Silver + Vision + Adult Dental	
Form # =>	15983		15983	
Rating Area =>	Rating Area 9		Rating Area 9	
Network =>	Ambetter		Ambetter	
Metal =>	Gold		Silver	
Deductible =>	$1450 INT		$5700 INT	
Coinsurance =>	20% Med; 30% Rx		40% Med; 50% Rx	
Copays =>	$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);		$20 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays);	
OOP Maximum =>	9500		8800	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$642.80	$642.80	$564.83	$564.83
15	$699.94	$699.94	$615.04	$615.04
16	$721.78	$721.78	$634.23	$634.23
17	$743.63	$743.63	$653.43	$653.43
18	$767.16	$767.16	$674.10	$674.10
19	$790.68	$790.68	$694.78	$694.78
20	$815.05	$815.05	$716.19	$716.19
21	$840.26	$966.30	$738.34	$849.09
22	$840.26	$966.30	$738.34	$849.09
23	$840.26	$966.30	$738.34	$849.09
24	$840.26	$966.30	$738.34	$849.09
25	$843.62	$970.16	$741.29	$852.48
26	$860.43	$989.49	$756.06	$869.47
27	$880.59	$1,012.68	$773.78	$889.85
28	$913.36	$1,050.36	$802.58	$922.97
29	$940.25	$1,081.29	$826.20	$950.13
30	$953.70	$1,096.76	$838.02	$963.72
31	$973.86	$1,119.94	$855.74	$984.10
32	$994.03	$1,143.13	$873.46	$1,004.48
33	$1,006.63	$1,157.62	$884.53	$1,017.21
34	$1,020.08	$1,173.09	$896.34	$1,030.79
35	$1,026.80	$1,180.82	$902.25	$1,037.59
36	$1,033.52	$1,188.55	$908.16	$1,044.38
37	$1,040.24	$1,196.28	$914.06	$1,051.17
38	$1,046.96	$1,204.00	$919.97	$1,057.97
39	$1,060.41	$1,219.47	$931.79	$1,071.56
40	$1,073.85	$1,234.93	$943.60	$1,085.14
41	$1,094.02	$1,258.12	$961.32	$1,105.52
42	$1,113.34	$1,280.34	$978.30	$1,125.05
43	$1,140.23	$1,311.26	$1,001.93	$1,152.22
44	$1,173.84	$1,349.92	$1,031.46	$1,186.18
45	$1,213.34	$1,395.34	$1,066.16	$1,226.08
46	$1,260.39	$1,449.45	$1,107.51	$1,273.64
47	$1,313.33	$1,510.33	$1,154.03	$1,327.13
48	$1,373.83	$1,579.90	$1,207.19	$1,388.27
49	$1,433.48	$1,648.50	$1,259.61	$1,448.55
50	$1,500.70	$1,725.81	$1,318.68	$1,516.48
51	$1,567.08	$1,802.14	$1,377.00	$1,583.55
52	$1,640.19	$1,886.22	$1,441.24	$1,657.43
53	$1,714.13	$1,971.25	$1,506.21	$1,732.14
54	$1,793.96	$2,063.05	$1,576.36	$1,812.81
55	$1,873.78	$2,154.85	$1,646.50	$1,893.48
56	$1,960.33	$2,254.38	$1,722.55	$1,980.93
57	$2,047.71	$2,354.87	$1,799.33	$2,069.23
58	$2,140.98	$2,462.13	$1,881.29	$2,163.48
59	$2,187.20	$2,515.28	$1,921.90	$2,210.19
60	$2,280.47	$2,622.54	$2,003.85	$2,304.43
61	$2,361.13	$2,715.30	$2,074.74	$2,385.95
62	$2,414.07	$2,776.18	$2,121.25	$2,439.44
63	$2,480.45	$2,852.52	$2,179.58	$2,506.52
64 and over	$2,520.78	$2,898.90	$2,215.02	$2,547.27

Ambetter Health
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	Ambetter	Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 4, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9	Berks, Blair, Bradford, Bucks, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Fayette, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Wayne, Westmoreland, Wyoming

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

					RATING AREA 1							
	02-01-2026 Number of Covered Lives by Rating County				0	58	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Crawford**	**Clarion**	**Erie**	**Forest**	**Mckean**	**Mercer**	**Venango**	**Warren**
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off		$552.18						
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off		$562.93						
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off		$548.39						
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off		$559.07						
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off		$485.20						
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off		$494.65						
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off		$484.17						
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off		$493.60						

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

	02-01-2026 Number of Covered Lives by Rating County				RATING AREA 2		
					38	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Elk	Cameron	Potter
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off	$714.77		
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	$728.69		
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off	$709.87		
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	$723.70		
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off	$628.07		
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	$640.30		
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off	$626.74		
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	$638.95		

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

					RATING AREA 3												
	02-01-2026 Number of Covered Lives by Rating County				392	35	26	1,331	2,898	27	154	0	40	216	0	361	94
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off	$677.72	$677.72	$677.72	$677.72	$677.72	$677.72	$677.72		$677.72	$677.72		$677.72	$677.72
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	$690.91	$690.91	$690.91	$690.91	$690.91	$690.91	$690.91		$690.91	$690.91		$690.91	$690.91
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off	$673.07	$673.07	$673.07	$673.07	$673.07	$673.07	$673.07		$673.07	$673.07		$673.07	$673.07
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	$686.18	$686.18	$686.18	$686.18	$686.18	$686.18	$686.18		$686.18	$686.18		$686.18	$686.18
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off	$595.51	$595.51	$595.51	$595.51	$595.51	$595.51	$595.51		$595.51	$595.51		$595.51	$595.51
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	$607.11	$607.11	$607.11	$607.11	$607.11	$607.11	$607.11		$607.11	$607.11		$607.11	$607.11
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off	$594.25	$594.25	$594.25	$594.25	$594.25	$594.25	$594.25		$594.25	$594.25		$594.25	$594.25
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	$605.83	$605.83	$605.83	$605.83	$605.83	$605.83	$605.83		$605.83	$605.83		$605.83	$605.83

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

					RATING AREA 4									
	02-01-2026 Number of Covered Lives by Rating County				0	0	0	0	192	0	0	0	0	150
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Allegheny**	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off					$524.77					$524.77
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off					$534.99					$534.99
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off					$521.18					$521.18
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off					$531.33					$531.33
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off					$461.12					$461.12
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off					$470.10					$470.10
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off					$460.14					$460.14
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off					$469.11					$469.11

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

	02-01-2026 Number of Covered Lives by Rating County				RATING AREA 5						
					0	20	407	39	89	114	14
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off		$647.17	$647.17	$647.17	$647.17	$647.17	$647.17
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off		$659.78	$659.78	$659.78	$659.78	$659.78	$659.78
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off		$642.74	$642.74	$642.74	$642.74	$642.74	$642.74
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off		$655.26	$655.26	$655.26	$655.26	$655.26	$655.26
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off		$568.67	$568.67	$568.67	$568.67	$568.67	$568.67
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off		$579.75	$579.75	$579.75	$579.75	$579.75	$579.75
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off		$567.47	$567.47	$567.47	$567.47	$567.47	$567.47
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off		$578.52	$578.52	$578.52	$578.52	$578.52	$578.52

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

	02-01-2026 Number of Covered Lives by Rating County				RATING AREA 6									
					422	54	202	39	3	104	78	37	27	21
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off	$754.19	$754.19	$754.19	$754.19	$754.19	$754.19	$754.19	$754.19	$754.19	$754.19
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	$768.88	$768.88	$768.88	$768.88	$768.88	$768.88	$768.88	$768.88	$768.88	$768.88
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off	$749.02	$749.02	$749.02	$749.02	$749.02	$749.02	$749.02	$749.02	$749.02	$749.02
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	$763.61	$763.61	$763.61	$763.61	$763.61	$763.61	$763.61	$763.61	$763.61	$763.61
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off	$662.71	$662.71	$662.71	$662.71	$662.71	$662.71	$662.71	$662.71	$662.71	$662.71
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	$675.61	$675.61	$675.61	$675.61	$675.61	$675.61	$675.61	$675.61	$675.61	$675.61
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off	$661.31	$661.31	$661.31	$661.31	$661.31	$661.31	$661.31	$661.31	$661.31	$661.31
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	$674.19	$674.19	$674.19	$674.19	$674.19	$674.19	$674.19	$674.19	$674.19	$674.19

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

					RATING AREA 7			
	02-01-2026 Number of Covered Lives by Rating County				0	8,011	4,383	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off		$620.60	$620.60	
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off		$632.68	$632.68	
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off		$616.35	$616.35	
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off		$628.35	$628.35	
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off		$545.32	$545.32	
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off		$555.94	$555.94	
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off		$544.17	$544.17	
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off		$554.77	$554.77	

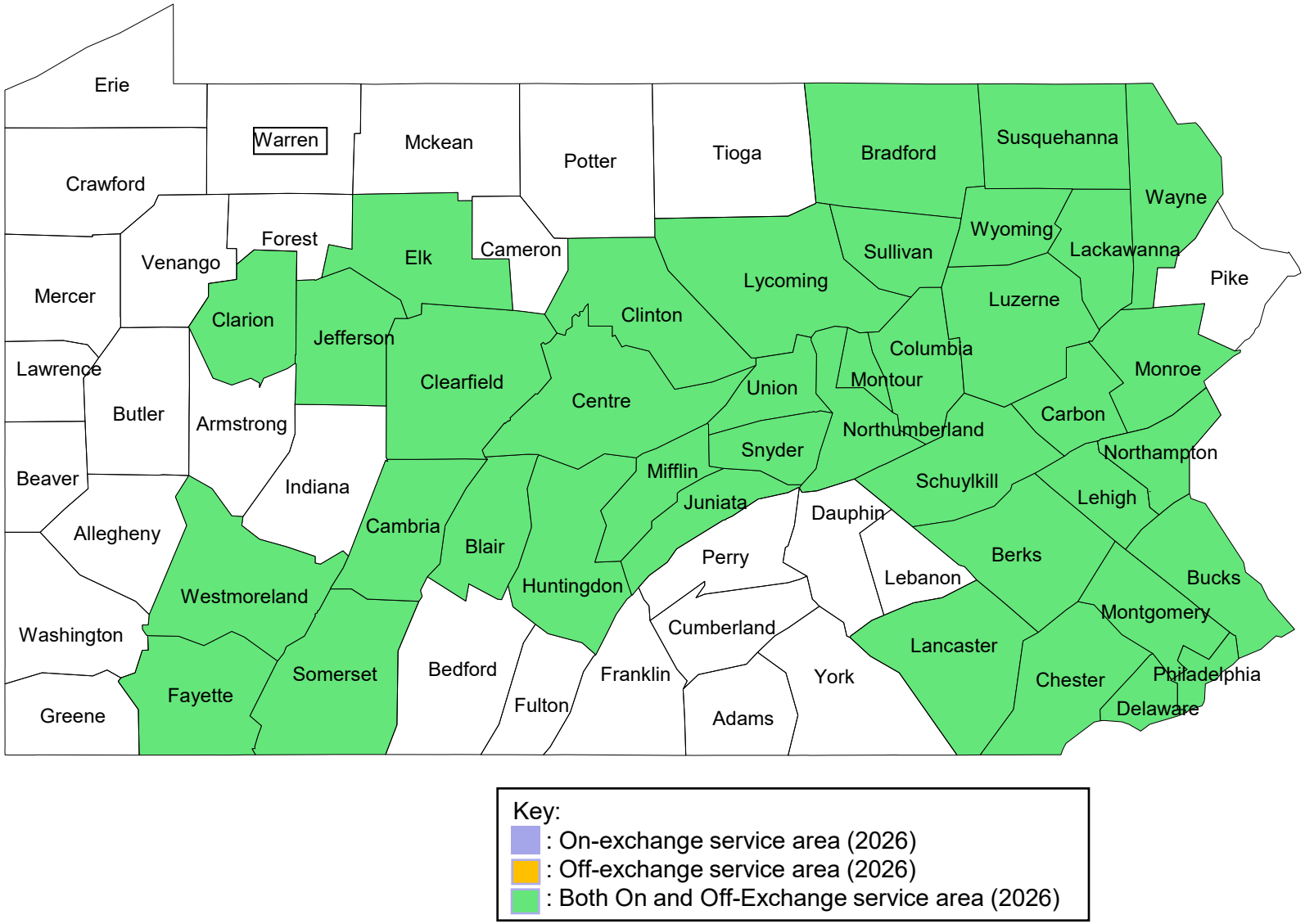
Company Name **Ambetter Health**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2026 Number of Covered Lives by Rating County				RATING AREA 8				
					1,531	2,016	1,537	1,861	6,397
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bucks	Chester	Delaware	Montgomery	Philadelphia
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off	$515.95	$515.95	$515.95	$515.95	$515.95
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	$526.00	$526.00	$526.00	$526.00	$526.00
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off	$512.42	$512.42	$512.42	$512.42	$512.42
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	$522.40	$522.40	$522.40	$522.40	$522.40
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off	$453.37	$453.37	$453.37	$453.37	$453.37
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	$462.20	$462.20	$462.20	$462.20	$462.20
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off	$452.41	$452.41	$452.41	$452.41	$452.41
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	$461.22	$461.22	$461.22	$461.22	$461.22

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

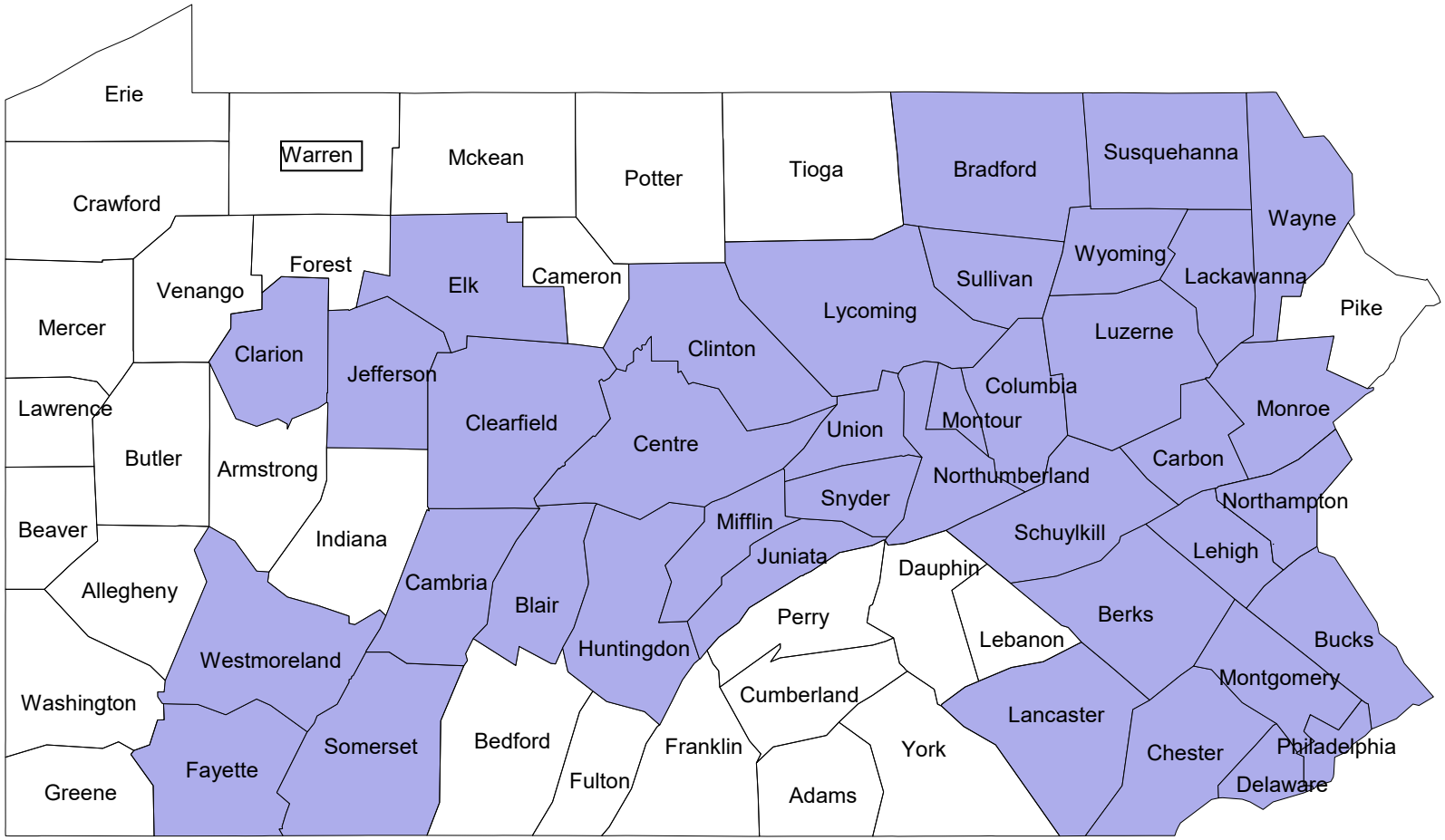
	02-01-2026 Number of Covered Lives by Rating County				RATING AREA 9						
					0	0	0	0	15	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
15983PA0010002	Ambetter Complete Gold	HMO	Gold	On/Off					$824.21		
15983PA0020004	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off					$840.26		
15983PA0010005	Ambetter Everyday Gold	HMO	Gold	On/Off					$818.56		
15983PA0020002	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off					$834.50		
15983PA0010007	Ambetter Complete Silver	HMO	Silver	On/Off					$724.23		
15983PA0020006	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off					$738.34		
15983PA0010006	Ambetter Focused Silver	HMO	Silver	On/Off					$722.71		
15983PA0020003	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off					$736.78		

Issuer: Ambetter Health of Pennsylvania, Inc.
Market: Individual



Key:
: On-exchange service area (2026)
: Off-exchange service area (2026)
: Both On and Off-Exchange service area (2026)

Issuer: Ambetter Health of Pennsylvania, Inc.
Market: Individual



Key:
: On-exchange service area (2027)
: Off-exchange service area (2027)
: Both On and Off-Exchange service area (2027)

Unified Rate Review v8.2

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:	Ambetter Health of Pennsylvania		
HIOS Issuer ID:	15983	State:	PA
Effective Date of Rate Change(s):	1/1/2027	Market:	Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2025 to 12/31/2025

	Total	PMPM
Allowed Claims	$353,159,969.39	$466.97
Reinsurance	$14,884,370.68	$19.68
Incurred Claims in Experience Period	$287,901,162.00	$380.68
Risk Adjustment	-$62,557,041.21	-$82.72
Experience Period Premium	$403,450,996.35	$533.47
Experience Period Member Months	756,274	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$119.55	1.117	1.059	1.117	1.059	$167.08
Outpatient Hospital	$161.06	1.090	1.067	1.090	1.067	$217.84
Professional	$92.74	1.105	1.036	1.105	1.036	$121.53
Other Medical	$8.36	1.070	1.070	1.070	1.070	$10.95
Capitation	$3.05	1.000	1.000	1.000	1.000	$3.05
Prescription Drug	$78.75	1.038	1.180	1.038	1.180	$117.99
Total	$463.51					**$638.44**

Morbidity Adjustment	1.131
Demographic Shift	1.036
Plan Design Changes	0.986
Other	1.059
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2027**	**$781.27**

Manual EHB Allowed Claims PMPM	$0.00
Applied Credibility %	100.00%

		Projected Period Totals
Projected Index Rate for **1/1/2027**	**$781.27**	$218,098,551.93
Reinsurance	$23.05	$6,433,779.32
Risk Adjustment Payment/Charge	-$106.75	-$29,799,811.78
Exchange User Fees	3.46%	$8,646,604.77
Market Adjusted Index Rate	**$895.95**	**$250,111,189.16**

Projected Member Months	**279,159**

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Product-Plan Data Collection

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

Company Legal Name: **Ambetter Health of Pennsylvania**
HIOS Issuer ID: **15983** State: **PA**
Effective Date of Rate Change(s): **1/1/2027** Market: **Individual**

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																									
1.1	Product Name		Ambetter										Ambetter + Vision + Adult Dental										Ambetter Off-Exchange Only			
1.2	Product ID		15983PA001										15983PA002										15983PA003			
1.3	Plan Name		Complete Gold	Complete Silver	Everyday Gold	Focused Silver	Elite Bronze	Everyday Bronze	HSA	Clear Silver	Elite Gold	Franklin Silver	Vision + Adult	Vision + Adult	Vision + Adult	Vision + Adult	Vision + Adult	Vision + Adult	HSA + Vision +	+ Adult Dental	Vision + Adult		Gold 201 HSA	Gold 202	Silver 201 HSA	Silver 203
1.4	Plan ID (Standard Component ID)		15983PA0010002	15983PA0010007	15983PA0010005	15983PA0010006	15983PA0010003	15983PA0010004	15983PA0010022	15983PA0010032	15983PA0010040	15983PA0010041	15983PA0020004	15983PA0020006	15983PA0020002	15983PA0020003	15983PA0020005	15983PA0020001	15983PA0020022	15983PA0020040	15983PA0020041		15983PA0030001	15983PA0030002	15983PA0030003	15983PA0030004
1.5	Metal		Gold	Silver	Gold	Silver	Bronze	Bronze	Bronze	Silver	Gold	Silver	Gold	Silver	Gold	Silver	Bronze	Bronze	Bronze	Gold	Silver		Gold	Gold	Silver	Silver
1.6	AV Metal Value		0.816	0.718	0.800	0.710	0.650	0.644	0.635	0.706	0.818	0.710	0.816	0.718	0.800	0.710	0.650	0.644	0.635	0.818	0.710		0.807	0.796	0.705	0.694
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated		Terminated	Terminated	Terminated	Terminated
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO		HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	Yes	Yes	No	No	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No		No	No	No	No
1.10	Effective Date of Proposed Rates		1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027	1/1/2027		1/1/2027	1/1/2027	1/1/2027	1/1/2027
1.11	Cumulative Rate Change % (over 12 mos prior)		35.95%	13.96%	38.25%	12.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	35.19%	13.29%	37.53%	12.64%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		26.29%										26.28%										0.00%			
1.13	Submission Level Rate Increase %		26.29%																							

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information																								
	2.1	Plan ID (Standard Component ID)	Total	15983PA0010002	15983PA0010007	15983PA0010005	15983PA0010006	15983PA0010003	15983PA0010004	15983PA0010022	15983PA0010032	15983PA0010040	15983PA0010041	15983PA0020004	15983PA0020006	15983PA0020002	15983PA0020003	15983PA0020005	15983PA0020001	15983PA0020022	15983PA0020040	15983PA0020041	15983PA0030001	15983PA0030002	15983PA0030003	15983PA0030004
$353,159,969	2.2	Allowed Claims	$353,159,969	$20,107,519	$15,058,597	$62,446,744	$143,872,205	$10,914,719	$25,246,998	$0	$0	$0	$0	$5,069,941	$6,059,535	$19,474,408	$25,862,913	$4,167,565	$9,467,023	$0	$0	$0	$980,646	$2,264,802	$1,008,938	$1,157,418
$14,884,371	2.3	Reinsurance	$14,884,371	$810,151	$671,825	$2,537,343	$6,509,799	$406,142	$840,940	$0	$0	$0	$0	$201,950	$265,774	$789,741	$1,162,675	$161,874	$319,416	$0	$0	$0	$36,331	$87,351	$36,313	$46,744
	2.4	Member Cost Sharing	$50,374,437	$3,627,000	$1,391,983	$10,830,810	$11,446,518	$2,652,760	$8,140,165	$0	$0	$0	$0	$961,765	$653,014	$3,409,095	$2,211,176	$874,642	$2,969,296	$0	$0	$0	$241,576	$487,860	$270,250	$206,528
	2.5	Federal Cost-Sharing Reduction (CSR) Payments	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.6	Issuer CSR Payments	$41,492,372	$0	$2,837,336	$38	$32,124,394	$106	$674	$0	$0	$0	$0	$17	$1,217,589	$0	$5,311,075	$136	$1,007	$0	$0	$0	$0	$0	$0	$0	$0
	2.7	Recoveries from CSR Load	$40,220,198	$0	$2,722,064	$0	$31,826,037	$0	$0	$0	$0	$0	$0	$0	$1,068,999	$0	$4,603,098	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$287,901,162	2.8	Incurred Claims	$287,901,162	$15,670,367	$12,994,789	$49,078,592	$125,915,888	$7,855,816	$16,265,893	$0	$0	$0	$0	$3,906,226	$5,140,746	$15,275,572	$22,489,062	$3,131,050	$6,178,311	$0	$0	$0	$702,739	$1,689,591	$702,376	$904,146
-$62,557,041	2.9	Risk Adjustment Transfer Amount	-$62,557,041	-$3,627,720	-$960,422	-$12,167,914	-$23,031,075	-$3,339,503	-$10,422,312	$0	$0	$0	$0	-$780,102	-$126,077	-$2,428,913	-$1,460,622	-$970,568	-$2,520,205	$0	$0	$0	-$384,357	$394,042	-$378,903	-$352,390
$403,450,996	2.10	Premium	$403,450,996	$20,668,138	$15,095,085	$67,341,912	$176,489,840	$14,153,091	$34,565,803	$0	$0	$0	$0	$4,840,718	$5,928,086	$19,314,687	$25,526,270	$4,245,202	$10,409,318	$0	$0	$0	$1,243,510	$1,470,762	$1,187,014	$971,562
756,274	2.11	Experience Period Member Months	756,274	37,398	29,158	112,269	317,083	28,466	81,607	0	0	0	0	9,243	11,735	35,010	46,563	9,251	26,984	0	0	0	2,803	2,991	3,264	2,449
	2.12	Current Enrollment	33,434	1,512	2,001	4,741	3,593	4,884	7,939	0	0	0	0	532	724	1,639	1,026	1,251	2,401	0	0	0	222	265	447	257
	2.13	Current Premium PMPM	$678.09	$786.69	$769.16	$833.71	$823.27	$638.78	$552.93	$0.00	$0.00	$0.00	$0.00	$705.52	$683.75	$724.52	$734.77	$624.03	$527.25	$0.00	$0.00	$0.00	$602.43	$626.19	$484.33	$575.85
	2.14	Loss Ratio	84.45%	91.96%	91.94%	88.95%	82.05%	72.65%	67.37%	0.00%	0.00%	0.00%	0.00%	96.20%	88.60%	90.46%	93.45%	95.62%	78.31%	0.00%	0.00%	0.00%	81.79%	90.60%	86.92%	146.02%
		Per Member Per Month																								
	2.15	Allowed Claims	$466.97	$537.66	$516.45	$556.22	$453.74	$383.43	$309.37	$0.00	$0.00	$0.00	$0.00	$548.52	$516.36	$556.25	$555.44	$450.50	$350.84	$0.00	$0.00	$0.00	$349.86	$757.21	$309.11	$472.61
	2.16	Reinsurance	$19.68	$21.66	$23.04	$22.60	$20.53	$14.27	$10.30	$0.00	$0.00	$0.00	$0.00	$21.85	$22.65	$22.56	$24.97	$17.50	$11.84	$0.00	$0.00	$0.00	$12.96	$29.20	$11.13	$19.09
	2.17	Member Cost Sharing	$66.61	$96.98	$47.74	$96.47	$36.10	$93.19	$99.75	$0.00	$0.00	$0.00	$0.00	$104.05	$55.65	$97.37	$47.49	$94.55	$110.04	$0.00	$0.00	$0.00	$86.18	$163.11	$82.80	$84.33
	2.18	Federal CSR Payments	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.19	Issuer CSR Payments	$54.86	$0.00	$97.31	$0.00	$101.31	$0.00	$0.01	$0.00	$0.00	$0.00	$0.00	$0.00	$103.76	$0.00	$114.06	$0.01	$0.04	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.20	Recoveries from CSR Load	$53.18	$0.00	$93.36	$0.00	$100.37	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$91.09	$0.00	$98.86	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.21	Incurred Claims	$380.68	$419.02	$445.67	$437.15	$397.11	$275.97	$199.32	$0.00	$0.00	$0.00	$0.00	$422.61	$438.07	$436.32	$482.98	$338.46	$228.96	$0.00	$0.00	$0.00	$250.71	$564.89	$215.19	$369.19
	2.22	Risk Adjustment Transfer Amount	-$82.72	-$97.00	-$32.94	-$108.38	-$72.63	-$117.32	-$127.71	$0.00	$0.00	$0.00	$0.00	-$84.40	-$10.74	-$69.38	-$31.37	-$104.91	-$93.40	$0.00	$0.00	$0.00	-$137.12	$131.74	-$116.09	-$143.89
	2.23	Premium	$533.47	$552.65	$517.70	$599.83	$556.60	$497.19	$423.56	$0.00	$0.00	$0.00	$0.00	$523.72	$505.16	$551.69	$548.21	$458.89	$385.76	$0.00	$0.00	$0.00	$443.64	$491.73	$363.67	$396.72

	Section III: Plan Adjustment Factors																									
3.1	Plan ID (Standard Component ID)		15983PA0010002	15983PA0010007	15983PA0010005	15983PA0010006	15983PA0010003	15983PA0010004	15983PA0010022	15983PA0010032	15983PA0010040	15983PA0010041	15983PA0020004	15983PA0020006	15983PA0020002	15983PA0020003	15983PA0020005	15983PA0020001	15983PA0020022	15983PA0020040	15983PA0020041	15983PA0030001	15983PA0030002	15983PA0030003	15983PA0030004
3.2	Market Adjusted Index Rate		$895.95																							
3.3	AV and Cost Sharing Design of Plan		0.9786	0.8090	0.9719	0.8073	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9786	0.8090	0.9719	0.8073	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4	CSR Load Factor		1.0000	1.0629	1.0000	1.0629	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0629	1.0000	1.0629	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.5	Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.6	Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0195	1.0195	1.0195	1.0195	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Administrative Costs																									
3.7	Administrative Expense		11.81%	11.81%	11.81%	11.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.81%	11.81%	11.81%	11.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8	Taxes and Fees		0.42%	0.42%	0.42%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.42%	0.42%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9	Profit & Risk Load		1.00%	1.00%	1.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	1.00%	1.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.10	Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.11	**Plan Adjusted Index Rate**		$1,010.38	$887.82	$1,003.46	$885.95	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1,030.06	$905.11	$1,023.00	$903.20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3.12	Age Calibration Factor	0.588076575											0.5881												
3.13	Geographic Calibration Factor	1											1.0000												
3.14	Tobacco Calibration Factor	0.996176379											0.9962												
3.15	**Calibrated Plan Adjusted Index Rate**		$591.91	$520.11	$587.85	$519.01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$603.44	$530.24	$599.30	$529.12	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

	Section IV: Projected Plan Level Information																									
4.1	Plan ID (Standard Component ID)	Total	15983PA0010002	15983PA0010007	15983PA0010005	15983PA0010006	15983PA0010003	15983PA0010004	15983PA0010022	15983PA0010032	15983PA0010040	15983PA0010041	15983PA0020004	15983PA0020006	15983PA0020002	15983PA0020003	15983PA0020005	15983PA0020001	15983PA0020022	15983PA0020040	15983PA0020041	15983PA0030001	15983PA0030002	15983PA0030003	15983PA0030004
4.2	Allowed Claims	$219,069,005	$9,308,566	$46,717,839	$28,838,609	$83,369,332	$0	$0	$0	$0	$0	$0	$2,638,601	$14,379,804	$8,175,812	$25,640,441	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.3	Reinsurance	$6,462,407	$274,597	$1,378,149	$850,722	$2,459,346	$0	$0	$0	$0	$0	$0	$77,837	$424,196	$241,182	$756,378	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$23,413,271	$1,507,648	$4,346,906	$4,802,085	$7,446,080	$0	$0	$0	$0	$0	$0	$417,648	$1,313,763	$1,330,406	$2,248,736	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.5	Federal CSR Payments	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Issuer CSR Payments	$10,856,697	$0	$2,826,825	$0	$5,511,142	$0	$0	$0	$0	$0	$0	$0	$854,350	$0	$1,664,380	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.7	Recoveries from CSR Load	$10,780,358	$0	$2,970,050	$0	$5,272,020	$0	$0	$0	$0	$0	$0	$0	$915,117	$0	$1,623,171	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8	Incurred Claims	$189,193,327	$7,526,321	$40,992,784	$23,185,802	$73,463,906	$0	$0	$0	$0	$0	$0	$2,143,116	$12,641,845	$6,604,225	$22,635,327	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.9	Risk Adjustment Transfer Amount	-$26,510,276	-$1,349,640	-$5,371,493	-$4,190,416	-$9,554,882	$0	$0	$0	$0	$0	$0	-$373,876	-$1,623,423	-$1,160,945	-$2,885,600	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.10	Premium	$257,475,114	$14,359,543	$50,217,912	$44,278,639	$89,139,864	$0	$0	$0	$0	$0	$0	$4,055,339	$15,472,896	$12,506,185	$27,444,736	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.11	Projected Member Months	279,159	14,212	56,563	44,126	100,615	0	0	0	0	0	0	3,937	17,095	12,225	30,386	0	0	0	0	0	0	0	0	0	0
4.12	Loss Ratio	81.91%	57.85%	91.41%	57.84%	92.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58.21%	91.28%	58.21%	92.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Per Member Per Month																									
4.13	Allowed Claims	$784.75	$654.98	$825.94	$653.55	$828.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$670.21	$841.17	$668.78	$843.82	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.14	Reinsurance	$23.15	$19.32	$24.36	$19.28	$24.44	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$19.77	$24.81	$19.73	$24.89	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15	Member Cost Sharing	$83.87	$106.08	$76.85	$108.83	$74.01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$106.08	$76.85	$108.83	$74.01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.16	Federal CSR Payments	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.17	Issuer CSR Payments	$38.89	$0.00	$49.98	$0.00	$54.77	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$49.98	$0.00	$54.77	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.18	Recoveries from CSR Load	$38.62	$0.00	$52.51	$0.00	$52.40	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$53.53	$0.00	$53.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.19	Incurred Claims	$677.73	$529.58	$724.73	$525.45	$730.15	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$544.35	$739.51	$540.22	$744.93	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.20	Risk Adjustment Transfer Amount	-$94.96	-$94.96	-$94.96	-$94.96	-$94.96	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$94.96	-$94.96	-$94.96	-$94.96	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.21	Premium	$922.32	$1,010.38	$887.82	$1,003.46	$885.95	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1,030.06	$905.11	$1,023.00	$903.20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

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	0.9329
Rating Area 2	1.2076
Rating Area 3	1.1450
Rating Area 4	0.8866
Rating Area 5	1.0934
Rating Area 6	1.2742
Rating Area 7	1.0485
Rating Area 8	0.8717
Rating Area 9	1.3925

Part II: Written Justification of Rate Increase

Ambetter Health
Annual Individual Health Rate Filing
Pennsylvania
Assuming Enhanced Advance Premium Tax Credits (eAPTCs) Have Expired
And CSR Subsidies Are Unfunded
Effective January 1, 2027
Forms: 15983PA001, 15983PA002

Ambetter Health is filing rates for the individual block of business, effective January 1, 2027. This document is submitted in conjunction with the Part I Unified Rate Review Template and the Part III Actuarial Memorandum.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and health insurance consumers in Pennsylvania to assist in the review of Ambetter Health's individual rate filing.

The results are actuarial projections. Actual experience will differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

In 2025, earned premium was $533.47 per member per month (PMPM). Incurred claims in 2025 were $380.68, or 71.36% of premium. Netting risk adjustment from the claims results in an estimated loss ratio (incurred claims net of estimated risk adjustment transfers, divided by earned premiums) of 86.87%. We expect unit costs to increase for 2027. Further, we have updated underlying experience for the single risk pool, expected administrative expense, and assumptions for federal risk adjustment. These factors, as well as changes to the assumed morbidity of the single risk pool and medical trend, result in a premium rate increase.

Medical trend, or the increase in health care costs over time, is composed of two components: the increase in the unit cost of services and the increase in the utilization of those services. Unit cost increases occur as care providers and their suppliers raise their prices. Utilization increases can occur as people seek more services than before. Additionally, simple services can be replaced with more complex services over time, which is known as service intensity trend. An example of service intensity trend would be the replacement of an X-ray with an MRI scan. Replacing the service with a more intense service causes the total cost of medical services to increase.

The proposed rate change of 35.1% applies to approximately 33,434 individuals. Ambetter Health's projected administrative expenses for 2027 are $102.90 PMPM. Administrative expense does not include $28.18 for taxes and fees. The historical administrative expenses for 2026 were $82.56 PMPM, which excludes taxes and fees. The projected loss ratio is 87.4% which satisfies the federal minimum loss ratio requirement of 80.0%.

Part III: Actuarial Memorandum

Redacted
Ambetter Health
Annual Individual Health Rate Filing
Pennsylvania
Assuming Enhanced Advance Premium Tax Credits (eAPTCs) Have Expired
And CSR Subsidies Are Unfunded
Effective January 1, 2027
Forms: 15983PA001, 15983PA002

Contents

1. General Information 3
2. Proposed Rate Changes 6
3. Single Risk Pool 8
4. Experience and Current Period Premium, Claims and Enrollment 9
5. Benefit Categories 10
6. Trend Factors 11
7. Adjustments to Trended EHB Allowed Claims PMPM 12
8. Manual Rate Adjustments 14
9. Credibility of Experience 15
10. Establishing the Index Rate 16
11. Development of the Market-Wide Adjusted Index Rate 17
12. Plan Adjusted Index Rate 20
13. Calibration 22
14. Consumer Adjusted Premium Rate Development 24
15. Projected Loss Ratio 25
16. AV Metal Values 26
17. Membership Projections 27
18. Terminated Plans and Products 28
19. Plan Type 29
20. Effective Rate Review Information 30
21. Reliance 31
22. Actuarial Certification 32

1. General Information

Scope and Purpose

This document contains the Part III Actuarial Memorandum for Ambetter Health's individual health block of business annual rate filing, effective January 1, 2027. This Actuarial Memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT). This is a renewal rate filing.

The purpose of this Actuarial Memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT. In combination, these documents support compliance with the market reform rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

Consistent with the October 12, 2017 payment memo from the U.S. Department of Health and Human Services (HHS)[1], the premium rates developed and supported by this Actuarial Memorandum assume that cost-sharing reduction (CSR) subsidies will be unfunded in plan-year 2027.

Additionally, these rates reflect CMS' Marketplace Integrity and Affordability final rule published in the Federal Register on June 25, 2025, including key rule changes regarding the open enrollment period and special enrollment periods. Rates also reflect provisions regarding pre-enrollment SEP verification as specified in the 2027 NBPP proposed rule. Benefit designs and cost-sharing structures are aligned with the de minimis actuarial value (AV) ranges established in the final rule.

Future modifications in legislation, regulation and/or court decisions regarding the funding of CSR payments, enhanced Advanced Premium Tax Credits (eAPTCs), and CMS' Marketplace Integrity and Affordability Rule, may affect the extent to which these premium rates are sufficient and neither excessive nor deficient.

Ambetter Health asserts that the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of submission.

Ambetter Health reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate. In addition to CSR payments and risk adjustment program payments and disruption, material rating impacts could arise from changes to various factors, including but not limited to:

- Advance Premium Tax Credits, including reinstatement of enhancements to existing Advanced Premium Tax Credits
- The resumption of Medicaid redeterminations due to the end of the continuous enrollment condition under the Consolidated Appropriations Act, 2023
- Constraints on age rating factors
- Open enrollment and grace periods
- Enrollment of other populations, such as Medicare, Medicaid, and high risk pools
- Taxes and fees, notably the suspension of the ACA Insurer Fee

[1] https://www.hhs.gov/sites/default/files/csr-payment-memo.pdf

- Emerging experience as it relates to both claims and risk adjustment, notably the updated HCC coefficients in the 2027 model as laid out in the Final Rule for the 2027 Annual Notice of Benefit and Payment Parameters
- Enrollment and emerging experience of members with an FPL under 150% as it relates to the special enrollment period granting year-round enrollment.
- 1332 Reinsurance parameters; this filing includes an attachment point of $60,000, a cap of $100,000 and coinsurance percentage of 34%.

If there are material deviations in market level premiums from our projected statewide average premium (SWAP) assumption for 2027 - for example, based on changes in the number of carriers in the market or carriers' pricing assumptions for 2027 - we would like to work with the Pennsylvania Insurance Department after initial submissions to revise our filing to update our estimated risk adjustment transfer. Market disruption, resulting from changes or carriers' perceived changes in the risk adjustment program, could also necessitate working with the Department to update other critical pricing assumptions such as market morbidity and relative risk.

This information is intended for the sole use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of the Ambetter Health individual rate filing. However, we recognize that this certification may become a public document.

These results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including but not limited to changes in membership, claims experience, and random variation from selected assumptions.

Company Identifying Information

- Company Legal Name: Ambetter Health
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 15983
- Market: Individual
- Effective Date: January 1, 2027

Company Contact Information

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

Description of Benefits
These products are issued by Ambetter Health as HMO health policies. The major provisions of this form for each plan design and product can be found in Appendix 1.1.

Rate Guarantees
Rates are guaranteed not to change through December 31, 2027.

Renewability
Each policy is renewable by paying the applicable renewal premiums, unless the policyholder no longer meets the eligibility requirements of the policy or Ambetter Health decides to discontinue that specific policy.

Applicability
These rates will apply to both new and renewing business.

General Marketing Method
This product will be sold through agents, direct mailings, the internet, and the Health Insurance Exchange.

Estimated Average Annual Premium
The estimated average annual premium per policy in calendar year 2027 is $11,068.

Distribution of Business
See Appendix 1.2 for the expected age and geographic distributions for these products.

Rate Tables
See Appendix 1.3 for allowable rating factors and Appendices 1.3b and 1.3c for clarification on service area definitions. Appendix 1.4 also includes an example of how rating factors will be applied. Note that for family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the Family Structure rules of the Patient Protection and Affordable Care Act (ACA).

Impact of eAPTC Expiration
To account for eAPTC expiration prior to the 2027 benefit year, we have assumed rates will increase due to anticipated reductions in enrollment, both at the issuer and single risk pool level. As eAPTCs expire and enrollees subsequently face increased out-of-pocket premiums, we assume healthier individuals who tend to be more price sensitive will leave the market, worsening the average morbidity of the individual risk pool.

2. Proposed Rate Changes

The rate increases for each product offered in the single risk pool by Ambetter Health in the state of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

Reasons for Rate Increase(s):
The rate projections for 2027 have been updated from the previous year's projections to reflect the most recent assumptions and information available.

The following provides a narrative description of the significant factors driving the proposed rate increase for 2027.

- Single Risk Pool Experience and Morbidity (17.5% of premium impact versus 2026 filed rates)

  The individual single risk pool experience underlying the rate projections has been updated. The current model reflects the projected utilization trend applied to adjusted experience (from 2025 to 2027), including anticipated changes in the average morbidity of the single risk pool. There is a full description of utilization trend and other projection factors applied to experience in Section 6, 'Trend Factors'.

  Risk adjustment transfer experience for 2027 includes consideration of changes to the statewide average premium, the Risk Adjustment program, and Ambetter Health enrollee population morbidity relative to the Pennsylvania single risk pool.

- Unit Cost trend (7.1% of premium impact versus 2026 filed rates)

  Unit costs and provider reimbursement agreements have been updated to reflect changes in the rating year.

- Utilization trend (6.4% of premium impact versus 2026 filed rates)

  The projected utilization trends are consistent with observed historical trends based on internal analysis of our marketplace experience, supplemented by the Milliman Health Cost Guidelines. There is a description of the Health Cost Guidelines in Section 8, "Manual Rate Adjustments".

- Changes in Administrative Expenses and Profit (1.0% of premium impact versus 2026 filed rates)

  Changes in general administrative expenses incorporated into 2027 rates are resulting in a rate change due to differences from prior year expense assumptions. See Section 12, "Plan Adjusted Index Rate", for details on projected non-benefit expenses.

- Other

  These components include capitation contracts, changes in the 1332 program, and interactions between prior steps.

Note that the requested rate change may not be the same across all plans within a product due to changes to the member cost sharing amounts by plan. Additionally, the defunding of CSR subsidies

has contributed to the rate levels being higher than if the subsidies were to be funded.

Assumption changes under eAPTC restoration scenario:
Ambetter Health did not perform a PY2027-specific analysis regarding the potential restoration of enhanced subsidies. However, the anticipated impacts are expected to be consistent with those described in the prior year filing, and Ambetter Health believes those conclusions remain directionally appropriate. These conclusions are subject to change if additional analysis is performed with new information.

Membership
Ambetter Health did not explicitly vary membership assumptions between the eAPTC expiration and restoration scenarios in the prior filing. Accordingly, no quantitative adjustment to membership is reflected for purposes of this sensitivity discussion. Qualitatively, restoration of enhanced subsidies would be expected to improve affordability and increase market-wide enrollment, particularly among more price-sensitive individuals, while expiration would be expected to have the opposite effect.

Morbidity
The prior analysis assumed that eAPTC expiration would lead to a deterioration in morbidity, as healthier individuals are more likely to exit the market when premiums increase. If enhanced subsidies were restored, the opposite effect would be expected - i.e., improved morbidity due to increased retention and entry of relatively healthier members. In the prior filing, morbidity was estimated to increase by approximately +1.0% from the funded scenario to the expiration scenario, illustrating the directional sensitivity of morbidity to subsidy policy.

Other Assumptions
No impact is assumed for other assumptions between the two eAPTC scenarios.

3. Single Risk Pool

The Index Rate is based on the single risk pool defined by the state of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as including all non-grandfathered individual business in Pennsylvania.

The single risk pool for the experience period does not include transitional products/plans. The single risk pool for the 2027 projection period does not include members who still remain enrolled in transitional plans.

4. Experience and Current Period Premium, Claims and Enrollment

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I of the URRT. The experience period for this rate filing is incurral year 2025, and includes claims paid through 3/31/2025.

Allowed and Incurred Claims incurred During the Experience Period:
A breakout of the claims shown in Worksheet 1, Section I is provided in Appendix 4.1.

Allowed and incurred claims, as defined by the URR instructions, were determined from Ambetter Health's claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss development and Bornhuetter-Ferguson completion methodologies. There are no material differences in the methodology for estimating completed allowed versus completed incurred claims. The estimation for incurred but not paid amounts is based on the experience period claims reported. Actual claims run-out may reflect some variability from future expectations. There are no unusually high or low completion factors being applied to allowed or incurred claims resulting from internal shifts in administration practices.

Cost Sharing Reduction (CSR) Subsidies:
Cost-sharing reduction (CSR) subsidies were unfunded for the entirety of the base period. For rating purposes, we assumed that CSR subsidies will continue to be unfunded throughout the projection period. Within Appendix 4.1 we have included estimates for our 2025 experience CSR subsidy payments had they been funded. While these reflect internal estimates for the subsidies for the experience period, we would expect substantial differences between these estimates and projected CSR subsidies in the 2027 plan year, as trend adjustments, portfolio updates, and changes in demographics would meaningfully change projected subsidies. As a result, the prospective rating impact of CSR subsidies becoming funded in plan-year 2027 would also change materially from what is suggested by historical experience.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:
The risk adjustment transfer and reinsurance receivables for the experience period are shown on Worksheet 1, Section I of the URRT. The final amounts for risk adjustment and any applicable reinsurance receivables were not known at the time of rate development. These amounts were estimated using data available through 3/31/2025.

Current Enrollment and Premium:
The current enrollment and premium values on Worksheet 2, Section II are reported as of 3/31/2026.

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

5. Benefit Categories

The benefit categories in Worksheet 1, Section II of the Part I URRT were populated using the Milliman Health Cost Guidelines (HCG) methodology. Due to the high detail of the HCG's benefit categories, the HCG categories were consolidated via a mapping to the URRT's benefit categories. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign utilization data and cost information is summarized as follows.

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

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

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

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

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

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

6. Trend Factors

This section describes and supports the factors used to project the 2025 experience period allowed claims to the 2027 projection period as shown in Worksheet 1, Section II of the URRT.

Trend Factors:
Trend Factors (cost/utilization):
Experience period claims were trended 24 months to 2027. The annualized cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2025, based on its actual 2025 contracts and ongoing provider and PBM contracting efforts for 2027, controlling for changes in service mix, the geographic distribution of its enrollees, and pharmacy rebates. This also includes the change in distribution of services among network providers other than changes driven by expanding the provider network.
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design based on the Milliman Health Cost Guidelines

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

The annualized utilization trend factors reflect the following:

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

Appendix 6.2 decomposes the utilization trend factor into its constituent parts.

7. Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2025 experience period Essential Health Benefit (EHB) allowed claims to the 2027 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Morbidity Adjustments:
Claims were adjusted for estimated differences in morbidity between Ambetter Health's 2025 membership and its projected 2027 membership. Appendix 7.1 decomposes the morbidity projection factor into its components.

Utilization was adjusted for projected changes in single risk pool morbidity from 2025 to 2027 considering regulatory and market uncertainties, as well as projected morbidity changes for Ambetter Health's members relative to the single risk pool from 2025 to 2027.

Consistent with the 2027 URR instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM, holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projection claims reflects Ambetter Health's expectations regarding the morbidity of its 2027 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate Ambetter Health's risk transfer payment or receivable.

Morbidity was adjusted to account for changes in the market population due to the expiration of eAPTCS.

Demographic Shift:
Experience period claims were adjusted for differences in the projected mix of 2027 membership by gender and age band using demographic factors. The factors underlying this trend represent the blending of two sets of factors: a manually developed set from the Milliman Health Cost Guidelines and a set developed from Ambetter Health-specific experience. This approach was selected to mitigate shifts observed in our experience demographic factors relative to the manual Health Cost Guideline factors.

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

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

- Changes in capitation contracts
- Changes in pharmacy rebates and dispensing fees between the experience and projection

periods developed based on changes to PBM contracting from 2025 to 2027 and projected drug utilization

- The reimbursement impact of expanding the provider network from 2025 to 2027 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

8. Manual Rate Adjustments

This filing is 100% experience rated. No credibility manual rate is being filed for 2027.

Where manual adjustments to claims are required to model changes in Ambetter Health's population and coverage over time, most notably utilization trend as discussed in section 2, these adjustments are based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman Health Cost Guidelines (HCGs), and consideration of relevant QHP experience in other states.

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

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

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

9. Credibility of Experience

This filing is 100% experience rated, based on the assumption that a state with experience exceeding 125,000 member months should receive full credibility. No credibility manual rate is being filed for 2027.

Here, “member months” are defined as the aggregate 2025 member months across Ambetter Health calendar year 2025 individual block of business that are suitable for pricing.

- Total 2025 Member Months: 756,274
- Credibility Level Assigned to Base Period Experience: 100%

Note that credibility is calculated based on 2025 experience data that are suitable for pricing and may not exactly match the total 2025 member months shown above.

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

10. Establishing the Index Rate

The Index Rate for the Experience Period (calendar year 2025) is a measurement of the average allowed claims PMPM for EHB benefits. This value is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the experience period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (calendar year 2027) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d) (1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for Essential Health Benefits (EHB) for calendar year 2027 only and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The index rate differs from the total allowed claims in that the total allowed claims include benefits in excess of EHBs (adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 6, 'Trend Factors' and Section 7, 'Adjustments to Trended EHB Allowed Claims PMPM' above and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2028.

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

- The 12-month projection period shown in Worksheet 1, Section II
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. The next two sections further describe the steps taken to develop the Market Adjusted Index Rate and Plan Adjusted Index Rate.

11. Development of the Market-Wide Adjusted Index Rate

The Index Rate for the projection period is adjusted to arrive at the Market Adjusted Index Rate (MAIR) based on the following, as outlined in 45 CFR 156.80(d):

- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

The risk adjustment payment/charge is described below. Since the Index Rate is on an allowed claims basis, the market-level adjustments are also performed on an allowed basis.

The net Exchange user fee adjustment applied to premium rates is 3.00% of premium. Per the 2027 final benefit and payment parameters, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange. Similar to the Index Rate, the MAIR reflects the average demographics of the single risk pool. In other words, the MAIR is not calibrated. In Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor of 1.036. For further detail on the development of the MAIR, please refer to Appendix 11.1.

Reinsurance:
No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.971.

Risk Adjustment Payment/Charge:
The Projected Risk Adjustment PMPM is shown on Worksheet I, Section II. The amount excludes the 2027 Risk Adjustment User Fee of $0.18 PMPM (0.02% of premium). The amount includes the projected reinsurance impact from the high risk pool assessment under the risk adjustment program. The gross impact in 2027 was estimated by trending experience and applying the provisions of the reinsurance contract to known high risk exposures. This amount was subtracted from a 0.28% of premium charge to fund the pool. This net impact was combined with the projected risk adjustment transfer amount to calculate a final risk adjustment liability for 2027. Appendix 11.1 shows how the anticipated risk adjustment transfer is applied to the Index Rate in the development of the Market Adjusted Index Rate.

The Risk Transfer calculations are based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below:

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

Where:

$\overline{P}_s =$ statewide average premium $\times$ 0.86 (to reflect the admin reduction adjustment);

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

$AV_i =$ plan i's metal level AV;

$ARF_i =$ plan i's allowable rating factor;

IDF_i = plan i's induced demand factor;

GCF_i = plan i's geographic cost factor;

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

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

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

For the purposes of stable modeling, each factor was approximated as follows:

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

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

Ambetter Health's projected average risk score differs from the projected single risk pool average risk score due to differences in demographics, plan mix, and morbidity between the two populations.

Based on the Final Rule for the 2027 Annual Notice of Benefit and Payment Parameters, HHS's proposed 2025 and 2027 HCC model and coefficient changes for 2027 (including partial year adjustment factors, prescription drug condition categories, and model recalibration) were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions were used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

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

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania. The average AV for Ambetter Health is calculated by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to Ambetter Health's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

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

The statewide average ARF was set equal to the average ARF of the single risk pool in 2025. For historical risk transfer data, we rely on a combination of the latest available HHS Summary Report on Permanent Risk Adjustment Transfers and when available, Wakely's National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

The average ARF for Ambetter Health is projected by applying the proposed 2027 HHS age rating factors to Ambetter Health's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average Geographic Cost Factors for Ambetter Health's membership is projected based on the 2025 GCFs, as reported by HHS, adjusted for projected changes caused by carrier rate actions from 2025 to 2027.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2027 risk transfer projection and via the calculation of the net High Risk Pool receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

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

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

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

Exchange User Fees:
Exchange user fees have been applied as an adjustment to the Index Rate at the market level. In Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor. Note, we assumed 100.00% of members would enroll through the Exchange and 0.00% would enroll outside of the Exchange.

12. Plan Adjusted Index Rate

The Plan Adjusted Index Rate (PAIR) is included in Worksheet 2, Section III of the URRT. The PAIR is the MAIR adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d):

- Actuarial value and cost-sharing design of the plan.
  - The CMS Actuarial Value Calculator was used to determine the AV metal value for plan provisions that fit within the calculator parameters. The AVs for all plans were developed using appropriate adjustments as described in section 16 of this actuarial memorandum.
  - The actuarial value and cost-sharing pricing adjustment was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
    - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
    - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
    - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
  - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices
  - Not applicable. All plans within each product are offered on the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
  - These benefits include adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market Adjusted Index Rate).
  - The administrative costs are discussed further in the subsequent paragraphs of this section

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

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

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1 and are not calibrated.

On Worksheet 2, Section II, the Plan Adjusted Index Rate of the Experience Period is reported.

Administrative Expense Load:
The administrative expense allowance is based on the projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses and provider incentive payments. This amount is still included in the numerator (and excluded from the denominator) of the federal MLR calculation, but is described in Appendix 12.2 due to sharing similar attributes with other administrative expenses.

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis.

Profit (or Contribution to Surplus) & Risk Margin:
This load was applied proportionally to all products and plans and can be found in Appendix 12.2.

Taxes and Fees:
The taxes and fees which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2. The Risk Adjustment User Fee has been included as part of this adjustment. See Section 11, “Development of the Market-Wide Adjusted Index Rate”, for a discussion on how the Exchange user fee was calculated and applied to the Market Adjusted Index Rate.

13. Calibration

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

Age Curve Calibration:
The age curve calibration factor is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2027 Unified Rate Review Instructions. Appendix 13.2 demonstrates the factors and member months used in the calculation of the average age rating factor. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 49 years.

Appendix 13.1 of the Actuarial Memorandum demonstrates the calibration of the Plan Adjusted Index Rate for age. The distribution of members by age is in Appendix 1.2 and the corresponding age factors are included in Appendix 1.3.

Geographic Factor Calibration:
The geographic rating factors are displayed in Appendix 1.3. Appendix 13.3 demonstrates the factors and member months used in the calculation of the average geographic rating factor. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. Next, the weighted average of the area factors was calculated utilizing this distribution.

The 2027 geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on provider contracts by rating area. The practice patterns reflected in the geographic factors are consistent with our experience where applicable and supplemented by Health Cost Guidelines research. Projected risk pool morbidity and age/gender factors were set at statewide levels during 2027 geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

Tobacco Use Rating Factor Calibration:
The tobacco use calibration factor is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users. The tobacco factors are included in Appendix 1.3. Appendix 13.4 demonstrates the factors and member months used in the calculation of the average tobacco rating factor.

Calibration adjustments are applied uniformly to all plans:
The calibration adjustment does not vary by plan and this is demonstrated in Appendix 13.1.

Member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

In Appendix 13.1, the Plan Adjusted Index Rate is calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rate. The Calibrated Plan Adjusted Index Rate can then be converted to the Base Rate by dividing by the average plan factor. Multiplying the Base Rate by the plan, age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. The distribution of members by rating area is included in Appendix 1.2. Furthermore, Appendix 1.4 provides a sample calculation of premium rates.

14. Consumer Adjusted Premium Rate Development

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

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

- Rating Area
  - The area factors are listed in Appendix 1.3. The methodology for developing geographic factors is included in Section 13, "Calibration".
- Age
  - The prescribed standard age factors were used.
- Tobacco Status
  - The tobacco factor for 2027 is set to 1.150 for all ages 21+. In lieu of credible data, the factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of Tobacco Cessation, 2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of nonsmokers and may be as much as 34% higher than costs for non-smokers.
- For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.

Appendix 1.3 lists the allowable rating factors and Appendix 1.4 contains an example walking through the calculation of a theoretical family’s rates.

15. Projected Loss Ratio

The projected medical loss ratio (MLR) for Ambetter Health in 2027 in Pennsylvania is 87.4%, which satisfies the state of Pennsylvania's minimum MLR requirement of 80%. This projected MLR is calculated according to 45 CFR 158. The projected MLR is the projected 2027 calendar year single risk pool experience rather than the three-year period used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated. See Appendix 15.1 for the detail underlying the calculation.

16. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2027 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

This filing includes plans with two generic drug tiers (preferred generic and non-preferred generic), but the AV Calculator only has one input for generic drug cost sharing. For plans where the cost sharing differs between the two generic drug tiers, we have entered a blended generic drug cost share as the generic drug input into the AV Calculator, consistent with accepted actuarial practices and pursuant to 45 CFR 156.135(b)(2).

17. Membership Projections

Ambetter Health developed its membership projections based on 2026 QHP open enrollment data, adjusting for expected enrollment changes through 2027. The expected enrollment changes are based on historical shifts in membership combined with market-specific adjustments.

Silver plan membership projections are broken out separately for each cost-sharing reduction subsidy variant. This was performed in a similar manner to the aggregate membership projections.

The details of the projected membership by subsidy level are shown in Appendix 17.1.

18. Terminated Plans and Products

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

In the pricing year 2026, we transitioned our block of business from Pennsylvania Health & Wellness to Ambetter Health of Pennsylvania, Inc. This transition was intended to improve administrative efficiencies and reduce overhead, ultimately benefiting both new and existing members. This transition did not impact the member experience. There were no changes to provider networks or benefits between the two legal entities. Members enrolled in Pennsylvania Health & Wellness products who did not actively select a new plan during open enrollment were automatically renewed into an equivalent product under Ambetter Health of Pennsylvania.

19. Plan Type

The plan types listed in Worksheet 2, Section I of the Part I URRT describe Ambetter Health's plans exactly.

20. Effective Rate Review Information

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

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

- 2027_Ambetter_Health_PA_Actuarial_Memorandum_20260814.pdf
- 2027_Ambetter_Health_PA_Actuarial_Memorandum_Rate_Exhibits_20260814.xlsm
- 2027_Ambetter_Health_Plan_Design_Summary_and_Rate_Tables_20260814.xlsb
- 2027_Ambetter_Health_Pennsylvania_Counties_Map_20260814.ppt
- 2027_Ambetter_Health_State_Required_Cover_Letter_20260814.docx
- 2027_Ambetter_Health_Consumer_Justification_Narrative_20260814.docx
- 2027_Ambetter_Health_Public_Rate_Filing_PDF_20260814.pdf

21. Reliance

See Appendix 21.1 for a detailed listing of items received and relied upon for rate development.

22. Actuarial Certification

I, [redacted], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession's Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

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

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

1. The Index Rate for the Projection Period is:
   (a) In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
   (b) Developed in compliance with the applicable Actuarial Standards of Practice;
   (c) Reasonable in relation to the benefits provided and the population anticipated to be covered;
   (d) Neither excessive nor deficient based on my best estimate of the 2027 individual market
2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
3. The geographic rating factors reflect only difference in the cost of delivery and do not include differences for population morbidity by geographic area.

4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans. This rate filing was prepared in compliance with all applicable state and federal statutes and regulations.

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

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. §147.106.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2027 Rate Filing Justification.

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

The 2027 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, such as CMS' Marketplace Integrity and Affordability Rule, court decisions, or otherwise. Changes have the potential to greatly impact the 2027 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, or a decision by Congress, the Health and Human Services Secretary or the Centers for Medicare and Medicaid Services director to adjust funding of CSR subsidies or advance premium tax credits. In the event that any material provisions are enacted, a revision to the rates will be needed..

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

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Signed: [redacted]

Name: [redacted]

Date: 8/7/2026

All Appendices have been redacted.

2027 Rates Table Template v16.0	*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*	15983				
Rate Effective Date*	1/1/2027				
Rate Expiration Date*	12/31/2027				
Rating Method*	Age-Based Rates				

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***	**Individual Tobacco Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	422.42	422.42
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	15	459.97	459.97
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	16	474.32	474.32
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	17	488.68	488.68
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	18	504.14	504.14
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	19	519.60	519.60
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	20	535.61	535.61
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	21	552.18	635.01
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	22	552.18	635.01
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	23	552.18	635.01
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	24	552.18	635.01
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	25	554.39	637.55
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	26	565.43	650.24
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	27	578.68	665.48
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	28	600.22	690.25
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	29	617.89	710.57
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	30	626.72	720.73
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	31	639.98	735.98
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	32	653.23	751.21
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	33	661.51	760.74
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	34	670.35	770.90
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	35	674.76	775.97
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	36	679.18	781.06
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	37	683.60	786.14
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	38	688.02	791.22
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	39	696.85	801.38
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	40	705.69	811.54
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	41	718.94	826.78
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	42	731.64	841.39
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	43	749.31	861.71
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	44	771.40	887.11
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	45	797.35	916.95
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	46	828.27	952.51
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	47	863.06	992.52
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	48	902.81	1038.23
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	49	942.02	1083.32
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	50	986.19	1134.12
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	51	1029.82	1184.29
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	52	1077.86	1239.54
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	53	1126.45	1295.42
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1178.90	1355.74
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1231.36	1416.06
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1288.24	1481.48
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1345.66	1547.51
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1406.95	1617.99
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1437.32	1652.92
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1498.62	1723.41
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1551.63	1784.37
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1586.41	1824.37
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1630.04	1874.55
15983PA0010002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1656.54	1905.02
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	546.80	546.80
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	15	595.40	595.40
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	16	613.99	613.99
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	17	632.57	632.57
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	18	652.59	652.59
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	19	672.60	672.60
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	20	693.33	693.33
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	21	714.77	821.99
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	22	714.77	821.99
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	23	714.77	821.99
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	24	714.77	821.99
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	25	717.63	825.27
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	26	731.92	841.71
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	27	749.08	861.44
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	28	776.95	893.49
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	29	799.83	919.80
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	30	811.26	932.95
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	31	828.42	952.68
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	32	845.57	972.41
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	33	856.29	984.73
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	34	867.73	997.89
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	35	873.45	1004.47
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	36	879.17	1011.05
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	37	884.89	1017.62
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	38	890.60	1024.19
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	39	902.04	1037.35
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	40	913.48	1050.50
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	41	930.63	1070.22
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	42	947.07	1089.13
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	43	969.94	1115.43
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	44	998.53	1148.31
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	45	1032.13	1186.95
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	46	1072.16	1232.98
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	47	1117.19	1284.77
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	48	1168.65	1343.95
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	49	1219.40	1402.31
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	50	1276.58	1468.07
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	51	1333.05	1533.01
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	52	1395.23	1604.51
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	53	1458.13	1676.85
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	54	1526.03	1754.93
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	55	1593.94	1833.03
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	56	1667.56	1917.69
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	57	1741.89	2003.17
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	58	1821.23	2094.41
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	59	1860.55	2139.63
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	60	1939.89	2230.87
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	61	2008.50	2309.78
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	62	2053.53	2361.56
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	63	2110.00	2426.50
15983PA0010002	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	2144.31	2465.96
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	518.46	518.46
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	15	564.54	564.54
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	16	582.16	582.16
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	17	599.78	599.78
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	18	618.76	618.76
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	19	637.73	637.73
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	20	657.39	657.39
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	21	677.72	779.38
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	22	677.72	779.38
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	23	677.72	779.38

15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	24	677.72	779.38
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	25	680.43	782.49
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	26	693.99	798.09
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	27	710.25	816.79
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	28	736.68	847.18
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	29	758.37	872.13
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	30	769.21	884.59
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	31	785.48	903.30
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	32	801.74	922.00
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	33	811.91	933.70
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	34	822.75	946.16
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	35	828.17	952.40
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	36	833.60	958.64
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	37	839.02	964.87
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	38	844.44	971.11
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	39	855.28	983.57
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	40	866.13	996.05
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	41	882.39	1014.75
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	42	897.98	1032.68
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	43	919.67	1057.62
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	44	946.77	1088.79
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	45	978.63	1125.42
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	46	1016.58	1169.07
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	47	1059.28	1218.17
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	48	1108.07	1274.28
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	49	1156.19	1329.62
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	50	1210.41	1391.97
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	51	1263.95	1453.54
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	52	1322.91	1521.35
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1382.55	1589.93
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1446.93	1663.97
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1511.32	1738.02
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1581.12	1818.29
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1651.60	1899.34
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1726.83	1985.85
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1764.11	2028.73
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1839.33	2115.23
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1904.39	2190.05
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1947.09	2239.15
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	63	2000.63	2300.72
15983PA0010002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	2033.16	2338.13
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	401.45	401.45
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	15	437.13	437.13
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	16	450.78	450.78
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	17	464.42	464.42
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	18	479.12	479.12
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	19	493.81	493.81
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	20	509.03	509.03
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	21	524.77	603.49
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	22	524.77	603.49
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	23	524.77	603.49
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	24	524.77	603.49
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	25	526.87	605.90
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	26	537.36	617.96
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	27	549.96	632.45
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	28	570.42	655.98
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	29	587.22	675.30
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	30	595.61	684.95
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	31	608.21	699.44
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	32	620.80	713.92
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	33	628.67	722.97
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	34	637.07	732.63
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	35	641.27	737.46
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	36	645.47	742.29
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	37	649.67	747.12
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	38	653.86	751.94
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	39	662.26	761.60
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	40	670.66	771.26
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	41	683.25	785.74
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	42	695.32	799.62
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	43	712.11	818.93
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	44	733.10	843.07
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	45	757.77	871.44
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	46	787.16	905.23
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	47	820.22	943.25
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	48	858.00	986.70
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	49	895.26	1029.55
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	50	937.24	1077.83
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	51	978.70	1125.51
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	52	1024.35	1178.00
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	53	1070.53	1231.11
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	54	1120.38	1288.44
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	55	1170.24	1345.78
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	56	1224.29	1407.93
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	57	1278.86	1470.69
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	58	1337.11	1537.68
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	59	1365.98	1570.88
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	60	1424.23	1637.86
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	61	1474.60	1695.79
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	62	1507.66	1733.81
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	63	1549.12	1781.49
15983PA0010002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1574.31	1810.46
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	495.09	495.09
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	15	539.09	539.09
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	16	555.92	555.92
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	17	572.75	572.75
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	18	590.87	590.87
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	19	608.99	608.99
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	20	627.75	627.75
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	21	647.17	744.25
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	22	647.17	744.25
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	23	647.17	744.25
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	24	647.17	744.25
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	25	649.76	747.22
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	26	662.70	762.11
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	27	678.23	779.96
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	28	703.47	808.99
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	29	724.18	832.81
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	30	734.54	844.72
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	31	750.07	862.58
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	32	765.60	880.44
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	33	775.31	891.61
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	34	785.66	903.51
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	35	790.84	909.47
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	36	796.02	915.42
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	37	801.20	921.38
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	38	806.37	927.33
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	39	816.73	939.24
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	40	827.08	951.14
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	41	842.62	969.01
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	42	857.50	986.13
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	43	878.21	1009.94
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	44	904.10	1039.72
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	45	934.51	1074.69
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	46	970.76	1116.37
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	47	1011.53	1163.26
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	48	1058.12	1216.84
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	49	1104.07	1269.68
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	50	1155.85	1329.23
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	51	1206.97	1388.02

15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	52	1263.28	1452.77
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	53	1320.23	1518.26
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	54	1381.71	1588.97
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	55	1443.19	1659.67
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	56	1509.85	1736.33
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	57	1577.15	1813.72
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	58	1648.99	1896.34
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	59	1684.58	1937.27
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	60	1756.42	2019.88
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	61	1818.55	2091.33
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	62	1859.32	2138.22
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	63	1910.45	2197.02
15983PA0010002	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1941.51	2232.74
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	576.96	576.96
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	628.24	628.24
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	647.85	647.85
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	667.46	667.46
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	18	688.58	688.58
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	19	709.69	709.69
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	20	731.56	731.56
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	21	754.19	867.32
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	22	754.19	867.32
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	23	754.19	867.32
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	24	754.19	867.32
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	25	757.21	870.79
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	26	772.29	888.13
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	27	790.39	908.95
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	28	819.80	942.77
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	29	843.94	970.53
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	30	856.01	984.41
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	31	874.11	1005.23
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	32	892.21	1026.04
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	33	903.52	1039.05
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	34	915.59	1052.93
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	35	921.62	1059.86
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	36	927.65	1066.80
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	37	933.69	1073.74
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	38	939.72	1080.68
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	39	951.79	1094.56
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	40	963.85	1108.43
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	41	981.96	1129.25
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	42	999.30	1149.20
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	43	1023.44	1176.96
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	44	1053.60	1211.64
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	45	1089.05	1252.41
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	46	1131.29	1300.98
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	47	1178.80	1355.62
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	48	1233.10	1418.07
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	49	1286.65	1479.65
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	50	1346.98	1549.03
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	51	1406.56	1617.54
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	52	1472.18	1693.01
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	53	1538.55	1769.33
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	54	1610.20	1851.73
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	55	1681.84	1934.12
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	56	1759.53	2023.46
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	57	1837.96	2113.65
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	58	1921.68	2209.93
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	59	1963.16	2257.63
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	60	2046.87	2353.90
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	61	2119.27	2437.16
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	62	2166.79	2491.81
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	63	2226.37	2560.33
15983PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	2262.57	2601.96
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	474.76	474.76
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	15	516.96	516.96
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	16	533.10	533.10
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	17	549.23	549.23
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	18	566.61	566.61
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	19	583.98	583.98
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	20	601.98	601.98
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	21	620.60	713.69
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	22	620.60	713.69
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	23	620.60	713.69
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	24	620.60	713.69
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	25	623.08	716.54
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	26	635.49	730.81
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	27	650.39	747.95
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	28	674.59	775.78
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	29	694.45	798.62
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	30	704.38	810.04
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	31	719.28	827.17
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	32	734.17	844.30
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	33	743.48	855.00
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	34	753.41	866.42
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	35	758.37	872.13
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	36	763.34	877.84
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	37	768.30	883.55
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	38	773.27	889.26
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	39	783.20	900.68
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	40	793.13	912.10
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	41	808.02	929.22
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	42	822.30	945.65
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	43	842.15	968.47
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	44	866.98	997.03
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	45	896.15	1030.57
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	46	930.90	1070.54
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	47	970.00	1115.50
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	48	1014.68	1166.88
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	49	1058.74	1217.55
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	50	1108.39	1274.65
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	51	1157.42	1331.03
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	52	1211.41	1393.12
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	53	1266.02	1455.92
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	54	1324.98	1523.73
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	55	1383.94	1591.53
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	56	1447.86	1665.04
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	57	1512.40	1739.26
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	58	1581.29	1818.48
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	59	1615.42	1857.73
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	60	1684.31	1936.96
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	61	1743.89	2005.47
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	62	1782.98	2050.43
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	63	1832.01	2106.81
15983PA0010002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1861.80	2141.07
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	394.70	394.70
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	429.79	429.79
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	443.20	443.20
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	456.62	456.62
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	471.06	471.06
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	485.51	485.51
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	500.47	500.47
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	515.95	593.34
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	515.95	593.34
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	515.95	593.34
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	515.95	593.34
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	518.01	595.71
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	528.33	607.58
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	540.72	621.83
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	560.84	644.97

15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	577.35	663.95
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	585.60	673.44
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	597.99	687.69
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	610.37	701.93
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	618.11	710.83
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	626.36	720.31
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	35	630.49	725.06
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	36	634.62	729.81
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	37	638.75	734.56
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	38	642.87	739.30
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	39	651.13	748.80
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	40	659.38	758.29
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	41	671.77	772.54
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	42	683.63	786.17
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	43	700.14	805.16
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	44	720.78	828.90
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	45	745.03	856.78
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	46	773.93	890.02
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	47	806.43	927.39
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	48	843.58	970.12
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	49	880.21	1012.24
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	50	921.49	1059.71
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	51	962.25	1106.59
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1007.13	1158.20
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1052.54	1210.42
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1101.55	1266.78
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1150.57	1323.16
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1203.71	1384.27
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1257.37	1445.98
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1314.64	1511.84
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1343.02	1544.47
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1400.29	1610.33
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1449.82	1667.29
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1482.32	1704.67
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1523.08	1751.54
15983PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1547.85	1780.03
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	630.52	630.52
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	15	686.57	686.57
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	16	708.00	708.00
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	17	729.43	729.43
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	18	752.50	752.50
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	19	775.58	775.58
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	20	799.48	799.48
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	21	824.21	947.84
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	22	824.21	947.84
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	23	824.21	947.84
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	24	824.21	947.84
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	25	827.51	951.64
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	26	843.99	970.59
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	27	863.77	993.34
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	28	895.92	1030.31
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	29	922.29	1060.63
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	30	935.48	1075.80
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	31	955.26	1098.55
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	32	975.04	1121.30
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	33	987.40	1135.51
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	34	1000.59	1150.68
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	35	1007.18	1158.26
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	36	1013.78	1165.85
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	37	1020.37	1173.43
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	38	1026.97	1181.02
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	39	1040.15	1196.17
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	40	1053.34	1211.34
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	41	1073.12	1234.09
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	42	1092.08	1255.89
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	43	1118.45	1286.22
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	44	1151.42	1324.13
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	45	1190.16	1368.68
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	46	1236.32	1421.77
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	47	1288.24	1481.48
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	48	1347.58	1549.72
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	49	1406.10	1617.02
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	50	1472.04	1692.85
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	51	1537.15	1767.72
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	52	1608.86	1850.19
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	53	1681.39	1933.60
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	54	1759.69	2023.64
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	55	1837.99	2113.69
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	56	1922.88	2211.31
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	57	2008.60	2309.89
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	58	2100.09	2415.10
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	59	2145.42	2467.23
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	60	2236.91	2572.45
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	61	2316.03	2663.43
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	62	2367.96	2723.15
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	63	2433.07	2798.03
15983PA0010002	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2472.63	2843.52
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	419.52	419.52
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	15	456.81	456.81
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	16	471.07	471.07
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	17	485.33	485.33
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	18	500.68	500.68
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	19	516.03	516.03
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	20	531.94	531.94
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	21	548.39	630.65
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	22	548.39	630.65
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	23	548.39	630.65
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	24	548.39	630.65
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	25	550.58	633.17
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	26	561.55	645.78
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	27	574.71	660.92
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	28	596.10	685.52
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	29	613.65	705.70
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	30	622.42	715.78
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	31	635.58	730.92
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	32	648.75	746.06
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	33	656.97	755.52
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	34	665.75	765.61
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	35	670.13	770.65
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	36	674.52	775.70
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	37	678.91	780.75
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	38	683.29	785.78
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	39	692.07	795.88
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	40	700.84	805.97
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	41	714.00	821.10
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	42	726.62	835.61
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	43	744.17	855.80
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	44	766.10	881.02
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	45	791.88	910.66
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	46	822.59	945.98
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	47	857.13	985.70
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	48	896.62	1031.11
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	49	935.55	1075.88
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	50	979.42	1126.33
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	51	1022.75	1176.16
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	52	1070.46	1231.03
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	53	1118.72	1286.53
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1170.81	1346.43
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1222.91	1406.35
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1279.39	1471.30

15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1336.43	1536.89
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1397.30	1606.90
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1427.46	1641.58
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1488.33	1711.58
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1540.98	1772.13
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1575.52	1811.85
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1618.85	1861.68
15983PA0010005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1645.17	1891.95
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	543.05	543.05
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	15	591.32	591.32
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	16	609.78	609.78
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	17	628.23	628.23
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	18	648.11	648.11
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	19	667.99	667.99
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	20	688.57	688.57
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	21	709.87	816.35
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	22	709.87	816.35
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	23	709.87	816.35
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	24	709.87	816.35
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	25	712.71	819.62
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	26	726.91	835.95
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	27	743.94	855.53
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	28	771.63	887.37
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	29	794.34	913.49
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	30	805.70	926.56
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	31	822.74	946.15
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	32	839.78	965.75
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	33	850.42	977.98
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	34	861.78	991.05
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	35	867.46	997.58
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	36	873.14	1004.11
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	37	878.82	1010.64
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	38	884.50	1017.18
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	39	895.86	1030.24
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	40	907.21	1043.29
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	41	924.25	1062.89
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	42	940.58	1081.67
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	43	963.29	1107.78
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	44	991.69	1140.44
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	45	1025.05	1178.81
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	46	1064.81	1224.53
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	47	1109.53	1275.96
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	48	1160.64	1334.74
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	49	1211.04	1392.70
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	50	1267.83	1458.00
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	51	1323.91	1522.50
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	52	1385.67	1593.52
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	53	1448.13	1665.35
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	54	1515.57	1742.91
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	55	1583.01	1820.46
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	56	1656.13	1904.55
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	57	1729.95	1989.44
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	58	1808.75	2080.06
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	59	1847.79	2124.96
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	60	1926.59	2215.58
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	61	1994.73	2293.94
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	62	2039.46	2345.38
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	63	2095.54	2409.87
15983PA0010005	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	2129.61	2449.05
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	514.90	514.90
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	15	560.67	560.67
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	16	578.17	578.17
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	17	595.67	595.67
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	18	614.51	614.51
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	19	633.36	633.36
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	20	652.88	652.88
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	21	673.07	774.03
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	22	673.07	774.03
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	23	673.07	774.03
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	24	673.07	774.03
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	25	675.76	777.12
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	26	689.22	792.60
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	27	705.38	811.19
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	28	731.63	841.37
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	29	753.17	866.15
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	30	763.93	878.52
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	31	780.09	897.10
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	32	796.24	915.68
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	33	806.34	927.29
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	34	817.11	939.68
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	35	822.49	945.86
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	36	827.88	952.06
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	37	833.26	958.25
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	38	838.65	964.45
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	39	849.41	976.82
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	40	860.18	989.21
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	41	876.34	1007.79
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	42	891.82	1025.59
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	43	913.36	1050.36
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	44	940.28	1081.32
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	45	971.91	1117.70
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	46	1009.61	1161.05
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	47	1052.01	1209.81
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	48	1100.47	1265.54
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	49	1148.26	1320.50
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	50	1202.10	1382.42
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	51	1255.28	1443.57
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	52	1313.83	1510.90
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	53	1373.06	1579.02
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	54	1437.00	1652.55
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	55	1500.95	1726.09
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	56	1570.27	1805.81
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	57	1640.27	1886.31
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	58	1714.98	1972.23
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	59	1752.00	2014.80
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	60	1826.71	2100.72
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	61	1891.33	2175.03
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	62	1933.73	2223.79
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	63	1986.90	2284.94
15983PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	2019.21	2322.09
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	398.70	398.70
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	15	434.14	434.14
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	16	447.69	447.69
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	17	461.24	461.24
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	18	475.84	475.84
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	19	490.43	490.43
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	20	505.54	505.54
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	21	521.18	599.36
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	22	521.18	599.36
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	23	521.18	599.36
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	24	521.18	599.36
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	25	523.26	601.75
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	26	533.69	613.74
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	27	546.20	628.13
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	28	566.52	651.50
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	29	583.20	670.68
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	30	591.54	680.27
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	31	604.05	694.66
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	32	616.56	709.04
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	33	624.37	718.03

15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	34	632.71	727.62
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	35	636.88	732.41
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	36	641.05	737.21
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	37	645.22	742.00
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	38	649.39	746.80
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	39	657.73	756.39
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	40	666.07	765.98
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	41	678.58	780.37
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	42	690.56	794.14
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	43	707.24	813.33
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	44	728.09	837.30
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	45	752.58	865.47
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	46	781.77	899.04
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	47	814.60	936.79
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	48	852.13	979.95
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	49	889.13	1022.50
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	50	930.83	1070.45
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	51	972.00	1117.80
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	52	1017.34	1169.94
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	53	1063.21	1222.69
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	54	1112.72	1279.63
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	55	1162.23	1336.56
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	56	1215.91	1398.30
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	57	1270.12	1460.64
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	58	1327.97	1527.17
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	59	1356.63	1560.12
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	60	1414.48	1626.65
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	61	1464.52	1684.20
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	62	1497.35	1721.95
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	63	1538.52	1769.30
15983PA0010005	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1563.54	1798.07
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	491.70	491.70
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	15	535.40	535.40
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	16	552.11	552.11
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	17	568.82	568.82
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	18	586.82	586.82
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	19	604.82	604.82
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	20	623.46	623.46
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	21	642.74	739.15
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	22	642.74	739.15
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	23	642.74	739.15
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	24	642.74	739.15
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	25	645.31	742.11
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	26	658.17	756.90
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	27	673.59	774.63
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	28	698.66	803.46
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	29	719.23	827.11
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	30	729.51	838.94
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	31	744.94	856.68
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	32	760.36	874.41
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	33	770.00	885.50
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	34	780.29	897.33
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	35	785.43	903.24
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	36	790.57	909.16
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	37	795.71	915.07
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	38	800.85	920.98
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	39	811.14	932.81
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	40	821.42	944.63
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	41	836.85	962.38
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	42	851.63	979.37
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	43	872.20	1003.03
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	44	897.91	1032.60
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	45	928.12	1067.34
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	46	964.11	1108.73
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	47	1004.60	1155.29
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	48	1050.88	1208.51
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	49	1096.51	1260.99
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	50	1147.93	1320.12
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	51	1198.71	1378.52
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	52	1254.63	1442.82
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	53	1311.19	1507.87
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	54	1372.25	1578.09
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	55	1433.31	1648.31
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	56	1499.51	1724.44
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	57	1566.36	1801.31
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	58	1637.70	1883.36
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	59	1673.05	1924.01
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	60	1744.40	2006.06
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	61	1806.10	2077.02
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	62	1846.59	2123.58
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	63	1897.37	2181.98
15983PA0010005	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1928.22	2217.45
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	573.00	573.00
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	623.93	623.93
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	643.41	643.41
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	662.88	662.88
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	683.86	683.86
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	704.83	704.83
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	726.55	726.55
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	749.02	861.37
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	749.02	861.37
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	749.02	861.37
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	749.02	861.37
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	752.02	864.82
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	26	767.00	882.05
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	27	784.97	902.72
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	28	814.18	936.31
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	29	838.15	963.87
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	30	850.14	977.66
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	31	868.11	998.33
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	32	886.09	1019.00
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	33	897.33	1031.93
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	34	909.31	1045.71
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	35	915.30	1052.60
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	36	921.29	1059.48
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	37	927.29	1066.38
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	38	933.28	1073.27
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	39	945.26	1087.05
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	40	957.25	1100.84
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	41	975.22	1121.50
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	42	992.45	1141.32
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	43	1016.42	1168.88
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	44	1046.38	1203.34
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	45	1081.58	1243.82
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	46	1123.53	1292.06
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	47	1170.72	1346.33
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	48	1224.65	1408.35
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	49	1277.83	1469.50
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	50	1337.75	1538.41
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	51	1396.92	1606.46
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	52	1462.09	1681.40
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	53	1528.00	1757.20
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	54	1599.16	1839.03
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	55	1670.31	1920.86
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	56	1747.46	2009.58
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	57	1825.36	2099.16
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	58	1908.50	2194.78
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	59	1949.70	2242.16
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	60	2032.84	2337.77
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	2104.75	2420.46

15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	2151.93	2474.72
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	2211.11	2542.78
15983PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	2247.06	2584.12
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	471.51	471.51
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	15	513.42	513.42
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	16	529.44	529.44
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	17	545.47	545.47
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	18	562.73	562.73
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	19	579.99	579.99
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	20	597.86	597.86
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	21	616.35	708.80
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	22	616.35	708.80
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	23	616.35	708.80
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	24	616.35	708.80
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	25	618.82	711.64
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	26	631.14	725.81
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	27	645.93	742.82
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	28	669.97	770.47
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	29	689.70	793.16
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	30	699.56	804.49
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	31	714.35	821.50
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	32	729.14	838.51
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	33	738.39	849.15
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	34	748.25	860.49
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	35	753.18	866.16
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	36	758.11	871.83
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	37	763.04	877.50
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	38	767.97	883.17
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	39	777.83	894.50
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	40	787.70	905.86
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	41	802.49	922.86
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	42	816.66	939.16
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	43	836.39	961.85
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	44	861.04	990.20
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	45	890.01	1023.51
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	46	924.53	1063.21
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	47	963.36	1107.86
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	48	1007.73	1158.89
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	49	1051.49	1209.21
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	50	1100.80	1265.92
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	51	1149.49	1321.91
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	52	1203.12	1383.59
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	53	1257.35	1445.95
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	54	1315.91	1513.30
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	55	1374.46	1580.63
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	56	1437.94	1653.63
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	57	1502.04	1727.35
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	58	1570.46	1806.03
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	59	1604.36	1845.01
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	60	1672.77	1923.69
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	61	1731.94	1991.73
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	62	1770.77	2036.39
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	63	1819.47	2092.39
15983PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1849.05	2126.41
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	392.00	392.00
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	426.85	426.85
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	440.17	440.17
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	453.49	453.49
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	467.84	467.84
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	482.19	482.19
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	497.05	497.05
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	512.42	589.28
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	512.42	589.28
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	512.42	589.28
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	512.42	589.28
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	514.47	591.64
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	524.72	603.43
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	537.02	617.57
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	557.00	640.55
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	29	573.40	659.41
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	30	581.60	668.84
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	31	593.89	682.97
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	32	606.19	697.12
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	33	613.88	705.96
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	34	622.08	715.39
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	35	626.18	720.11
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	36	630.28	724.82
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	37	634.38	729.54
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	38	638.48	734.25
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	39	646.67	743.67
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	40	654.87	753.10
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	41	667.17	767.25
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	42	678.96	780.80
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	43	695.35	799.65
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	44	715.85	823.23
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	45	739.93	850.92
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	46	768.63	883.92
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	47	800.91	921.05
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	48	837.81	963.48
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	49	874.19	1005.32
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	50	915.18	1052.46
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	51	955.66	1099.01
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	52	1000.24	1150.28
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	53	1045.34	1202.14
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	54	1094.02	1258.12
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	55	1142.70	1314.11
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	56	1195.48	1374.80
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1248.77	1436.09
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1305.65	1501.50
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1333.83	1533.90
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1390.71	1599.32
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1439.90	1655.89
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1472.18	1693.01
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1512.66	1739.56
15983PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1537.26	1767.85
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	626.20	626.20
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	15	681.86	681.86
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	16	703.14	703.14
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	17	724.43	724.43
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	18	747.35	747.35
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	19	770.26	770.26
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	20	794.00	794.00
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	21	818.56	941.34
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	22	818.56	941.34
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	23	818.56	941.34
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	24	818.56	941.34
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	25	821.83	945.10
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	26	838.21	963.94
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	27	857.85	986.53
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	28	889.77	1023.24
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	29	915.97	1053.37
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	30	929.07	1068.43
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	31	948.71	1091.02
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	32	968.36	1113.61
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	33	980.63	1127.72
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	34	993.73	1142.79
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	35	1000.28	1150.32
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	36	1006.83	1157.85
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	37	1013.38	1165.39
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	38	1019.93	1172.92

15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	39	1033.02	1187.97
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	40	1046.12	1203.04
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	41	1065.77	1225.64
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	42	1084.59	1247.28
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	43	1110.79	1277.41
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	44	1143.53	1315.06
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	45	1182.00	1359.30
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	46	1227.84	1412.02
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	47	1279.41	1471.32
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	48	1338.35	1539.10
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	49	1396.46	1605.93
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	50	1461.95	1681.24
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	51	1526.61	1755.60
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	52	1597.83	1837.50
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	53	1669.86	1920.34
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	54	1747.63	2009.77
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	55	1825.39	2099.20
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	56	1909.70	2196.16
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	57	1994.83	2294.05
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	58	2085.69	2398.54
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	59	2130.71	2450.32
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	60	2221.57	2554.81
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	61	2300.15	2645.17
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	62	2351.72	2704.48
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	63	2416.39	2778.85
15983PA0010005	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2455.68	2824.03
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	370.39	370.39
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	15	403.31	403.31
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	16	415.90	415.90
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	17	428.49	428.49
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	18	442.05	442.05
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	19	455.60	455.60
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	20	469.64	469.64
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	21	484.17	556.80
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	22	484.17	556.80
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	23	484.17	556.80
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	24	484.17	556.80
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	25	486.11	559.03
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	26	495.79	570.16
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	27	507.41	583.52
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	28	526.29	605.23
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	29	541.79	623.06
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	30	549.53	631.96
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	31	561.15	645.32
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	32	572.77	658.69
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	33	580.04	667.05
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	34	587.78	675.95
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	35	591.66	680.41
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	36	595.53	684.86
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	37	599.40	689.31
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	38	603.28	693.77
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	39	611.02	702.67
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	40	618.77	711.59
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	41	630.39	724.95
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	42	641.53	737.76
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	43	657.02	755.57
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	44	676.39	777.85
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	45	699.14	804.01
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	46	726.26	835.20
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	47	756.76	870.27
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	48	791.62	910.36
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	49	825.99	949.89
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	50	864.73	994.44
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	51	902.98	1038.43
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	52	945.10	1086.87
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	53	987.71	1135.87
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	54	1033.70	1188.76
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	55	1079.70	1241.66
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	56	1129.57	1299.01
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	57	1179.92	1356.91
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	58	1233.67	1418.72
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	59	1260.29	1449.33
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	60	1314.04	1511.15
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	61	1360.52	1564.60
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	62	1391.02	1599.67
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	63	1429.27	1643.66
15983PA0010006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1452.51	1670.39
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	479.46	479.46
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	15	522.07	522.07
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	16	538.37	538.37
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	17	554.66	554.66
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	18	572.21	572.21
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	19	589.76	589.76
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	20	607.94	607.94
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	21	626.74	720.75
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	22	626.74	720.75
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	23	626.74	720.75
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	24	626.74	720.75
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	25	629.25	723.64
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	26	641.78	738.05
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	27	656.82	755.34
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	28	681.27	783.46
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	29	701.32	806.52
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	30	711.35	818.05
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	31	726.39	835.35
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	32	741.43	852.64
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	33	750.83	863.45
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	34	760.86	874.99
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	35	765.88	880.76
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	36	770.89	886.52
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	37	775.90	892.29
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	38	780.92	898.06
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	39	790.95	909.59
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	40	800.97	921.12
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	41	816.02	938.42
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	42	830.43	954.99
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	43	850.49	978.06
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	44	875.56	1006.89
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	45	905.01	1040.76
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	46	940.11	1081.13
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	47	979.59	1126.53
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	48	1024.72	1178.43
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	49	1069.22	1229.60
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	50	1119.36	1287.26
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	51	1168.87	1344.20
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	52	1223.40	1406.91
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	53	1278.55	1470.33
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	54	1338.09	1538.80
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	55	1397.63	1607.27
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	56	1462.18	1681.51
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	57	1527.37	1756.48
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	58	1596.93	1836.47
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	59	1631.40	1876.11
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	60	1700.97	1956.12
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	61	1761.14	2025.31
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	62	1800.62	2070.71
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	63	1850.14	2127.66
15983PA0010006	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1880.22	2162.25
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	454.60	454.60
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	495.01	495.01

15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	510.46	510.46
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	525.91	525.91
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	542.55	542.55
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	559.19	559.19
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	576.42	576.42
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	594.25	683.39
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	594.25	683.39
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	594.25	683.39
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	594.25	683.39
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	596.63	686.12
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	608.51	699.79
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	622.77	716.19
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	645.95	742.84
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	664.97	764.72
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	674.47	775.64
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	688.74	792.05
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	703.00	808.45
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	711.91	818.70
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	721.42	829.63
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	726.17	835.10
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	730.93	840.57
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	735.68	846.03
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	740.44	851.51
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	749.94	862.43
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	759.45	873.37
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	773.71	889.77
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	787.38	905.49
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	806.40	927.36
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	830.17	954.70
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	858.10	986.82
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	891.38	1025.09
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	928.81	1068.13
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	971.60	1117.34
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	1013.79	1165.86
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	1061.33	1220.53
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	1108.28	1274.52
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	1159.98	1333.98
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	1212.27	1394.11
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	1268.72	1459.03
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	1325.18	1523.96
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	1386.39	1594.35
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	1448.19	1665.42
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1514.15	1741.27
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1546.83	1778.85
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1612.79	1854.71
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1669.84	1920.32
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1707.28	1963.37
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1754.23	2017.36
15983PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1782.75	2050.16
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	352.01	352.01
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	15	383.30	383.30
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	16	395.26	395.26
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	17	407.22	407.22
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	18	420.11	420.11
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	19	432.99	432.99
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	20	446.34	446.34
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	21	460.14	529.16
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	22	460.14	529.16
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	23	460.14	529.16
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	24	460.14	529.16
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	25	461.98	531.28
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	26	471.18	541.86
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	27	482.23	554.56
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	28	500.17	575.20
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	29	514.90	592.14
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	30	522.26	600.60
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	31	533.30	613.30
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	32	544.35	626.00
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	33	551.25	633.94
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	34	558.61	642.40
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	35	562.29	646.63
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	36	565.97	650.87
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	37	569.65	655.10
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	38	573.33	659.33
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	39	580.70	667.81
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	40	588.06	676.27
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	41	599.10	688.97
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	42	609.69	701.14
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	43	624.41	718.07
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	44	642.82	739.24
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	45	664.44	764.11
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	46	690.21	793.74
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	47	719.20	827.08
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	48	752.33	865.18
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	49	785.00	902.75
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	50	821.81	945.08
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	51	858.16	986.88
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	52	898.19	1032.92
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	53	938.69	1079.49
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	54	982.40	1129.76
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	55	1026.11	1180.03
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	56	1073.51	1234.54
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	57	1121.36	1289.56
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	58	1172.44	1348.31
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	59	1197.74	1377.40
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	60	1248.82	1436.14
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	61	1292.99	1486.94
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	62	1321.98	1520.28
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	63	1358.33	1562.08
15983PA0010006	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1380.42	1587.48
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	434.11	434.11
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	15	472.70	472.70
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	16	487.46	487.46
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	17	502.21	502.21
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	18	518.10	518.10
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	19	533.99	533.99
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	20	550.45	550.45
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	21	567.47	652.59
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	22	567.47	652.59
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	23	567.47	652.59
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	24	567.47	652.59
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	25	569.74	655.20
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	26	581.09	668.25
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	27	594.71	683.92
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	28	616.84	709.37
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	29	635.00	730.25
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	30	644.08	740.69
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	31	657.70	756.36
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	32	671.32	772.02
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	33	679.83	781.80
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	34	688.91	792.25
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	35	693.45	797.47
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	36	697.99	802.69
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	37	702.53	807.91
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	38	707.07	813.13
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	39	716.15	823.57
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	40	725.23	834.01
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	41	738.85	849.68
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	42	751.90	864.69
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	43	770.06	885.57

15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	44	792.76	911.67
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	45	819.43	942.34
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	46	851.21	978.89
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	47	886.96	1020.00
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	48	927.81	1066.98
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	49	968.10	1113.32
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	50	1013.50	1165.53
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	51	1058.33	1217.08
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	52	1107.70	1273.86
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	53	1157.64	1331.29
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	54	1211.55	1393.28
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	55	1265.46	1455.28
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	56	1323.91	1522.50
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	57	1382.92	1590.36
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	58	1445.91	1662.80
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	59	1477.12	1698.69
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	60	1540.11	1771.13
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	61	1594.59	1833.78
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	62	1630.34	1874.89
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	63	1675.17	1926.45
15983PA0010006	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1702.41	1957.77
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	505.90	505.90
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	550.87	550.87
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	568.07	568.07
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	585.26	585.26
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	603.78	603.78
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	622.29	622.29
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	641.47	641.47
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	661.31	760.51
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	661.31	760.51
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	661.31	760.51
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	661.31	760.51
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	663.96	763.55
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	677.18	778.76
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	693.05	797.01
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	718.84	826.67
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	740.01	851.01
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	750.59	863.18
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	766.46	881.43
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	782.33	899.68
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	792.25	911.09
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	802.83	923.25
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	808.12	929.34
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	813.41	935.42
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	818.70	941.51
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	823.99	947.59
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	834.57	959.76
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	845.15	971.92
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	861.03	990.18
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	876.24	1007.68
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	897.40	1032.01
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	923.85	1062.43
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	954.93	1098.17
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	991.97	1140.77
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	1033.63	1188.67
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	1081.24	1243.43
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	1128.19	1297.42
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	1181.10	1358.27
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	1233.34	1418.34
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	1290.88	1484.51
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	1349.07	1551.43
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	1411.90	1623.69
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1474.72	1695.93
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1542.84	1774.27
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1611.61	1853.35
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1685.02	1937.77
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1721.39	1979.60
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1794.80	2064.02
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1858.28	2137.02
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1899.94	2184.93
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1952.19	2245.02
15983PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1983.93	2281.52
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	416.29	416.29
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	15	453.29	453.29
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	16	467.44	467.44
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	17	481.59	481.59
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	18	496.83	496.83
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	19	512.06	512.06
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	20	527.84	527.84
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	21	544.17	625.80
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	22	544.17	625.80
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	23	544.17	625.80
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	24	544.17	625.80
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	25	546.35	628.30
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	26	557.23	640.81
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	27	570.29	655.83
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	28	591.51	680.24
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	29	608.93	700.27
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	30	617.63	710.27
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	31	630.69	725.29
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	32	643.75	740.31
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	33	651.92	749.71
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	34	660.62	759.71
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	35	664.98	764.73
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	36	669.33	769.73
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	37	673.68	774.73
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	38	678.04	779.75
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	39	686.74	789.75
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	40	695.45	799.77
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	41	708.51	814.79
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	42	721.03	829.18
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	43	738.44	849.21
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	44	760.21	874.24
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	45	785.78	903.65
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	46	816.26	938.70
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	47	850.54	978.12
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	48	889.72	1023.18
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	49	928.35	1067.60
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	50	971.89	1117.67
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	51	1014.88	1167.11
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	52	1062.22	1221.55
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	53	1110.11	1276.63
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	54	1161.80	1336.07
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	55	1213.50	1395.53
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	56	1269.55	1459.98
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	57	1326.14	1525.06
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	58	1386.55	1594.53
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	59	1416.47	1628.94
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	60	1476.88	1698.41
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	61	1529.12	1758.49
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	62	1563.40	1797.91
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	63	1606.39	1847.35
15983PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1632.51	1877.39
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	346.09	346.09
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	376.86	376.86
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	388.62	388.62
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	400.38	400.38
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	413.05	413.05
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	425.72	425.72
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	438.84	438.84

15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	452.41	520.27
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15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	452.41	520.27
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	452.41	520.27
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	454.22	522.35
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	463.27	532.76
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	474.13	545.25
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	491.77	565.54
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	506.25	582.19
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	513.49	590.51
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	524.34	602.99
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	535.20	615.48
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	541.99	623.29
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	549.23	631.61
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	552.85	635.78
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	556.46	639.93
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	560.08	644.09
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	563.70	648.26
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	570.94	656.58
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	578.18	664.91
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	589.04	677.40
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	599.44	689.36
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	613.92	706.01
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	632.02	726.82
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	653.28	751.27
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	678.62	780.41
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	707.12	813.19
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	739.69	850.64
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	771.81	887.58
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	808.00	929.20
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	843.74	970.30
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	883.10	1015.57
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	922.92	1061.36
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	965.90	1110.79
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	1008.87	1160.20
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	1055.47	1213.79
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	1102.52	1267.90
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	1152.74	1325.65
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1177.62	1354.26
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1227.84	1412.02
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1271.27	1461.96
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1299.77	1494.74
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1335.51	1535.84
15983PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1357.23	1560.81
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	552.87	552.87
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	15	602.02	602.02
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	16	620.81	620.81
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	17	639.60	639.60
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	18	659.83	659.83
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	19	680.07	680.07
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	20	701.03	701.03
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	21	722.71	831.12
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	22	722.71	831.12
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	23	722.71	831.12
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	24	722.71	831.12
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	25	725.60	834.44
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	26	740.06	851.07
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	27	757.40	871.01
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	28	785.59	903.43
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	29	808.71	930.02
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	30	820.28	943.32
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	31	837.62	963.26
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	32	854.97	983.22
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	33	865.81	995.68
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	34	877.37	1008.98
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	35	883.15	1015.62
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	36	888.93	1022.27
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	37	894.71	1028.92
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	38	900.50	1035.58
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	39	912.06	1048.87
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	40	923.62	1062.16
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	41	940.97	1082.12
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	42	957.59	1101.23
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	43	980.72	1127.83
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	44	1009.63	1161.07
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	45	1043.59	1200.13
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	46	1084.07	1246.68
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	47	1129.60	1299.04
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	48	1181.63	1358.87
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	49	1232.94	1417.88
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	50	1290.76	1484.37
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	51	1347.85	1550.03
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	52	1410.73	1622.34
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	53	1474.33	1695.48
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	54	1542.99	1774.44
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	55	1611.64	1853.39
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	56	1686.08	1938.99
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	57	1761.24	2025.43
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	58	1841.47	2117.69
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	59	1881.21	2163.39
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	60	1961.43	2255.64
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	61	2030.82	2335.44
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	62	2076.35	2387.80
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	63	2133.44	2453.46
15983PA0010006	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2168.13	2493.35
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	371.18	371.18
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	15	404.17	404.17
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	16	416.79	416.79
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	17	429.40	429.40
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	18	442.99	442.99
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	19	456.57	456.57
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	20	470.64	470.64
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	21	485.20	557.98
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	22	485.20	557.98
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	23	485.20	557.98
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	24	485.20	557.98
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	25	487.14	560.21
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	26	496.84	571.37
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	27	508.49	584.76
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	28	527.41	606.52
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	29	542.94	624.38
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	30	550.70	633.31
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	31	562.35	646.70
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	32	573.99	660.09
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	33	581.27	668.46
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	34	589.03	677.38
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	35	592.91	681.85
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	36	596.80	686.32
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	37	600.68	690.78
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	38	604.56	695.24
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	39	612.32	704.17
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	40	620.09	713.10
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	41	631.73	726.49
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	42	642.89	739.32
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	43	658.42	757.18
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	44	677.82	779.49
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	45	700.63	805.72
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	46	727.80	836.97
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	47	758.37	872.13
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	48	793.30	912.30

15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	49	827.75	951.91
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	50	866.57	996.56
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	51	904.90	1040.64
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	52	947.11	1089.18
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	53	989.81	1138.28
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	54	1035.90	1191.29
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	55	1082.00	1244.30
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	56	1131.97	1301.77
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	57	1182.43	1359.79
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	58	1236.29	1421.73
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	59	1262.98	1452.43
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	60	1316.83	1514.35
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	61	1363.41	1567.92
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	62	1393.98	1603.08
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	63	1432.31	1647.16
15983PA0010007	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1455.60	1673.94
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	480.47	480.47
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	15	523.18	523.18
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	16	539.51	539.51
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	17	555.84	555.84
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	18	573.43	573.43
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	19	591.01	591.01
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	20	609.23	609.23
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	21	628.07	722.28
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	22	628.07	722.28
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	23	628.07	722.28
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	24	628.07	722.28
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	25	630.58	725.17
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	26	643.14	739.61
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	27	658.22	756.95
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	28	682.71	785.12
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	29	702.81	808.23
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	30	712.86	819.79
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	31	727.93	837.12
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	32	743.01	854.46
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	33	752.43	865.29
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	34	762.48	876.85
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	35	767.50	882.63
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	36	772.53	888.41
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	37	777.55	894.18
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	38	782.58	899.97
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	39	792.62	911.51
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	40	802.67	923.07
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	41	817.75	940.41
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	42	832.19	957.02
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	43	852.29	980.13
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	44	877.41	1009.02
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	45	906.93	1042.97
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	46	942.11	1083.43
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	47	981.67	1128.92
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	48	1026.89	1180.92
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	49	1071.49	1232.21
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	50	1121.73	1289.99
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	51	1171.35	1347.05
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	52	1225.99	1409.89
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	53	1281.26	1473.45
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	54	1340.93	1542.07
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	55	1400.60	1610.69
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	56	1465.29	1685.08
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	57	1530.61	1760.20
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	58	1600.32	1840.37
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	59	1634.87	1880.10
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	60	1704.58	1960.27
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	61	1764.88	2029.61
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	62	1804.45	2075.12
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	63	1854.06	2132.17
15983PA0010007	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1884.21	2166.84
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	455.57	455.57
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	15	496.06	496.06
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	16	511.54	511.54
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	17	527.03	527.03
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	18	543.70	543.70
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	19	560.37	560.37
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	20	577.64	577.64
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	21	595.51	684.84
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	22	595.51	684.84
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	23	595.51	684.84
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	24	595.51	684.84
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	25	597.89	687.57
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	26	609.80	701.27
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	27	624.09	717.70
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	28	647.32	744.42
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	29	666.38	766.34
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	30	675.90	777.29
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	31	690.20	793.73
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	32	704.49	810.16
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	33	713.42	820.43
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	34	722.95	831.39
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	35	727.71	836.87
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	36	732.48	842.35
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	37	737.24	847.83
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	38	742.01	853.31
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	39	751.53	864.26
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	40	761.06	875.22
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	41	775.35	891.65
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	42	789.05	907.41
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	43	808.11	929.33
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	44	831.93	956.72
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	45	859.92	988.91
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	46	893.27	1027.26
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	47	930.78	1070.40
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	48	973.66	1119.71
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	49	1015.94	1168.33
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	50	1063.58	1223.12
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	51	1110.63	1277.22
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	52	1162.44	1336.81
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	53	1214.84	1397.07
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	54	1271.41	1462.12
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	55	1327.99	1527.19
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	56	1389.32	1597.72
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	57	1451.26	1668.95
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	58	1517.36	1744.96
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	59	1550.11	1782.63
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	60	1616.21	1858.64
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	61	1673.38	1924.39
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	62	1710.90	1967.54
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	63	1757.95	2021.64
15983PA0010007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1786.53	2054.51
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	352.76	352.76
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	15	384.11	384.11
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	16	396.10	396.10
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	17	408.09	408.09
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	18	421.00	421.00
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	19	433.91	433.91
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	20	447.29	447.29
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	21	461.12	530.29
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	22	461.12	530.29
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	23	461.12	530.29
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	24	461.12	530.29
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	25	462.96	532.40

15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	26	472.19	543.02
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	27	483.25	555.74
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	28	501.24	576.43
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	29	515.99	593.39
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	30	523.37	601.88
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	31	534.44	614.61
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	32	545.50	627.33
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	33	552.42	635.28
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	34	559.80	643.77
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	35	563.49	648.01
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	36	567.18	652.26
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	37	570.87	656.50
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	38	574.56	660.74
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	39	581.93	669.22
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	40	589.31	677.71
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	41	600.38	690.44
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	42	610.98	702.63
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	43	625.74	719.60
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	44	644.18	740.81
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	45	665.86	765.74
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	46	691.68	795.43
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	47	720.73	828.84
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	48	753.93	867.02
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	49	786.67	904.67
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	50	823.56	947.09
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	51	859.99	988.99
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	52	900.11	1035.13
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	53	940.68	1081.78
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	54	984.49	1132.16
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	55	1028.30	1182.55
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	56	1075.79	1237.16
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	57	1123.75	1292.31
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	58	1174.93	1351.17
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	59	1200.30	1380.35
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	60	1251.48	1439.20
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	61	1295.75	1490.11
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	62	1324.80	1523.52
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	63	1361.23	1565.41
15983PA0010007	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1383.36	1590.86
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	435.03	435.03
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	15	473.70	473.70
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	16	488.49	488.49
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	17	503.27	503.27
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	18	519.20	519.20
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	19	535.12	535.12
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	20	551.61	551.61
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	21	568.67	653.97
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	22	568.67	653.97
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	23	568.67	653.97
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	24	568.67	653.97
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	25	570.94	656.58
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	26	582.32	669.67
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	27	595.97	685.37
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	28	618.14	710.86
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	29	636.34	731.79
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	30	645.44	742.26
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	31	659.09	757.95
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	32	672.74	773.65
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	33	681.27	783.46
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	34	690.37	793.93
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	35	694.91	799.15
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	36	699.46	804.38
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	37	704.01	809.61
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	38	708.56	814.84
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	39	717.66	825.31
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	40	726.76	835.77
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	41	740.41	851.47
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	42	753.49	866.51
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	43	771.69	887.44
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	44	794.43	913.59
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	45	821.16	944.33
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	46	853.01	980.96
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	47	888.83	1022.15
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	48	929.78	1069.25
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	49	970.15	1115.67
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	50	1015.64	1167.99
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	51	1060.57	1219.66
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	52	1110.04	1276.55
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	53	1160.09	1334.10
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	54	1214.11	1396.23
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	55	1268.13	1458.35
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	56	1326.71	1525.72
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	57	1385.85	1593.73
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	58	1448.97	1666.32
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	59	1480.25	1702.29
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	60	1543.37	1774.88
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	61	1597.96	1837.65
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	62	1633.79	1878.86
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	63	1678.71	1930.52
15983PA0010007	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1706.01	1961.91
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	506.97	506.97
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	15	552.04	552.04
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	16	569.27	569.27
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	17	586.50	586.50
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	18	605.05	605.05
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	19	623.61	623.61
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	20	642.83	642.83
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	21	662.71	762.12
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	22	662.71	762.12
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	23	662.71	762.12
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	24	662.71	762.12
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	25	665.36	765.16
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	26	678.62	780.41
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	27	694.52	798.70
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	28	720.37	828.43
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	29	741.57	852.81
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	30	752.18	865.01
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	31	768.08	883.29
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	32	783.99	901.59
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	33	793.93	913.02
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	34	804.53	925.21
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	35	809.83	931.30
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	36	815.13	937.40
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	37	820.43	943.49
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	38	825.74	949.60
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	39	836.34	961.79
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	40	846.94	973.98
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	41	862.85	992.28
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	42	878.09	1009.80
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	43	899.30	1034.20
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	44	925.81	1064.68
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	45	956.95	1100.49
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	46	994.07	1143.18
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	47	1035.82	1191.19
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	48	1083.53	1246.06
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	49	1130.58	1300.17
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	50	1183.60	1361.14
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	51	1235.95	1421.34
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	52	1293.61	1487.65
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	53	1351.93	1554.72

15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	54	1414.89	1627.12
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	55	1477.84	1699.52
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	56	1546.10	1778.02
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	57	1615.02	1857.27
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	58	1688.59	1941.88
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1725.03	1983.78
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1798.59	2068.38
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1862.22	2141.55
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1903.97	2189.57
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1956.32	2249.77
15983PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1988.13	2286.35
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	417.17	417.17
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	15	454.25	454.25
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	16	468.43	468.43
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	17	482.61	482.61
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	18	497.88	497.88
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	19	513.15	513.15
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	20	528.96	528.96
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	21	545.32	627.12
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	22	545.32	627.12
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	23	545.32	627.12
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	24	545.32	627.12
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	25	547.50	629.63
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	26	558.41	642.17
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	27	571.50	657.23
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	28	592.76	681.67
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	29	610.21	701.74
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	30	618.94	711.78
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	31	632.03	726.83
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	32	645.11	741.88
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	33	653.29	751.28
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	34	662.02	761.32
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	35	666.38	766.34
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	36	670.74	771.35
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	37	675.11	776.38
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	38	679.47	781.39
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	39	688.19	791.42
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	40	696.92	801.46
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	41	710.01	816.51
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	42	722.55	830.93
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	43	740.00	851.00
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	44	761.81	876.08
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	45	787.44	905.56
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	46	817.98	940.68
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	47	852.34	980.19
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	48	891.60	1025.34
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	49	930.32	1069.87
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	50	973.94	1120.03
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	51	1017.02	1169.57
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	52	1064.46	1224.13
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	53	1112.45	1279.32
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	54	1164.26	1338.90
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	55	1216.06	1398.47
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	56	1272.23	1463.06
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	57	1328.94	1528.28
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	58	1389.48	1597.90
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	59	1419.47	1632.39
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	60	1480.00	1702.00
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	61	1532.35	1762.20
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	62	1566.70	1801.71
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	63	1609.78	1851.25
15983PA0010007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1635.96	1881.35
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	346.83	346.83
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	15	377.66	377.66
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	16	389.44	389.44
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	17	401.23	401.23
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	18	413.93	413.93
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	19	426.62	426.62
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	20	439.77	439.77
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	21	453.37	521.38
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	22	453.37	521.38
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	23	453.37	521.38
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	24	453.37	521.38
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	25	455.18	523.46
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	26	464.25	533.89
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	27	475.13	546.40
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	28	492.81	566.73
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	29	507.32	583.42
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	30	514.57	591.76
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	31	525.46	604.28
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	32	536.34	616.79
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	33	543.14	624.61
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	34	550.39	632.95
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	35	554.02	637.12
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	36	557.65	641.30
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	37	561.27	645.46
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	38	564.90	649.64
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	39	572.15	657.97
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	40	579.41	666.32
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	41	590.29	678.83
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	42	600.72	690.83
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	43	615.22	707.50
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	44	633.36	728.36
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	45	654.67	752.87
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	46	680.06	782.07
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	47	708.62	814.91
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	48	741.26	852.45
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	49	773.45	889.47
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	50	809.72	931.18
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	51	845.54	972.37
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	52	884.98	1017.73
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	53	924.87	1063.60
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	54	967.94	1113.13
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	55	1011.02	1162.67
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	56	1057.71	1216.37
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	57	1104.86	1270.59
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	58	1155.19	1328.47
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	59	1180.12	1357.14
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	60	1230.45	1415.02
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	61	1273.97	1465.07
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	62	1302.53	1497.91
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	63	1338.35	1539.10
15983PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1360.11	1564.13
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	554.04	554.04
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	15	603.28	603.28
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	16	622.11	622.11
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	17	640.94	640.94
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	18	661.22	661.22
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	19	681.50	681.50
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	20	702.50	702.50
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	21	724.23	832.86
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	22	724.23	832.86
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	23	724.23	832.86
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	24	724.23	832.86
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	25	727.13	836.20
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	26	741.61	852.85
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	27	758.99	872.84
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	28	787.24	905.33
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	29	810.41	931.97
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	30	822.00	945.30

15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	31	839.38	965.29
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	32	856.76	985.27
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	33	867.63	997.77
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	34	879.22	1011.10
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	35	885.01	1017.76
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	36	890.80	1024.42
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	37	896.60	1031.09
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	38	902.39	1037.75
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	39	913.98	1051.08
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	40	925.57	1064.41
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	41	942.95	1084.39
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	42	959.60	1103.54
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	43	982.78	1130.20
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	44	1011.75	1163.51
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	45	1045.79	1202.66
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	46	1086.35	1249.30
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	47	1131.97	1301.77
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	48	1184.12	1361.74
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	49	1235.54	1420.87
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	50	1293.47	1487.49
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	51	1350.69	1553.29
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	52	1413.70	1625.76
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	53	1477.43	1699.04
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	54	1546.23	1778.16
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	55	1615.03	1857.28
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	56	1689.63	1943.07
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	57	1764.95	2029.69
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	58	1845.34	2122.14
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	59	1885.17	2167.95
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	60	1965.56	2260.39
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	61	2035.09	2340.35
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	62	2080.71	2392.82
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	63	2137.93	2458.62
15983PA0010007	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2172.69	2498.59
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	427.69	427.69
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	15	465.71	465.71
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	16	480.24	480.24
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	17	494.78	494.78
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	18	510.43	510.43
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	19	526.08	526.08
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	20	542.30	542.30
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	21	559.07	642.93
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	22	559.07	642.93
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	23	559.07	642.93
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	24	559.07	642.93
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	25	561.31	645.51
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	26	572.49	658.36
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	27	585.91	673.80
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	28	607.71	698.87
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	29	625.60	719.44
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	30	634.54	729.72
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	31	647.96	745.15
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	32	661.38	760.59
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	33	669.77	770.24
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	34	678.71	780.52
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	35	683.18	785.66
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	36	687.66	790.81
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	37	692.13	795.95
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	38	696.60	801.09
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	39	705.55	811.38
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	40	714.49	821.66
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	41	727.91	837.10
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	42	740.77	851.89
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	43	758.66	872.46
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	44	781.02	898.17
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	45	807.30	928.40
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	46	838.61	964.40
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	47	873.83	1004.90
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	48	914.08	1051.19
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	49	953.77	1096.84
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	50	998.50	1148.28
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	51	1042.67	1199.07
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	52	1091.30	1255.00
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	53	1140.50	1311.58
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	54	1193.61	1372.65
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	55	1246.73	1433.74
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	56	1304.31	1499.96
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	57	1362.45	1566.82
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	58	1424.51	1638.19
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	59	1455.26	1673.55
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1517.32	1744.92
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1570.99	1806.64
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1606.21	1847.14
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1650.37	1897.93
15983PA0020002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1677.21	1928.79
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	553.63	553.63
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	15	602.84	602.84
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	16	621.66	621.66
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	17	640.47	640.47
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	18	660.74	660.74
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	19	681.00	681.00
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	20	701.99	701.99
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	21	723.70	832.26
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	22	723.70	832.26
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	23	723.70	832.26
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	24	723.70	832.26
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	25	726.59	835.58
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	26	741.07	852.23
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	27	758.44	872.21
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	28	786.66	904.66
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	29	809.82	931.29
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	30	821.40	944.61
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	31	838.77	964.59
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	32	856.14	984.56
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	33	866.99	997.04
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	34	878.57	1010.36
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	35	884.36	1017.01
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	36	890.15	1023.67
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	37	895.94	1030.33
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	38	901.73	1036.99
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	39	913.31	1050.31
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	40	924.89	1063.62
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	41	942.26	1083.60
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	42	958.90	1102.74
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	43	982.06	1129.37
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	44	1011.01	1162.66
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	45	1045.02	1201.77
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	46	1085.55	1248.38
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	47	1131.14	1300.81
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	48	1183.25	1360.74
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	49	1234.63	1419.82
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	50	1292.53	1486.41
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	51	1349.70	1552.16
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	52	1412.66	1624.56
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	53	1476.35	1697.80
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	54	1545.10	1776.87
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	55	1613.85	1855.93
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	56	1688.39	1941.65
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	57	1763.66	2028.21
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	58	1843.99	2120.59

15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	59	1883.79	2166.36
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	60	1964.12	2258.74
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	61	2033.60	2338.64
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	62	2079.19	2391.07
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	63	2136.36	2456.81
15983PA0020002	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	2171.10	2496.77
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	524.93	524.93
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	15	571.59	571.59
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	16	589.43	589.43
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	17	607.27	607.27
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	18	626.48	626.48
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	19	645.70	645.70
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	20	665.59	665.59
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	21	686.18	789.11
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	22	686.18	789.11
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	23	686.18	789.11
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	24	686.18	789.11
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	25	688.92	792.26
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	26	702.65	808.05
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	27	719.12	826.99
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	28	745.88	857.76
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	29	767.84	883.02
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	30	778.81	895.63
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	31	795.28	914.57
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	32	811.75	933.51
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	33	822.04	945.35
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	34	833.02	957.97
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	35	838.51	964.29
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	36	844.00	970.60
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	37	849.49	976.91
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	38	854.98	983.23
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	39	865.96	995.85
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	40	876.94	1008.48
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	41	893.41	1027.42
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	42	909.19	1045.57
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	43	931.15	1070.82
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	44	958.59	1102.38
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	45	990.84	1139.47
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	46	1029.27	1183.66
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	47	1072.50	1233.38
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	48	1121.90	1290.19
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	49	1170.62	1346.21
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	50	1225.52	1409.35
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	51	1279.73	1471.69
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	52	1339.42	1540.33
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1399.81	1609.78
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1464.99	1684.74
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1530.18	1759.71
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1600.86	1840.99
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1672.22	1923.05
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1748.39	2010.65
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1786.13	2054.05
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1862.29	2141.63
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1928.17	2217.40
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1971.40	2267.11
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	63	2025.60	2329.44
15983PA0020002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	2058.54	2367.32
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	406.47	406.47
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	15	442.60	442.60
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	16	456.41	456.41
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	17	470.23	470.23
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	18	485.10	485.10
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	19	499.98	499.98
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	20	515.39	515.39
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	21	531.33	611.03
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	22	531.33	611.03
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	23	531.33	611.03
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	24	531.33	611.03
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	25	533.46	613.48
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	26	544.08	625.69
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	27	556.83	640.35
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	28	577.56	664.19
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	29	594.56	683.74
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	30	603.06	693.52
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	31	615.81	708.18
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	32	628.56	722.84
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	33	636.53	732.01
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	34	645.03	741.78
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	35	649.29	746.68
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	36	653.54	751.57
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	37	657.79	756.46
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	38	662.04	761.35
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	39	670.54	771.12
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	40	679.04	780.90
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	41	691.79	795.56
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	42	704.01	809.61
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	43	721.01	829.16
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	44	742.27	853.61
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	45	767.24	882.33
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	46	797.00	916.55
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	47	830.47	955.04
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	48	868.72	999.03
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	49	906.45	1042.42
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	50	948.96	1091.30
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	51	990.93	1139.57
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	52	1037.16	1192.73
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	53	1083.91	1246.50
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	54	1134.39	1304.55
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	55	1184.87	1362.60
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	56	1239.59	1425.53
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	57	1294.85	1489.08
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	58	1353.83	1556.90
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	59	1383.05	1590.51
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	60	1442.03	1658.33
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	61	1493.04	1717.00
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	62	1526.51	1755.49
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	63	1568.49	1803.76
15983PA0020002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1593.99	1833.09
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	501.27	501.27
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	15	545.83	545.83
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	16	562.87	562.87
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	17	579.91	579.91
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	18	598.25	598.25
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	19	616.60	616.60
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	20	635.60	635.60
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	21	655.26	753.55
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	22	655.26	753.55
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	23	655.26	753.55
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	24	655.26	753.55
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	25	657.88	756.56
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	26	670.99	771.64
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	27	686.71	789.72
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	28	712.27	819.11
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	29	733.24	843.23
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	30	743.72	855.28
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	31	759.45	873.37
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	32	775.17	891.45
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	33	785.00	902.75
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	34	795.49	914.81
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	35	800.73	920.84

15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	36	805.97	926.87
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	37	811.21	932.89
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	38	816.45	938.92
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	39	826.94	950.98
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	40	837.42	963.03
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	41	853.15	981.12
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	42	868.22	998.45
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	43	889.19	1022.57
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	44	915.40	1052.71
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	45	946.20	1088.13
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	46	982.89	1130.32
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	47	1024.17	1177.80
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	48	1071.35	1232.05
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	49	1117.87	1285.55
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	50	1170.29	1345.83
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	51	1222.06	1405.37
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	52	1279.07	1470.93
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	53	1336.73	1537.24
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	54	1398.98	1608.83
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	55	1461.23	1680.41
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	56	1528.72	1758.03
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	57	1596.87	1836.40
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	58	1669.60	1920.04
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	59	1705.64	1961.49
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	60	1778.38	2045.14
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	61	1841.28	2117.47
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	62	1882.56	2164.94
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	63	1934.33	2224.48
15983PA0020002	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1965.78	2260.65
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	584.16	584.16
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	15	636.09	636.09
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	16	655.94	655.94
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	17	675.79	675.79
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	18	697.18	697.18
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	19	718.56	718.56
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	20	740.70	740.70
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	21	763.61	878.15
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	22	763.61	878.15
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	23	763.61	878.15
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	24	763.61	878.15
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	25	766.66	881.66
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	26	781.94	899.23
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	27	800.26	920.30
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	28	830.04	954.55
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	29	854.48	982.65
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	30	866.70	996.71
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	31	885.02	1017.77
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	32	903.35	1038.85
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	33	914.80	1052.02
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	34	927.02	1066.07
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	35	933.13	1073.10
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	36	939.24	1080.13
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	37	945.35	1087.15
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	38	951.46	1094.18
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	39	963.68	1108.23
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	40	975.89	1122.27
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	41	994.22	1143.35
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	42	1011.78	1163.55
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	43	1036.22	1191.65
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	44	1066.76	1226.77
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	45	1102.65	1268.05
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	46	1145.42	1317.23
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	47	1193.52	1372.55
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	48	1248.50	1435.78
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	49	1302.72	1498.13
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	50	1363.81	1568.38
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	51	1424.13	1637.75
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	52	1490.57	1714.16
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	53	1557.76	1791.42
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	54	1630.31	1874.86
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	55	1702.85	1958.28
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	56	1781.50	2048.73
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	57	1860.92	2140.06
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	58	1945.68	2237.53
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	59	1987.68	2285.83
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	60	2072.44	2383.31
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	61	2145.74	2467.60
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	62	2193.85	2522.93
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	63	2254.18	2592.31
15983PA0020002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	2290.83	2634.45
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	480.69	480.69
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	15	523.42	523.42
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	16	539.75	539.75
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	17	556.09	556.09
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	18	573.68	573.68
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	19	591.28	591.28
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	20	609.50	609.50
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	21	628.35	722.60
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	22	628.35	722.60
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	23	628.35	722.60
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	24	628.35	722.60
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	25	630.86	725.49
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	26	643.43	739.94
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	27	658.51	757.29
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	28	683.02	785.47
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	29	703.12	808.59
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	30	713.18	820.16
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	31	728.26	837.50
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	32	743.34	854.84
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	33	752.76	865.67
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	34	762.82	877.24
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	35	767.84	883.02
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	36	772.87	888.80
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	37	777.90	894.59
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	38	782.92	900.36
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	39	792.98	911.93
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	40	803.03	923.48
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	41	818.11	940.83
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	42	832.56	957.44
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	43	852.67	980.57
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	44	877.80	1009.47
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	45	907.34	1043.44
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	46	942.53	1083.91
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	47	982.11	1129.43
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	48	1027.35	1181.45
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	49	1071.97	1232.77
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	50	1122.23	1290.56
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	51	1171.87	1347.65
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	52	1226.54	1410.52
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	53	1281.83	1474.10
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	54	1341.53	1542.76
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	55	1401.22	1611.40
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	56	1465.94	1685.83
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	57	1531.29	1760.98
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	58	1601.04	1841.20
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	59	1635.60	1880.94
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	60	1705.34	1961.14
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	61	1765.66	2030.51
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	62	1805.25	2076.04
15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	63	1854.89	2133.12

15983PA0020002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1885.05	2167.81
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	399.64	399.64
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	15	435.16	435.16
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	16	448.74	448.74
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	17	462.32	462.32
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	18	476.95	476.95
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	19	491.58	491.58
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	20	506.73	506.73
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	21	522.40	600.76
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	22	522.40	600.76
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	23	522.40	600.76
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	24	522.40	600.76
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	25	524.49	603.16
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	26	534.94	615.18
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	27	547.48	629.60
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	28	567.85	653.03
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	29	584.57	672.26
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	30	592.92	681.86
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	31	605.46	696.28
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	32	618.00	710.70
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	33	625.84	719.72
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	34	634.19	729.32
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	35	638.37	734.13
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	36	642.55	738.93
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	37	646.73	743.74
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	38	650.91	748.55
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	39	659.27	758.16
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	40	667.63	767.77
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	41	680.16	782.18
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	42	692.18	796.01
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	43	708.90	815.24
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	44	729.79	839.26
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	45	754.35	867.50
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	46	783.60	901.14
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	47	816.51	938.99
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	48	854.12	982.24
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	49	891.21	1024.89
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	50	933.01	1072.96
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	51	974.28	1120.42
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1019.72	1172.68
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1065.70	1225.56
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1115.32	1282.62
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1164.95	1339.69
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1218.76	1401.57
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1273.09	1464.05
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1331.08	1530.74
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1359.81	1563.78
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1417.79	1630.46
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1467.94	1688.13
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1500.86	1725.99
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1542.12	1773.44
15983PA0020002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1567.20	1802.28
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	638.39	638.39
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	15	695.14	695.14
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	16	716.84	716.84
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	17	738.53	738.53
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	18	761.90	761.90
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	19	785.26	785.26
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	20	809.47	809.47
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	21	834.50	959.68
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	22	834.50	959.68
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	23	834.50	959.68
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	24	834.50	959.68
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	25	837.84	963.52
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	26	854.53	982.71
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	27	874.56	1005.74
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	28	907.10	1043.17
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	29	933.81	1073.88
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	30	947.16	1089.23
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	31	967.19	1112.27
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	32	987.21	1135.29
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	33	999.73	1149.69
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	34	1013.08	1165.04
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	35	1019.76	1172.72
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	36	1026.44	1180.41
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	37	1033.11	1188.08
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	38	1039.79	1195.76
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	39	1053.14	1211.11
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	40	1066.49	1226.46
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	41	1086.52	1249.50
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	42	1105.71	1271.57
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	43	1132.42	1302.28
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	44	1165.80	1340.67
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	45	1205.02	1385.77
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	46	1251.75	1439.51
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	47	1304.32	1499.97
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	48	1364.41	1569.07
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	49	1423.66	1637.21
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	50	1490.42	1713.98
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	51	1556.34	1789.79
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	52	1628.94	1873.28
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	53	1702.38	1957.74
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	54	1781.66	2048.91
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	55	1860.94	2140.08
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	56	1946.89	2238.92
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	57	2033.68	2338.73
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	58	2126.31	2445.26
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	59	2172.20	2498.03
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	60	2264.83	2604.55
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	61	2344.95	2696.69
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	62	2397.52	2757.15
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	63	2463.44	2832.96
15983PA0020002	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2503.50	2879.03
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	377.60	377.60
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	15	411.17	411.17
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	16	424.00	424.00
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	17	436.84	436.84
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	18	450.66	450.66
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	19	464.48	464.48
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	20	478.79	478.79
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	21	493.60	567.64
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	22	493.60	567.64
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	23	493.60	567.64
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	24	493.60	567.64
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	25	495.57	569.91
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	26	505.45	581.27
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	27	517.29	594.88
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	28	536.54	617.02
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	29	552.34	635.19
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	30	560.24	644.28
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	31	572.08	657.89
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	32	583.93	671.52
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	33	591.33	680.03
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	34	599.23	689.11
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	35	603.18	693.66
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	36	607.13	698.20
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	37	611.08	702.74
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	38	615.03	707.28
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	39	622.92	716.36
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	40	630.82	725.44

15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	41	642.67	739.07
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	42	654.02	752.12
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	43	669.82	770.29
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	44	689.56	792.99
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	45	712.76	819.67
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	46	740.40	851.46
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	47	771.50	887.23
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	48	807.04	928.10
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	49	842.08	968.39
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	50	881.57	1013.81
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	51	920.56	1058.64
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	52	963.51	1108.04
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	53	1006.94	1157.98
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	54	1053.84	1211.92
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	55	1100.73	1265.84
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	56	1151.57	1324.31
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	57	1202.90	1383.34
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	58	1257.69	1446.34
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1284.84	1477.57
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1339.63	1540.57
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1387.02	1595.07
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1418.11	1630.83
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1457.11	1675.68
15983PA0020003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1480.80	1702.92
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	488.80	488.80
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	15	532.25	532.25
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	16	548.86	548.86
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	17	565.47	565.47
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	18	583.36	583.36
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	19	601.25	601.25
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	20	619.78	619.78
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	21	638.95	734.79
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	22	638.95	734.79
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	23	638.95	734.79
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	24	638.95	734.79
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	25	641.51	737.74
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	26	654.28	752.42
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	27	669.62	770.06
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	28	694.54	798.72
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	29	714.99	822.24
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	30	725.21	833.99
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	31	740.54	851.62
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	32	755.88	869.26
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	33	765.46	880.28
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	34	775.69	892.04
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	35	780.80	897.92
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	36	785.91	903.80
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	37	791.02	909.67
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	38	796.13	915.55
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	39	806.35	927.30
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	40	816.58	939.07
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	41	831.91	956.70
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	42	846.61	973.60
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	43	867.06	997.12
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	44	892.61	1026.50
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	45	922.64	1061.04
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	46	958.43	1102.19
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	47	998.68	1148.48
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	48	1044.68	1201.38
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	49	1090.05	1253.56
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	50	1141.16	1312.33
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	51	1191.64	1370.39
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	52	1247.23	1434.31
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	53	1303.46	1498.98
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	54	1364.16	1568.78
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	55	1424.86	1638.59
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	56	1490.67	1714.27
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	57	1557.12	1790.69
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	58	1628.04	1872.25
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	59	1663.19	1912.67
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	60	1734.11	1994.23
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	61	1795.45	2064.77
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	62	1835.70	2111.06
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	63	1886.18	2169.11
15983PA0020003	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1916.85	2204.38
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	463.46	463.46
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	15	504.66	504.66
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	16	520.41	520.41
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	17	536.16	536.16
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	18	553.12	553.12
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	19	570.09	570.09
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	20	587.66	587.66
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	21	605.83	696.70
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	22	605.83	696.70
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	23	605.83	696.70
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	24	605.83	696.70
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	25	608.25	699.49
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	26	620.37	713.43
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	27	634.91	730.15
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	28	658.54	757.32
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	29	677.92	779.61
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	30	687.62	790.76
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	31	702.16	807.48
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	32	716.70	824.21
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	33	725.78	834.65
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	34	735.48	845.80
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	35	740.32	851.37
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	36	745.17	856.95
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	37	750.02	862.52
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	38	754.86	868.09
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	39	764.56	879.24
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	40	774.25	890.39
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	41	788.79	907.11
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	42	802.72	923.13
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	43	822.11	945.43
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	44	846.34	973.29
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	45	874.82	1006.04
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	46	908.75	1045.06
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	47	946.91	1088.95
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	48	990.53	1139.11
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	49	1033.55	1188.58
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	50	1082.01	1244.31
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	51	1129.87	1299.35
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1182.58	1359.97
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1235.89	1421.27
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1293.45	1487.47
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1351.00	1553.65
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1413.40	1625.41
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1476.41	1697.87
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1543.65	1775.20
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1576.98	1813.53
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1644.22	1890.85
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1702.38	1957.74
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1740.55	2001.63
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1788.41	2056.67
15983PA0020003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1817.49	2090.11
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	358.87	358.87
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	15	390.77	390.77
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	16	402.97	402.97
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	17	415.16	415.16

15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	18	428.30	428.30
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	19	441.43	441.43
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	20	455.04	455.04
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	21	469.11	539.48
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	22	469.11	539.48
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	23	469.11	539.48
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	24	469.11	539.48
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	25	470.99	541.64
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	26	480.37	552.43
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	27	491.63	565.37
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	28	509.92	586.41
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	29	524.93	603.67
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	30	532.44	612.31
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	31	543.70	625.26
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	32	554.96	638.20
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	33	561.99	646.29
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	34	569.50	654.93
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	35	573.25	659.24
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	36	577.01	663.56
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	37	580.76	667.87
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	38	584.51	672.19
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	39	592.02	680.82
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	40	599.52	689.45
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	41	610.78	702.40
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	42	621.57	714.81
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	43	636.58	732.07
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	44	655.35	753.65
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	45	677.39	779.00
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	46	703.67	809.22
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	47	733.22	843.20
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	48	766.99	882.04
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	49	800.30	920.35
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	50	837.83	963.50
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	51	874.89	1006.12
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	52	915.70	1053.06
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	53	956.98	1100.53
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	54	1001.55	1151.78
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	55	1046.12	1203.04
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	56	1094.43	1258.59
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	57	1143.22	1314.70
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	58	1195.29	1374.58
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	59	1221.09	1404.25
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	60	1273.16	1464.13
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	61	1318.20	1515.93
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	62	1347.75	1549.91
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	63	1384.81	1592.53
15983PA0020003	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1407.33	1618.43
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	442.57	442.57
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	15	481.91	481.91
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	16	496.95	496.95
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	17	511.99	511.99
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	18	528.19	528.19
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	19	544.39	544.39
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	20	561.16	561.16
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	21	578.52	665.30
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	22	578.52	665.30
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	23	578.52	665.30
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	24	578.52	665.30
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	25	580.83	667.95
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	26	592.40	681.26
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	27	606.29	697.23
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	28	628.85	723.18
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	29	647.36	744.46
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	30	656.62	755.11
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	31	670.50	771.08
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	32	684.39	787.05
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	33	693.07	797.03
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	34	702.32	807.67
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	35	706.95	812.99
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	36	711.58	818.32
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	37	716.21	823.64
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	38	720.84	828.97
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	39	730.09	839.60
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	40	739.35	850.25
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	41	753.23	866.21
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	42	766.54	881.52
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	43	785.05	902.81
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	44	808.19	929.42
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	45	835.38	960.69
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	46	867.78	997.95
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	47	904.23	1039.86
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	48	945.88	1087.76
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	49	986.96	1135.00
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	50	1033.24	1188.23
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	51	1078.94	1240.78
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	52	1129.27	1298.66
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	53	1180.18	1357.21
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	54	1235.14	1420.41
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	55	1290.10	1483.62
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	56	1349.69	1552.14
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	57	1409.85	1621.33
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	58	1474.07	1695.18
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	59	1505.89	1731.77
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	60	1570.10	1805.62
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	61	1625.64	1869.49
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	62	1662.09	1911.40
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	63	1707.79	1963.96
15983PA0020003	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1735.56	1995.89
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	515.76	515.76
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	15	561.60	561.60
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	16	579.13	579.13
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	17	596.66	596.66
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	18	615.54	615.54
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	19	634.41	634.41
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	20	653.96	653.96
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	21	674.19	775.32
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	22	674.19	775.32
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	23	674.19	775.32
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	24	674.19	775.32
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	25	676.89	778.42
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	26	690.37	793.93
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	27	706.55	812.53
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	28	732.84	842.77
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	29	754.42	867.58
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	30	765.21	879.99
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	31	781.39	898.60
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	32	797.57	917.21
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	33	807.68	928.83
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	34	818.47	941.24
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	35	823.86	947.44
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	36	829.25	953.64
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	37	834.65	959.85
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	38	840.04	966.05
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	39	850.83	978.45
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	40	861.61	990.85
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	41	877.80	1009.47
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	42	893.30	1027.30
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	43	914.88	1052.11
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	44	941.84	1083.12
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	45	973.53	1119.56

15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	46	1011.29	1162.98
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	47	1053.76	1211.82
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	48	1102.30	1267.65
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	49	1150.17	1322.70
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	50	1204.10	1384.72
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	51	1257.36	1445.96
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	52	1316.02	1513.42
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	53	1375.35	1581.65
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	54	1439.40	1655.31
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	55	1503.44	1728.96
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	56	1572.89	1808.82
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	57	1643.00	1889.45
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	58	1717.84	1975.52
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	59	1754.92	2018.16
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	60	1829.75	2104.21
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	61	1894.47	2178.64
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	62	1936.95	2227.49
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	63	1990.21	2288.74
15983PA0020003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	2022.57	2325.96
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	424.40	424.40
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	15	462.12	462.12
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	16	476.55	476.55
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	17	490.97	490.97
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	18	506.51	506.51
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	19	522.04	522.04
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	20	538.13	538.13
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	21	554.77	637.99
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	22	554.77	637.99
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	23	554.77	637.99
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	24	554.77	637.99
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	25	556.99	640.54
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	26	568.08	653.29
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	27	581.40	668.61
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	28	603.03	693.48
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	29	620.79	713.91
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	30	629.66	724.11
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	31	642.98	739.43
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	32	656.29	754.73
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	33	664.61	764.30
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	34	673.49	774.51
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	35	677.93	779.62
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	36	682.37	784.73
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	37	686.81	789.83
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	38	691.24	794.93
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	39	700.12	805.14
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	40	709.00	815.35
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	41	722.31	830.66
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	42	735.07	845.33
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	43	752.82	865.74
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	44	775.01	891.26
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	45	801.09	921.25
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	46	832.16	956.98
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	47	867.11	997.18
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	48	907.05	1043.11
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	49	946.44	1088.41
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	50	990.82	1139.44
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	51	1034.65	1189.85
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	52	1082.91	1245.35
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	53	1131.73	1301.49
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	54	1184.43	1362.09
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	55	1237.14	1422.71
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	56	1294.28	1488.42
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	57	1351.97	1554.77
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	58	1413.55	1625.58
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	59	1444.07	1660.68
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	60	1505.65	1731.50
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	61	1558.90	1792.74
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	62	1593.85	1832.93
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	63	1637.68	1883.33
15983PA0020003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1664.31	1913.96
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	352.83	352.83
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	15	384.20	384.20
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	16	396.19	396.19
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	17	408.18	408.18
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	18	421.09	421.09
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	19	434.01	434.01
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	20	447.38	447.38
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	21	461.22	530.40
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	22	461.22	530.40
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	23	461.22	530.40
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	24	461.22	530.40
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	25	463.06	532.52
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	26	472.29	543.13
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	27	483.36	555.86
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	28	501.35	576.55
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	29	516.11	593.53
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	30	523.48	602.00
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	31	534.55	614.73
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	32	545.62	627.46
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	33	552.54	635.42
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	34	559.92	643.91
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	35	563.61	648.15
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	36	567.30	652.40
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	37	570.99	656.64
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	38	574.68	660.88
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	39	582.06	669.37
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	40	589.44	677.86
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	41	600.51	690.59
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	42	611.12	702.79
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	43	625.88	719.76
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	44	644.32	740.97
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	45	666.00	765.90
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	46	691.83	795.60
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	47	720.89	829.02
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	48	754.09	867.20
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	49	786.84	904.87
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	50	823.74	947.30
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	51	860.18	989.21
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	52	900.30	1035.35
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	53	940.89	1082.02
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	54	984.70	1132.41
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1028.52	1182.80
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1076.03	1237.43
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1123.99	1292.59
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1175.19	1351.47
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1200.56	1380.64
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1251.75	1439.51
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1296.03	1490.43
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1325.09	1523.85
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1361.52	1565.75
15983PA0020003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1383.66	1591.21
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	563.64	563.64
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	15	613.74	613.74
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	16	632.89	632.89
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	17	652.05	652.05
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	18	672.68	672.68
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	19	693.31	693.31
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	20	714.68	714.68
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	21	736.78	847.30
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	22	736.78	847.30

15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	23	736.78	847.30
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	24	736.78	847.30
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	25	739.73	850.69
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	26	754.46	867.63
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	27	772.15	887.97
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	28	800.88	921.01
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	29	824.46	948.13
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	30	836.25	961.69
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	31	853.93	982.02
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	32	871.61	1002.35
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	33	882.66	1015.06
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	34	894.45	1028.62
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	35	900.35	1035.40
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	36	906.24	1042.18
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	37	912.13	1048.95
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	38	918.03	1055.73
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	39	929.82	1069.29
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	40	941.60	1082.84
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	41	959.29	1103.18
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	42	976.23	1122.66
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	43	999.81	1149.78
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	44	1029.28	1183.67
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	45	1063.91	1223.50
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	46	1105.17	1270.95
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	47	1151.59	1324.33
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	48	1204.64	1385.34
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	49	1256.95	1445.49
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	50	1315.89	1513.27
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	51	1374.09	1580.20
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	52	1438.19	1653.92
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	53	1503.03	1728.48
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	54	1573.03	1808.98
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	55	1643.02	1889.47
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	56	1718.91	1976.75
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	57	1795.53	2064.86
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	58	1877.32	2158.92
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	59	1917.84	2205.52
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	60	1999.62	2299.56
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	61	2070.35	2380.90
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	62	2116.77	2434.29
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	63	2174.97	2501.22
15983PA0020003	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2210.34	2541.89
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	430.64	430.64
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	15	468.92	468.92
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	16	483.56	483.56
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	17	498.19	498.19
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	18	513.96	513.96
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	19	529.72	529.72
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	20	546.04	546.04
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	21	562.93	647.37
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	22	562.93	647.37
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	23	562.93	647.37
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	24	562.93	647.37
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	25	565.18	649.96
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	26	576.44	662.91
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	27	589.95	678.44
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	28	611.90	703.69
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	29	629.92	724.41
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	30	638.93	734.77
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	31	652.44	750.31
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	32	665.95	765.84
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	33	674.39	775.55
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	34	683.40	785.91
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	35	687.90	791.09
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	36	692.40	796.26
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	37	696.91	801.45
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	38	701.41	806.62
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	39	710.42	816.98
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	40	719.42	827.33
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	41	732.93	842.87
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	42	745.88	857.76
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	43	763.90	878.49
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	44	786.41	904.37
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	45	812.87	934.80
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	46	844.40	971.06
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	47	879.86	1011.84
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	48	920.39	1058.45
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	49	960.36	1104.41
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	50	1005.39	1156.20
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	51	1049.86	1207.34
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	52	1098.84	1263.67
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	53	1148.38	1320.64
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1201.86	1382.14
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1255.33	1443.63
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1313.32	1510.32
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1371.86	1577.64
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1434.35	1649.50
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1465.31	1685.11
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1527.79	1756.96
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1581.83	1819.10
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1617.30	1859.90
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1661.77	1911.04
15983PA0020004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1688.79	1942.11
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	557.45	557.45
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	15	607.00	607.00
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	16	625.94	625.94
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	17	644.89	644.89
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	18	665.29	665.29
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	19	685.70	685.70
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	20	706.83	706.83
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	21	728.69	837.99
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	22	728.69	837.99
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	23	728.69	837.99
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	24	728.69	837.99
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	25	731.60	841.34
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	26	746.18	858.11
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	27	763.67	878.22
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	28	792.09	910.90
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	29	815.40	937.71
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	30	827.06	951.12
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	31	844.55	971.23
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	32	862.04	991.35
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	33	872.97	1003.92
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	34	884.63	1017.32
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	35	890.46	1024.03
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	36	896.29	1030.73
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	37	902.12	1037.44
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	38	907.95	1044.14
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	39	919.61	1057.55
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	40	931.27	1070.96
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	41	948.75	1091.06
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	42	965.51	1110.34
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	43	988.83	1137.15
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	44	1017.98	1170.68
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	45	1052.23	1210.06
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	46	1093.04	1257.00
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	47	1138.94	1309.78
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	48	1191.41	1370.12
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	49	1243.15	1429.62
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	50	1301.44	1496.66

15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	51	1359.01	1562.86
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	52	1422.40	1635.76
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	53	1486.53	1709.51
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	54	1555.75	1789.11
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	55	1624.98	1868.73
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	56	1700.03	1955.03
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	57	1775.82	2042.19
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	58	1856.70	2135.21
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	59	1896.78	2181.30
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	60	1977.66	2274.31
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	61	2047.62	2354.76
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	62	2093.53	2407.56
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	63	2151.09	2473.75
15983PA0020004	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	2186.07	2513.98
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	528.55	528.55
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	575.53	575.53
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	16	593.49	593.49
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	611.46	611.46
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	18	630.80	630.80
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	19	650.15	650.15
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	20	670.18	670.18
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	21	690.91	794.55
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	22	690.91	794.55
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	23	690.91	794.55
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	24	690.91	794.55
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	25	693.67	797.72
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	26	707.49	813.61
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	27	724.07	832.68
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	28	751.02	863.67
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	29	773.13	889.10
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	30	784.18	901.81
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	31	800.76	920.87
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	32	817.35	939.95
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	33	827.71	951.87
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	34	838.76	964.57
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	35	844.29	970.93
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	36	849.82	977.29
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	37	855.35	983.65
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	38	860.87	990.00
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	39	871.93	1002.72
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	40	882.98	1015.43
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	41	899.56	1034.49
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	42	915.46	1052.78
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	43	937.56	1078.19
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	44	965.20	1109.98
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	45	997.67	1147.32
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	46	1036.37	1191.83
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	47	1079.89	1241.87
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	48	1129.64	1299.09
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	49	1178.69	1355.49
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	50	1233.97	1419.07
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	51	1288.55	1481.83
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	52	1348.66	1550.96
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	53	1409.46	1620.88
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	54	1475.09	1696.35
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	55	1540.73	1771.84
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	56	1611.89	1853.67
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	57	1683.75	1936.31
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	58	1760.44	2024.51
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	59	1798.44	2068.21
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1875.13	2156.40
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1941.46	2232.68
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1984.98	2282.73
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	63	2039.57	2345.51
15983PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	2072.73	2383.64
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	409.27	409.27
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	15	445.65	445.65
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	16	459.56	459.56
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	17	473.47	473.47
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	18	488.45	488.45
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	19	503.43	503.43
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	20	518.94	518.94
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	21	534.99	615.24
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	22	534.99	615.24
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	23	534.99	615.24
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	24	534.99	615.24
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	25	537.13	617.70
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	26	547.83	630.00
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	27	560.67	644.77
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	28	581.53	668.76
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	29	598.65	688.45
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	30	607.21	698.29
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	31	620.05	713.06
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	32	632.89	727.82
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	33	640.92	737.06
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	34	649.48	746.90
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	35	653.76	751.82
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	36	658.04	756.75
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	37	662.32	761.67
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	38	666.60	766.59
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	39	675.16	776.43
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	40	683.72	786.28
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	41	696.56	801.04
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	42	708.86	815.19
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	43	725.98	834.88
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	44	747.38	859.49
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	45	772.53	888.41
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	46	802.49	922.86
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	47	836.19	961.62
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	48	874.71	1005.92
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	49	912.69	1049.59
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	50	955.49	1098.81
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	51	997.76	1147.42
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	52	1044.30	1200.95
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	53	1091.38	1255.09
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	54	1142.20	1313.53
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	55	1193.03	1371.98
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	56	1248.13	1435.35
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	57	1303.77	1499.34
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	58	1363.15	1567.62
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	59	1392.58	1601.47
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	60	1451.96	1669.75
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	61	1503.32	1728.82
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	62	1537.03	1767.58
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	63	1579.29	1816.18
15983PA0020004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1604.97	1845.72
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	504.73	504.73
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	15	549.60	549.60
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	16	566.75	566.75
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	17	583.91	583.91
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	18	602.38	602.38
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	19	620.85	620.85
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	20	639.99	639.99
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	21	659.78	758.75
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	22	659.78	758.75
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	23	659.78	758.75
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	24	659.78	758.75
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	25	662.42	761.78
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	26	675.61	776.95
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	27	691.45	795.17

15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	28	717.18	824.76
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	29	738.29	849.03
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	30	748.85	861.18
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	31	764.69	879.39
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	32	780.52	897.60
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	33	790.42	908.98
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	34	800.97	921.12
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	35	806.25	927.19
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	36	811.53	933.26
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	37	816.81	939.33
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	38	822.09	945.40
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	39	832.64	957.54
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	40	843.20	969.68
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	41	859.03	987.88
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	42	874.21	1005.34
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	43	895.32	1029.62
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	44	921.71	1059.97
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	45	952.72	1095.63
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	46	989.67	1138.12
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	47	1031.24	1185.93
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	48	1078.74	1240.55
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	49	1125.58	1294.42
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	50	1178.37	1355.13
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	51	1230.49	1415.06
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	52	1287.89	1481.07
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	53	1345.95	1547.84
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	54	1408.63	1619.92
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	55	1471.31	1692.01
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	56	1539.27	1770.16
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	57	1607.88	1849.06
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	58	1681.12	1933.29
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	59	1717.41	1975.02
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	60	1790.64	2059.24
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	61	1853.98	2132.08
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	62	1895.55	2179.88
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	63	1947.67	2239.82
15983PA0020004	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1979.34	2276.24
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	588.19	588.19
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	640.48	640.48
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	16	660.47	660.47
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	17	680.46	680.46
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	18	701.99	701.99
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	19	723.52	723.52
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	20	745.81	745.81
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	21	768.88	884.21
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	22	768.88	884.21
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	23	768.88	884.21
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	24	768.88	884.21
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	25	771.96	887.75
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	26	787.33	905.43
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	27	805.79	926.66
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	28	835.77	961.14
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	29	860.38	989.44
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	30	872.68	1003.58
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	31	891.13	1024.80
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	32	909.59	1046.03
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	33	921.12	1059.29
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	34	933.42	1073.43
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	35	939.57	1080.51
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	36	945.72	1087.58
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	37	951.87	1094.65
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	38	958.02	1101.72
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	39	970.33	1115.88
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	40	982.63	1130.02
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	41	1001.08	1151.24
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	42	1018.77	1171.59
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	43	1043.37	1199.88
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	44	1074.13	1235.25
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	45	1110.26	1276.80
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	46	1153.32	1326.32
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	47	1201.76	1382.02
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	48	1257.12	1445.69
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	49	1311.71	1508.47
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	50	1373.22	1579.20
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	51	1433.96	1649.05
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	52	1500.85	1725.98
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	53	1568.52	1803.80
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	54	1641.56	1887.79
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	55	1714.60	1971.79
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1793.80	2062.87
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1873.76	2154.82
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1959.11	2252.98
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	59	2001.39	2301.60
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	60	2086.74	2399.75
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	61	2160.55	2484.63
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	62	2208.99	2540.34
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	63	2269.73	2610.19
15983PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	2306.64	2652.64
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	484.00	484.00
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	15	527.02	527.02
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	16	543.47	543.47
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	17	559.92	559.92
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	18	577.64	577.64
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	19	595.35	595.35
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	20	613.70	613.70
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	21	632.68	727.58
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	22	632.68	727.58
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	23	632.68	727.58
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	24	632.68	727.58
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	25	635.21	730.49
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	26	647.86	745.04
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	27	663.05	762.51
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	28	687.72	790.88
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	29	707.97	814.17
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	30	718.09	825.80
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	31	733.28	843.27
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	32	748.46	860.73
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	33	757.95	871.64
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	34	768.07	883.28
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	35	773.13	889.10
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	36	778.20	894.93
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	37	783.26	900.75
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	38	788.32	906.57
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	39	798.44	918.21
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	40	808.57	929.86
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	41	823.75	947.31
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	42	838.30	964.05
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	43	858.55	987.33
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	44	883.85	1016.43
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	45	913.59	1050.63
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	46	949.02	1091.37
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	47	988.88	1137.21
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	48	1034.43	1189.59
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	49	1079.35	1241.25
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	50	1129.97	1299.47
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	51	1179.95	1356.94
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	52	1234.99	1420.24
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	53	1290.67	1484.27
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	54	1350.77	1553.39
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	55	1410.88	1622.51

15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	56	1476.04	1697.45
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	57	1541.84	1773.12
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	58	1612.07	1853.88
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	59	1646.87	1893.90
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1717.09	1974.65
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1777.83	2044.50
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1817.69	2090.34
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1867.67	2147.82
15983PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1898.04	2182.75
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	402.39	402.39
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	15	438.16	438.16
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	16	451.83	451.83
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	17	465.51	465.51
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	18	480.24	480.24
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	19	494.97	494.97
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	20	510.22	510.22
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	21	526.00	604.90
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	22	526.00	604.90
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	23	526.00	604.90
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	24	526.00	604.90
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	25	528.10	607.32
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	26	538.62	619.41
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	27	551.25	633.94
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	28	571.76	657.52
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	29	588.59	676.88
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	30	597.01	686.56
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	31	609.63	701.07
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	32	622.26	715.60
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	33	630.15	724.67
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	34	638.56	734.34
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	35	642.77	739.19
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	36	646.98	744.03
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	37	651.19	748.87
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	38	655.40	753.71
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	39	663.81	763.38
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	40	672.23	773.06
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	41	684.85	787.58
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	42	696.95	801.49
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	43	713.78	820.85
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	44	734.82	845.04
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	45	759.54	873.47
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	46	789.00	907.35
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	47	822.14	945.46
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	48	860.01	989.01
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	49	897.36	1031.96
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	50	939.44	1080.36
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	51	980.99	1128.14
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	52	1026.75	1180.76
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	53	1073.04	1234.00
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	54	1123.01	1291.46
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	55	1172.98	1348.93
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1227.16	1411.23
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1281.86	1474.14
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1340.25	1541.29
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1369.18	1574.56
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1427.56	1641.69
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1478.06	1699.77
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1511.20	1737.88
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1552.75	1785.66
15983PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1578.00	1814.70
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	642.80	642.80
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	15	699.94	699.94
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	16	721.78	721.78
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	17	743.63	743.63
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	18	767.16	767.16
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	19	790.68	790.68
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	20	815.05	815.05
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	21	840.26	966.30
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	22	840.26	966.30
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	23	840.26	966.30
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	24	840.26	966.30
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	25	843.62	970.16
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	26	860.43	989.49
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	27	880.59	1012.68
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	28	913.36	1050.36
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	29	940.25	1081.29
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	30	953.70	1096.76
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	31	973.86	1119.94
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	32	994.03	1143.13
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	33	1006.63	1157.62
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	34	1020.08	1173.09
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	35	1026.80	1180.82
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	36	1033.52	1188.55
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	37	1040.24	1196.28
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	38	1046.96	1204.00
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	39	1060.41	1219.47
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	40	1073.85	1234.93
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	41	1094.02	1258.12
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	42	1113.34	1280.34
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	43	1140.23	1311.26
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	44	1173.84	1349.92
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	45	1213.34	1395.34
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	46	1260.39	1449.45
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	47	1313.33	1510.33
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	48	1373.83	1579.90
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	49	1433.48	1648.50
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	50	1500.70	1725.81
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	51	1567.08	1802.14
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	52	1640.19	1886.22
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	53	1714.13	1971.25
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	54	1793.96	2063.05
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	55	1873.78	2154.85
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	56	1960.33	2254.38
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	57	2047.71	2354.87
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	58	2140.98	2462.13
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	59	2187.20	2515.28
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	60	2280.47	2622.54
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	61	2361.13	2715.30
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	62	2414.07	2776.18
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	63	2480.45	2852.52
15983PA0020004	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2520.78	2898.90
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	378.41	378.41
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	15	412.04	412.04
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	16	424.90	424.90
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	17	437.77	437.77
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	18	451.62	451.62
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	19	465.47	465.47
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	20	479.81	479.81
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	21	494.65	568.85
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	22	494.65	568.85
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	23	494.65	568.85
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	24	494.65	568.85
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	25	496.63	571.12
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	26	506.52	582.50
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	27	518.39	596.15
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	28	537.68	618.33
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	29	553.51	636.54
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	30	561.43	645.64
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	31	573.30	659.30
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	32	585.17	672.95

15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	33	592.59	681.48
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	34	600.51	690.59
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	35	604.46	695.13
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	36	608.42	699.68
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	37	612.38	704.24
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	38	616.33	708.78
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	39	624.25	717.89
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	40	632.16	726.98
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	41	644.03	740.63
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	42	655.41	753.72
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	43	671.24	771.93
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	44	691.03	794.68
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	45	714.27	821.41
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	46	741.98	853.28
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	47	773.14	889.11
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	48	808.75	930.06
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	49	843.87	970.45
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	50	883.44	1015.96
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	51	922.52	1060.90
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	52	965.56	1110.39
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	53	1009.09	1160.45
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	54	1056.08	1214.49
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	55	1103.07	1268.53
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	56	1154.02	1327.12
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	57	1205.46	1386.28
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	58	1260.37	1449.43
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	59	1287.57	1480.71
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	60	1342.48	1543.85
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	61	1389.97	1598.47
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	62	1421.13	1634.30
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	63	1460.21	1679.24
15983PA0020006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1483.95	1706.54
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	489.83	489.83
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	15	533.37	533.37
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	16	550.02	550.02
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	17	566.67	566.67
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	18	584.59	584.59
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	19	602.52	602.52
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	20	621.09	621.09
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	21	640.30	736.35
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	22	640.30	736.35
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	23	640.30	736.35
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	24	640.30	736.35
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	25	642.86	739.29
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	26	655.67	754.02
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	27	671.03	771.68
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	28	696.01	800.41
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	29	716.50	823.98
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	30	726.74	835.75
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	31	742.11	853.43
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	32	757.47	871.09
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	33	767.08	882.14
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	34	777.32	893.92
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	35	782.45	899.82
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	36	787.57	905.71
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	37	792.69	911.59
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	38	797.81	917.48
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	39	808.06	929.27
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	40	818.30	941.05
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	41	833.67	958.72
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	42	848.40	975.66
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	43	868.89	999.22
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	44	894.50	1028.68
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	45	924.59	1063.28
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	46	960.45	1104.52
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	47	1000.79	1150.91
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	48	1046.89	1203.92
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	49	1092.35	1256.20
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	50	1143.58	1315.12
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	51	1194.16	1373.28
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	52	1249.87	1437.35
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	53	1306.21	1502.14
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	54	1367.04	1572.10
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	55	1427.87	1642.05
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	56	1493.82	1717.89
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	57	1560.41	1794.47
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	58	1631.48	1876.20
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	59	1666.70	1916.71
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	60	1737.77	1998.44
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	61	1799.24	2069.13
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	62	1839.58	2115.52
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	63	1890.17	2173.70
15983PA0020006	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1920.90	2209.04
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	464.44	464.44
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	15	505.72	505.72
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	16	521.51	521.51
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	17	537.29	537.29
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	18	554.29	554.29
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	19	571.29	571.29
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	20	588.90	588.90
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	21	607.11	698.18
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	22	607.11	698.18
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	23	607.11	698.18
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	24	607.11	698.18
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	25	609.54	700.97
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	26	621.68	714.93
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	27	636.25	731.69
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	28	659.93	758.92
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	29	679.36	781.26
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	30	689.07	792.43
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	31	703.64	809.19
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	32	718.21	825.94
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	33	727.32	836.42
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	34	737.03	847.58
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	35	741.89	853.17
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	36	746.75	858.76
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	37	751.60	864.34
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	38	756.46	869.93
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	39	766.17	881.10
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	40	775.89	892.27
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	41	790.46	909.03
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	42	804.42	925.08
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	43	823.85	947.43
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	44	848.13	975.35
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	45	876.67	1008.17
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	46	910.67	1047.27
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	47	948.91	1091.25
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	48	992.62	1141.51
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	49	1035.73	1191.09
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	50	1084.30	1246.95
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	51	1132.26	1302.10
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	52	1185.08	1362.84
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	53	1238.50	1424.28
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	54	1296.18	1490.61
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	55	1353.86	1556.94
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	56	1416.39	1628.85
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	57	1479.53	1701.46
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1546.92	1778.96
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1580.31	1817.36
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1647.70	1894.86

15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1705.98	1961.88
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1744.23	2005.86
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1792.19	2061.02
15983PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1821.33	2094.53
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	359.63	359.63
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	15	391.59	391.59
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	16	403.82	403.82
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	17	416.04	416.04
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	18	429.20	429.20
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	19	442.36	442.36
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	20	456.00	456.00
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	21	470.10	540.62
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	22	470.10	540.62
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	23	470.10	540.62
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	24	470.10	540.62
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	25	471.98	542.78
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	26	481.38	553.59
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	27	492.66	566.56
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	28	511.00	587.65
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	29	526.04	604.95
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	30	533.56	613.59
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	31	544.85	626.58
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	32	556.13	639.55
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	33	563.18	647.66
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	34	570.70	656.31
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	35	574.46	660.63
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	36	578.22	664.95
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	37	581.98	669.28
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	38	585.74	673.60
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	39	593.27	682.26
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	40	600.79	690.91
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	41	612.07	703.88
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	42	622.88	716.31
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	43	637.93	733.62
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	44	656.73	755.24
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	45	678.82	780.64
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	46	705.15	810.92
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	47	734.77	844.99
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	48	768.61	883.90
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	49	801.99	922.29
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	50	839.60	965.54
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	51	876.74	1008.25
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	52	917.64	1055.29
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	53	959.00	1102.85
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	54	1003.66	1154.21
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	55	1048.32	1205.57
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	56	1096.74	1261.25
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	57	1145.63	1317.47
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	58	1197.81	1377.48
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	59	1223.67	1407.22
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	60	1275.85	1467.23
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	61	1320.98	1519.13
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	62	1350.60	1553.19
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	63	1387.74	1595.90
15983PA0020006	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1410.30	1621.85
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	443.51	443.51
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	15	482.93	482.93
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	16	498.01	498.01
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	17	513.08	513.08
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	18	529.31	529.31
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	19	545.54	545.54
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	20	562.36	562.36
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	21	579.75	666.71
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	22	579.75	666.71
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	23	579.75	666.71
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	24	579.75	666.71
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	25	582.07	669.38
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	26	593.66	682.71
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	27	607.58	698.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	28	630.19	724.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	29	648.74	746.05
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	30	658.02	756.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	31	671.93	772.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	32	685.84	788.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	33	694.54	798.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	34	703.82	809.39
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	35	708.45	814.72
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	36	713.09	820.05
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	37	717.73	825.39
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	38	722.37	830.73
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	39	731.64	841.39
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	40	740.92	852.06
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	41	754.83	868.05
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	42	768.17	883.40
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	43	786.72	904.73
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	44	809.91	931.40
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	45	837.16	962.73
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	46	869.63	1000.07
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	47	906.15	1042.07
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	48	947.89	1090.07
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	49	989.05	1137.41
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	50	1035.43	1190.74
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	51	1081.23	1243.41
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	52	1131.67	1301.42
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	53	1182.69	1360.09
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	54	1237.77	1423.44
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	55	1292.84	1486.77
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	56	1352.56	1555.44
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	57	1412.85	1624.78
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	58	1477.20	1698.78
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	59	1509.09	1735.45
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	60	1573.44	1809.46
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	61	1629.10	1873.47
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	62	1665.62	1915.46
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	63	1711.42	1968.13
15983PA0020006	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1739.25	2000.14
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	516.84	516.84
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	15	562.78	562.78
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	16	580.35	580.35
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	17	597.91	597.91
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	18	616.83	616.83
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	19	635.75	635.75
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	20	655.34	655.34
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	21	675.61	776.95
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	22	675.61	776.95
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	23	675.61	776.95
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	24	675.61	776.95
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	25	678.31	780.06
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	26	691.82	795.59
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	27	708.04	814.25
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	28	734.39	844.55
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	29	756.01	869.41
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	30	766.82	881.84
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	31	783.03	900.48
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	32	799.25	919.14
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	33	809.38	930.79
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	34	820.19	943.22
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	35	825.60	949.44
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	36	831.00	955.65
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	37	836.41	961.87

15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	38	841.81	968.08
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	39	852.62	980.51
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	40	863.43	992.94
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	41	879.64	1011.59
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	42	895.18	1029.46
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	43	916.80	1054.32
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	44	943.83	1085.40
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	45	975.58	1121.92
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	46	1013.42	1165.43
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	47	1055.98	1214.38
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	48	1104.62	1270.31
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	49	1152.59	1325.48
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	50	1206.64	1387.64
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	51	1260.01	1449.01
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	52	1318.79	1516.61
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	53	1378.24	1584.98
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	54	1442.43	1658.79
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1506.61	1732.60
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1576.20	1812.63
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1646.46	1893.43
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1721.45	1979.67
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1758.61	2022.40
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1833.61	2108.65
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1898.46	2183.23
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1941.03	2232.18
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1994.40	2293.56
15983PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	2026.83	2330.85
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	425.29	425.29
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	15	463.10	463.10
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	16	477.55	477.55
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	17	492.01	492.01
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	18	507.57	507.57
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	19	523.14	523.14
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	20	539.26	539.26
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	21	555.94	639.33
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	22	555.94	639.33
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	23	555.94	639.33
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	24	555.94	639.33
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	25	558.16	641.88
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	26	569.28	654.67
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	27	582.63	670.02
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	28	604.31	694.96
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	29	622.10	715.42
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	30	630.99	725.64
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	31	644.33	740.98
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	32	657.68	756.33
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	33	666.02	765.92
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	34	674.91	776.15
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	35	679.36	781.26
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	36	683.81	786.38
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	37	688.25	791.49
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	38	692.70	796.61
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	39	701.60	806.84
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	40	710.49	817.06
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	41	723.83	832.40
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	42	736.62	847.11
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	43	754.41	867.57
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	44	776.65	893.15
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	45	802.78	923.20
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	46	833.91	959.00
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	47	868.93	999.27
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	48	908.96	1045.30
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	49	948.43	1090.69
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	50	992.91	1141.85
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	51	1036.83	1192.35
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	52	1085.19	1247.97
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	53	1134.12	1304.24
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	54	1186.93	1364.97
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	55	1239.75	1425.71
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	56	1297.01	1491.56
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	57	1354.83	1558.05
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	58	1416.54	1629.02
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	59	1447.11	1664.18
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	60	1508.82	1735.14
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	61	1562.19	1796.52
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	62	1597.22	1836.80
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	63	1641.13	1887.30
15983PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1667.82	1917.99
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	353.58	353.58
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	15	385.01	385.01
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	16	397.03	397.03
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	17	409.05	409.05
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	18	421.99	421.99
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	19	434.93	434.93
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	20	448.33	448.33
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	21	462.20	531.53
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	22	462.20	531.53
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	23	462.20	531.53
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	24	462.20	531.53
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	25	464.05	533.66
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	26	473.29	544.28
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	27	484.39	557.05
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	28	502.41	577.77
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	29	517.20	594.78
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	30	524.60	603.29
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	31	535.69	616.04
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	32	546.78	628.80
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	33	553.72	636.78
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	34	561.11	645.28
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	35	564.81	649.53
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	36	568.51	653.79
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	37	572.20	658.03
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	38	575.90	662.29
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	39	583.30	670.80
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	40	590.69	679.29
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	41	601.78	692.05
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	42	612.42	704.28
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	43	627.21	721.29
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	44	645.69	742.54
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	45	667.42	767.53
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	46	693.30	797.30
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	47	722.42	830.78
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	48	755.70	869.06
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	49	788.51	906.79
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	50	825.49	949.31
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	51	862.00	991.30
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	52	902.21	1037.54
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	53	942.89	1084.32
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	54	986.80	1134.82
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	55	1030.71	1185.32
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	56	1078.31	1240.06
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	57	1126.38	1295.34
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	58	1177.69	1354.34
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1203.11	1383.58
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1254.41	1442.57
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1298.78	1493.60
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1327.90	1527.09
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1364.41	1569.07
15983PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1386.60	1594.59
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	564.83	564.83

15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	15	615.04	615.04
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	16	634.23	634.23
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	17	653.43	653.43
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	18	674.10	674.10
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	19	694.78	694.78
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	20	716.19	716.19
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	21	738.34	849.09
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	22	738.34	849.09
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	23	738.34	849.09
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	24	738.34	849.09
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	25	741.29	852.48
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	26	756.06	869.47
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	27	773.78	889.85
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	28	802.58	922.97
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	29	826.20	950.13
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	30	838.02	963.72
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	31	855.74	984.10
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	32	873.46	1004.48
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	33	884.53	1017.21
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	34	896.34	1030.79
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	35	902.25	1037.59
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	36	908.16	1044.38
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	37	914.06	1051.17
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	38	919.97	1057.97
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	39	931.79	1071.56
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	40	943.60	1085.14
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	41	961.32	1105.52
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	42	978.30	1125.05
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	43	1001.93	1152.22
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	44	1031.46	1186.18
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	45	1066.16	1226.08
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	46	1107.51	1273.64
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	47	1154.03	1327.13
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	48	1207.19	1388.27
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	49	1259.61	1448.55
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	50	1318.68	1516.48
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	51	1377.00	1583.55
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	52	1441.24	1657.43
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	53	1506.21	1732.14
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	54	1576.36	1812.81
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	55	1646.50	1893.48
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	56	1722.55	1980.93
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	57	1799.33	2069.23
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	58	1881.29	2163.48
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	59	1921.90	2210.19
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	60	2003.85	2304.43
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	61	2074.74	2385.95
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	62	2121.25	2439.44
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	63	2179.58	2506.52
15983PA0020006	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2215.02	2547.27

RE: Rate Filing Review for the Pennsylvania Insurance Department

Company: Ambetter Health of Pennsylvania, Inc.
Filing Number: CECO-134907423
Product: Individual
Effective Date: January 1st, 2027

Objection 1

The Department noted that the rates shown in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, and Binder Rate Table are not consistent. For example, for 21-years-old non-tobacco user in rating area 1 of the Plan ID 15983PA0010002, Table 11 shows a rate of $489.35 while both the Plan Design Summary and Binder Rate Table show a rate of $489.19. Please review these discrepancies and resubmit the tables with consistent rates across all documents.

Response:

Please see the updated PAAM Exhibits for updated rates. These exhibits reflect the following update:
Projected Paid to Allowed Ratio in Table 5. The factor shown in "Table 10. Plan Rates" excludes the Benefit Richness component and, as a result, does not incorporate the induced demand adjustment included in the aggregate Pricing AV. Therefore, it does not reflect the paid-to-allowed ratio inclusive of the impact of the induced demand. Our projected paid-to-allowed ratio, which includes both benefit richness and induced demand, is shown in Appendix 12.1.

Objection 2

Please provide a rationale supporting the company's determination that a 2.0% profit load is reasonable in light of the substantial requested rate increase.

Response:

The proposed 2% explicit profit margin is essential for the financial stability and continued operation of Ambetter amidst severe medical cost pressures driven by inflation, high-cost pharmaceuticals, increased utilization, and anticipated market contraction due to eAPTC expiration. This increase, supported by rigorous actuarial analysis of claims, trends, and administrative costs, isn't just about profit; the explicit margin is crucial for meeting solvency requirements, buffering against unpredictable claim volatility, enabling vital investments in technology and care management, and attracting capital necessary to maintain quality healthcare services for our members. We've also implemented aggressive cost-containment strategies, from network negotiations to fraud detection, to mitigate these rising expenses, ensuring the proposed rate is actuarially sound and necessary for long-term sustainability.

Objection 3

On page 3 of the Actuarial Memorandum the company references the right to file revised rates in the event of changes to the regulatory environment. Please provide a detailed narrative that

describes the timeline by which such regulatory environment changes would need to be known by the company in order to revise rates.

Response:
We would need 4 weeks to revise our rates if there are significant changes to the regulatory environment. We would need 0.5 week to update assumptions, 1 week to refresh and review rates (including adjustments to binder/form filing), 1.5 weeks to prepare a full filing package (including PAAM and PAAME and ensuring binder/form filing alignment), 0.5 week to review filing materials, 0.5 week to upload and confirm validation.

Objection 4
On page 4 of the Actuarial Memorandum the company cites the $60,000 attachment point, please update the memorandum to cite the cap of $100,000 and coinsurance percentage of 34% included in the filing.

Response:
Ambetter Health intends to submit a rate refile on July 17 incorporating the finalized CMS Risk Adjustment parameters. Accordingly, we would like to defer updates to these parameters and other related assumptions until the refiling submission.

Objection 5
The following objections apply to Appendix 6.1 (related to Table 3 of PAAM Exhibits):

a. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the prescription drug charge trend of 1.055.
   Response:
   Please refer to [Objection Exhibit 5a] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the prescription drug charge trend.

b. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the Inpatient Hospital reimbursement change of 1.295.
   Response:
   Please refer to [Objection Exhibit 5] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the Inpatient Hospital reimbursement change.

   Appendix 6.1 is meant to provide additional support for the unit cost trends shown in Section II of Worksheet 1 of the URRT. Consistent with the development within the URRT, the trends represent aggregate two-year movements in claims from the 2025 experience period to the 2027 rating year. These statewide trends are calculated by comparing anticipated reimbursement rates for contracted providers in the rating year with observed

historical reimbursement rates associated with our 2025 experience across all rating areas and service categories.

c. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the Professional reimbursement change of 1.268.

Response:
Please refer to [Objection Exhibit 5] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the Professional reimbursement change.

Appendix 6.1 is meant to provide additional support for the unit cost trends shown in Section II of Worksheet 1 of the URRT. Consistent with the development within the URRT, the trends represent aggregate two-year movements in claims from the 2025 experience period to the 2027 rating year. These statewide trends are calculated by comparing anticipated reimbursement rates for contracted providers in the rating year with observed historical reimbursement rates associated with our 2025 experience across all rating areas and service categories.

d. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the Other Medical reimbursement change of 1.189.

Response:
Please refer to [Objection Exhibit 5] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the Other Medical reimbursement change.

Appendix 6.1 is meant to provide additional support for the unit cost trends shown in Section II of Worksheet 1 of the URRT. Consistent with the development within the URRT, the trends represent aggregate two-year movements in claims from the 2025 experience period to the 2027 rating year. These statewide trends are calculated by comparing anticipated reimbursement rates for contracted providers in the rating year with observed historical reimbursement rates associated with our 2025 experience across all rating areas and service categories.

e. Please update the Appendix 6.1 to provide the formulas used to determine the Total in row 14.

Response:
Please refer to [Objection Exhibit 5e] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for an updated version of Appendix 6.1 that includes live formulas in the Total row.

Objection 6

Please provide a detailed explanation of the Utilization factor rate increases for Plan Year 2027 compared to Plan Year 2026, specifically for the 100% - 350% range shown in Table 3 of the PAAM Exhibits.

Response:

Medical utilization trends in the current filing are higher than those included in the 2026 pricing primarily due to the incorporation of more recent experience and updated modeling of emerging utilization patterns.

- Inpatient utilization trend increases from 1.79% to 5.87%
- Outpatient utilization trend increases from 1.79% to 6.68%
- Professional utilization trend increases from 1.79% to 3.58%
- Other Medical utilization trend increases from 1.79% to 7.00%

The proposed medical utilization trends in the current filing were evaluated against historical experience, as shown in Objection Exhibit 6 of the attached file "Objection_Exhibits_Premier_06.26.2026.xlsx":

- Actual 2025 experience indicates emerging variation across categories, with higher-than-expected utilization in inpatient (1.084 vs. 1.008 expected), outpatient (1.113 vs. 1.008 expected), and other medical (1.071 vs. 1.018 expected), while professional utilization was lower than expected. The 2027 filed trends reflect these patterns, with elevated selections for inpatient, outpatient, and other medical to capture sustained utilization pressure, and a more moderate trend for professional services.

Overall, the proposed utilization trends are supported by recent emerging experience and are considered reasonable given the observed variation across service categories.

Objection 7

Please provide a detailed narrative that describes and quantifies how much margin is included in the cost and utilization trends.

Response:

There is no margin included in the cost and utilization trends.

Objection 8

The following objections pertain to Section 7 of the Actuarial Memorandum and Appendix 7.1 (related to Table 5: Change in Morbidity – All Other):

a. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the 2025 to 2027 statewide morbidity trend factor of 1.124.

Response:

Please refer to [Objection Exhibit 8a] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the 2025 to 2027 statewide morbidity trend factor of 1.124.

b. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the 2025 to 2027 relative morbidity trend factor of 1.006.

Response:
Please refer to Objection Exhibit 15(1) and Objection Exhibit 15(2) in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed breakdown of the Relative Morbidity Trend.

Objection 9

The following objections apply to the Development of the Projected Index Rate in Table 5 of the PAAM Exhibits:

a. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the "Change in Demographics" factor of 1.036.

Response:
Please refer to [Objection Exhibit 9a] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the "Change in Demographics" factor.

b. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the "Change in Others" factor of 1.045.

Response:
Please refer to [Objection Exhibit 9b] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the "Change in Others" factor.

Objection 10

Section 10 of the Actuarial Memorandum stated that the claim system does not currently distinguish between EHB and non-EHB claims. Please confirm whether this limitation continues to be attributable to the capitated arrangements with outside vendors and the resulting lack of claim-level detail. Please also confirm that adult vision and adult dental benefits are the only non-EHB benefits currently covered by the company. In addition, please provide a detailed quantitative exhibit that supports the expected percentage of non-EHB claims incurred in the experience period.

Response:

We confirm that this limitation continues to be attributable to the capitated arrangements with outside vendors and the resulting lack of claim-level detail. We also confirm that adult vision and adult dental benefits are the only non-EHB benefits currently covered by the company.

Please see the table below for the expected percentage of non-EHB claims incurred in the experience period:

Category	Expected Percentage of Claims
EHB	0.75%
Non-EHB	99.26%

Objection 11

The following objections pertain to section 11 of the Actuarial Memorandum, Appendix 11.1, Table 5/5B and Table 16 of the PAAM Exhibits:

a. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the projected required revenue PMPM of $957.26 in Table 5B of the PAAM Exhibits.

Response:

The projected required revenue PMPM of $957.26 reflects plans exclusive of adult dental and vision buy-up. Please refer to [Objection Exhibit 11a] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the projected required revenue PMPM. This exhibit is a copy of the premium buildup included in Appendix 15.1, but for the EHB only.

b. Please provide a detailed quantitative exhibit that supports the net risk adjustment transfer factor of 1.136 of the Appendix

Response:

Please refer to [Objection Exhibit 11b] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that supports the net risk adjustment transfer factor.

c. Please update Table 16 of the PAAM Exhibits with the values that the Department provided to the company on May 12th of 2026.

Response:

The values used in Table 16 represent the parameters assumed in pricing. Given that Ambetter Health will be refiling rates with updated Risk Adjustment projections, we would like to defer updating the parameters used in pricing development until then.

d. The company responded last year that the Projected Required Revenue PMPM ($957.26) shown in Table 5B reflects plans excluding adult dental and vision buy-up benefits, whereas the Projected Average Premium PMPM ($924.40) shown in Table 16 reflects premium inclusive of adult dental and vision buy-up benefits. Please explain this apparent inconsistency.

Response:
Please see the updated PAAM Exhibits for a revised Table 16, which uses a Projected Average Premium PMPM that is consistent with Table 5b.

Objection 12
The following objections pertain to section 12 of the Actuarial Memorandum and Table 10 of the PAAM Exhibits:

a. Please provide a detailed narrative explaining why Approach 1 had to be utilized to determine the metallic AV for all plans. The narrative should clearly identify the specific plan design features that are not compatible with the parameters of the Actuarial Value Calculator.

Response:
Approach 1 (45 CFR 156.135(b)(2)) was utilized to determine the metallic AVs because the generic drug feature of our plan designs is not compatible with the parameters of the AVC. Specifically, our plans use a two-tier generic structure (preferred generic and non-preferred generic) that may have different cost shares, but the AV Calculator only has one input for generic drug cost sharing. For plans where the cost sharing differs between the two generic drug tiers, we have entered a blended generic drug cost share as the generic drug input into the AV Calculator, pursuant to 45 CFR 156.135(b)(2).

b. Please provide a detailed narrative explaining a rationale for the discontinuation of all Bronze plans and mapping to the corresponding Silver plans.

Response:
Ambetter Health discontinued all Bronze plans for the 2027 plan year as part of a product strategy to simplify its portfolio and promote financial sustainability of its Individual market offerings. The decision was informed by historical enrollment and market experience indicating that Bronze products have exhibited distinct morbidity and risk characteristics, including increased pricing volatility and less predictable risk adjustment outcomes, which have made it increasingly challenging to maintain stable and competitive Bronze offerings. Because all Bronze plans are being discontinued, there are no remaining Bronze plans available for member crosswalk. Accordingly, the Company mapped members to the most comparable Silver plans based on benefit design, product positioning and network continuity in order to minimize member disruption and preserve continuity of care. Specifically, members enrolled in the Everyday Bronze plans are mapped to the Focus Silver plans, and members enrolled in the Elite Bronze plans are mapped to the Complete Silver plans.

c. Please explain how it is equitable to the policyholder for the company to charge a 2.0% explicit profit margin when the policyholder on average is faced with a rate increase of 40.9%.

Response:
The proposed 40.9% rate increase is overstated due to the discontinuation of all Bronze plans and the resulting crosswalk of those members to Silver plans with much higher premium. For renewing plans, the rate increase is 23.44%, as reflected in the line 1.13 in Worksheet 2 of the URRT.

In addition, as discussed in the response to Objection 2, the 2.0% explicit profit margin is essential for the financial stability and continued operation of Ambetter amidst severe medical cost pressures driven by inflation, high-cost pharmaceuticals, increased utilization, and anticipated market contraction due to eAPTC expiration. This increase, supported by rigorous actuarial analysis of claims, trends, and administrative costs, isn't just about profit; the explicit margin is crucial for meeting solvency requirements, buffering against unpredictable claim volatility, enabling vital investments in technology and care management, and attracting capital necessary to maintain quality healthcare services for our members. We've also implemented aggressive cost-containment strategies, from network negotiations to fraud detection, to mitigate these rising expenses, ensuring the proposed rate is actuarially sound and necessary for long-term sustainability.

Objection 13
The following objections pertain to section13 of the actuarial memorandum and Table 13 of the PAAM Exhibits:

a. Please provide a detailed narrative that describes how the 2027 Manual Area Factors were developed in Appendix 13.3.

Response:
The raw 2027 manual area factors represent the product of base unit cost factors and reimbursement relativities. The base unit cost factors are sourced from the Milliman Health Cost Guidelines and have been normalized to reflect only differences in base unit costs and non-morbidity-related provider utilization patterns by area. Similarly, the reimbursement relativities capture only differences in provider reimbursement rates by rating area and exclude any morbidity variation. The combined factors are then normalized to achieve a statewide average factor of 1.0, as shown in Appendix 13.3.

b. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the 2025 Experience Area Factors included in Appendix 13.3.

Response:
Please refer to [Objection Exhibit 13b] in the file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit that substantiates the 2025 Experience Area Factors included in Appendix 13.3.

c. Please provide a detailed narrative that explains why it is appropriate to raise Rating Area 7 Factor by 5.7% when the Risk Adjusted Loss Ratio is only 70.9%.

Response:
The Rating Area 7 factor was developed based on the projected relative cost level for the 2027 rating period rather than solely on the historical 2025 risk-adjusted loss ratio. While the 2025 risk-adjusted loss ratio for Rating Area 7 was 70.9%, that metric represents a single historical observation and does not fully capture the expected cost differential underlying the 2027 rating period.

The development of the rating area factors considers projected relative differences in claim costs across rating areas, including emerging experience, anticipated utilization patterns, provider cost differences, and the overall calibration of rating area relativities. Based on these considerations, an increase to the Rating Area 7 factor was determined to be appropriate to better reflect the projected relative cost level for 2027.

d. Please explain why Rating Area 8 is only seeing a 2.3% increase in its area factor when the Risk Adjusted Loss Ratio is 82.8%, 12 percentage points higher than Rating Area 7.

Response:
The smaller increase in RA8 is a consequence of normalizing the area factors to 1.0 with increased cost pressures in rating area 7 as noted in Objection 13c. As that area see increased costs relative to the other areas with no significant shifts in costs, the increase in that area is muted. While the experience in RA8 is much poorer than in RA7 requiring an adjustment for adequacy, the adjustment is dampened by the larger increases needed in the that area.

Objection 14
The following objections pertain to section 15 of the Actuarial Memorandum and the VIII MLR and Rebate Calc tab of the PAAM Exhibits:

a. Please explain why the MLR cited in this section and in Appendix 15.1 does not align with what has been provided in the VIII MLR and Rebate Calc tab in the PAAM Exhibits.

Response:

The data in column G of the VIII MLR and Rebate Calc tab in the PAAME was using outdated projections for 2027.

Please refer to the following file for the updated VIII MLR and Rebate Calc tab of the PAAME.
"2027_Ambetter_Health_PA_Actuarial_Memorandum_Rate_Exhibits_20260626"

b. Please provide the as-of date for the historical claims included on the VIII MLR and Rebate Calc tab of the PAAM Exhibits.

Response:
The as-of date for the historical claims included on tab VIII MLR and Rebate Calc of the PAAME is March 31, 2026.

c. Please explain the variance between cell L36 of Table 2 and cell E16 from the MLR and Rebate Calculation table.

Response:
The Estimated Risk Adjustment located in table 2 of the PAAME represents our current best estimate for total risk adjustment expenses for plan year 2025. This includes expected RADV associated with plan year 2025, which will not be realized until 2027.

Objection 15
Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the Medical and Drug Statewide and Relative Morbidity Trend in cells I8:I13 of Appendix 20.4.

Response:
Please see [Objection Exhibit 15(1)] in file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a summary of the morbidity adjustments reflected in Appendix 7.1 and Appendix 20.4. These adjustments include the Statewide Morbidity Trend and the Relative Morbidity Trend.

The Statewide Morbidity Trend reflects the projected impact of market growth on claims costs from the base to the projection period, whereas [Objection Exhibit 15(2)] file "Objection_Exhibits_Premier_06.26.2026.xlsx" further breaks out the components of the Relative Morbidity Trend.

Medical and Rx claims are trended differently, as Rebates & Dispensing Fees are excluded from the Rx totals; this is illustrated in [Objection Exhibit 15(3)].

Objection 16

In the URRT, if a CSR Load is applied and is greater than 1.00, we would expect the amounts in the 2025 and 2027 projected issuer payments and recoveries from CSR Load to be greater than zero. If you are currently showing zero for these amounts, please update. If you believe zero is appropriate in either the actual 2025 or projected 2027 issuer payments or recoveries from CSR Load, please provide a detailed explanation.

Response:

Yes, both 2025 experienced and 2027 projected issuer payments and recoveries from CSR Load are greater than zero.

Objection 17

In the URRT, it is anticipated that your 2027 projected issuer CSR payments and recoveries from CSR load would be equal. Please adjust your CSR Load factor as needed to accomplish this. This may require a CSR Load that is outside of the range that was provided in our initial guidance which was developed based on historical information. If you believe a difference between the CSR payments and recoveries should exist, please provide a detailed explanation to support this difference.

Response:

We applied the mandate CSR load of 22% in the initial filing, but this results CSR load being much higher than the CSR payment. We are plan to update the CSR load to reflect our actual expectation and this update will be deferred to the refile in mid July after we have the final CMS risk adjustment.

Objection 18

Please provide a detailed quantitative exhibit and accompanying narrative to support your "Change in Morbidity – All Other" adjustment factor from Table 5 of the PAAME.

Response:

Please see [Objection Exhibit 15(1)] in file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit supporting the "Change in Morbidity – All Other" adjustment factor.

Objection 19

For your updated filing, please confirm that no individual assumptions, factors, or loads (e.g., administration, profit, taxes and fees, morbidity) is changing in a manner that increases the underlying premium that would be charged from your initial filing. If any individual assumption, factor, or load is increasing in a manner that would increase the premium, please identify and provide a detailed explanation including the specific assumption, factor, or load being modified, the magnitude of the change, the rationale and actuarial support for the change, the projected impact on the premium rates and policyholders, and whether the change is applied uniformly across all products, plans, and rating regions.

Response:
Ambetter Health confirms that no individual assumption, factor, or load in the planned refiling will be modified in a manner that increases the underlying premium relative to the initial filing.

Certain assumptions may be updated in the July 17, 2026 refiling to reflect final CMS risk adjustment and more updated information. However, any such updates are expected to be premium neutral or reduce the proposed premium rates relative to the initial filing.

Objection 20
Please provide a detailed quantitative exhibit and accompanying narrative of all key drivers contributing to the requested rate change (both upward and downward factors).

Response:
Please referred to Section 2 Proposed Rate Change in file "2027_Ambetter_Health_Actuarial_Memorandum_20260515" where we listed out the key drivers on the requested rate change along with their detailed impact. I also added a table in [Objection Exhibit 20] in file "Objection_Exhibits_Premier_06.26.2026.xlsx" for a detailed quantitative exhibit supporting this question.

Objection 21
Are you anticipating offering ACA compliant Bronze or other marketplace plans with higher deductibles and corresponding higher maximum out of pocket limits permitted under updated federal guidance in future plan years? If so, please describe your level of interest, anticipated timing, target market, and any other considerations affecting implementation.

Response:

No, we do not plan to offer those plans.

Objection 22
Please update the risk adjustment user fee from 0.20 to 0.18.

Response:

Ambetter Health intends to submit a rate refile on July 17 incorporating the finalized CMS Risk Adjustment parameters. Accordingly, we would like to defer updates to these parameters and other related assumptions until the refiling submission.

Objection 23
The PCORI fee for plans ending October 1, 2025 to September 30, 2026 is $3.84 per covered life, or $0.32 PMPM. If the PCORI fee assumed for plan year 2027 is greater than $0.32 PMPM, please provide the methodology and assumptions used to determine the PCORI fee amount utilized in the plan year 2027 rating methodology.

Response:

The Patient Centered Outcomes Research Fee (PCORI) amount of $0.33 is calculated as follows: $4.00 / 12 = $0.33. An annual fee of $4.00 per member as of December 31, 2027 is projected using the IRS inflation methodology, which is then divided by 12 to transfer the fee to a PMPM basis.

Objection 24

CMS risk adjustment guidance indicates that the statewide average premium provided by the Department should appear in cell B6 and D6 of Table 16, while that number divided by 0.86 should appear in cell B4 and D4. Please revise Table 16 if necessary, and identify and make any other changes to the filing and exhibits that are appropriate as a result of this revision,as well as ensure all other factors aligned with what was provided from the Department.

Response:

We aim to update the statewide average premium, along with other updated assumptions and parameters, in our July 17 refiling submission. Additionally, values B6 and D6 are calculated by multiplying B4 and D4, respectively, by 0.86.

Objection 25

Please provide an explanation as to why the Average Benefit Richness and Average Network Factor in Table 7 of the PAAME are equal to 1.

Response:

The Average Benefit Richness (Induced Demand) factor is 1.0000232, which rounds to 1.000 in Table 7. At the plan level, the induced demand factors vary by metal tier, with Gold plans having a factor of 0.974 and Silver plans having a factor of 1.009. The weighted average factor is approximately 1.000 due to the projected distribution of membership across plans and metal tiers.

The Average Network Factor is 1.000 because all plans utilize the same provider network. Therefore, no adjustment to the market-adjusted index rate is required to reflect differences in network utilization or provider reimbursement levels.

Objection 26

Please provide a detailed narrative discussing the main drivers of the negative Prescription Drug Rebate Trends shown in Table 4.

Response:

The negative trend in our collected rebates is primarily driven by a rise in 340B claims. Centene is unable to recoup rebates on any claim originating from a 340B organization. We have seen a steady rise nationally in the percentage of total claims marked as 340B, with PA having a particularly sharp increase in 2025 relative to 2024. Certain drugs have become increasingly likely to be dispensed

from a 340B location, such as Ozempic, Humira, and Jardiance. These drugs contribute a lot to our total rebates, so their increased availability at 340B pharmacies drives most of the decline in our year-over-year rebate PMPM.

Objection 27

As it pertains to Pennsylvania's Reinsurance program, please update your filing to assume a 34% coinsurance rate, a $60K attachment point, and a $100K cap.

Response:

Ambetter Health intends to submit a rate refile on July 17 incorporating the finalized CMS Risk Adjustment parameters. Accordingly, we would like to defer updates to these parameters and other related assumptions until the refiling submission.

Objection 28

Please complete the attached table that includes On-Exchange and Off- Exchange categories as well as Non-ICHRA and ICHRA breakouts. Please indicate the as of date of the information (e.g., month end February 2026). If you are unable to provide some of the requested information, please enter "N/A" and provide detail as to why you cannot provide it.
Please be advised that there may be additional questions based on the responses to the above. Responses to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Response:

Please refer to the file "ICHRA Table_06.26.2026.xlsx" for the membership breakouts.

Data Reliance and Caveats

In developing these written responses, supporting Excel exhibits, and revised filing materials, we relied on data sourced from internal claims systems, analysis produced by other staff members at Ambetter Health of Pennsylvania, Inc. and its parent company, and the Milliman Health Cost Guidelines. We reviewed this data and analysis for reasonableness, but did not audit the data. To the extent any data used is inaccurate, the resulting conclusions may also be inaccurate.

These materials were prepared by [redacted] *on behalf of Ambetter Health of Pennsylvania, Inc., for the purpose of responding to objection questions issued by the Pennsylvania Insurance Department. They may not be appropriate for other purposes. While we recognize these documents may become public, we do not intend for these materials to benefit any parties other than the intended user. These files include projections. Differences between projected and actual amounts depend on the extent to which future experience conforms to the assumptions made in the related analysis.*

[redacted] *is a member of the American Academy of Actuaries and meets its qualification standards to issue the communication herein.*

RE: Rate Filing Review for the Pennsylvania Insurance Department
Company: Ambetter Health of Pennsylvania, Inc.
Filing Number: CECO-134907423
Product: Individual
Effective Date: January 1st, 2027

Objection 1

The following objections pertain to the response received to Objection #6:

a. Please provide the calculation and supporting methodology for the 2027 Filed column of the Medical Utilization Trend Factor shown in Objection Exhibit 6a of the Objection Exhibits Premier 06.26.2026 file.

Response:

The 2027 filed medical utilization trend factors were developed using a prospective trend selection process that incorporated multiple sources of information, including state-specific emerging experience, nationwide Ambetter experience (column J of Appendix 6.2), external industry benchmarks, and actuarial judgment. Historical experience, as mentioned in our previous response, was considered as one input to the trend selection process but was not applied in isolation. The final selections also reflect anticipated 2027 market conditions, including the potential impact of eAPTC expiration, to ensure the assumptions represent a reasonable estimate of future utilization.

- Inpatient: The selected trend was supported by elevated utilization trend indications observed in both state-specific and nationwide Ambetter experience.
- Outpatient: While the observed national trend is low, the selected trend reflects the strongest utilization trend indications observed in the state-specific experience review among the major service categories. In addition, the Milliman Health Cost Guidelines indicate a higher range of expected outpatient utilization trends relative to prior-year guidelines. The final selection reflects a balance between nationwide Ambetter experience (low) and state-specific experience (high) and industry benchmark indications (increasing).
- Professional: Professional services exhibited relatively weaker utilization trend indications than other medical service categories in both the state-specific and nationwide experience reviews. Consistent with these observations, the selected trend remains below the Inpatient, Outpatient, and Other Medical utilization trend selections while reflecting anticipated future market conditions.
- Other Medical: This category represents a relatively small portion of total medical costs and has historically exhibited greater year-to-year variability than the larger medical service categories. Given this volatility, we have selected a higher utilization trend assumption to better align with anticipated future utilization patterns.

b. Please provide a rationale for increasing the Professional utilization factor to 1.036 when the 2025 actual trend (0.999) was lower than the expected trend (1.008) shown in the same Exhibit.

Response:

As discussed in our response to Objection 1(a), we have considered recent emerging experience alongside national Ambetter experience, industry benchmark data, anticipated market dynamics, and actuarial judgment in developing our 2027 utilization trend assumptions.

Specifically, while recent professional utilization experience emerged modestly below expected levels (0.999 versus 1.008), the final trend selection reflects a prospective assessment rather

than a direct application of recent experience alone. The professional utilization trend was increased to reflect forward-looking considerations, such as the potential impact of eAPTC expiration, while remaining below the trend selections for Inpatient, Outpatient, and Other Medical services given the relatively weaker professional utilization experience.

c. The company's response does not provide a detailed explanation for the increase in the Utilization factor rate for Prescription Drugs Benefit Category, which increased 3.92% in Plan Year 2026 to 17.97% in Plan Year 2027. Please provide a detailed quantitative exhibit along with supporting narrative of this significant increase.

Response:

The increase in the Prescription Drug utilization assumption from 3.92% in Plan Year 2026 to 17.97% in Plan Year 2027 reflects emerging pharmacy utilization patterns observed during 2026 that were not present when prior assumptions were developed. Historical utilization experience from 2024 and 2025 was influenced by significant enrollment growth associated with enhanced ACA premium subsidies. Following the expiration of those subsidies, the composition and morbidity of the remaining market population changed materially, reducing the relevance of historical utilization patterns as the sole predictor of future experience. In developing the 2027 assumption, Centene reviewed emerging 2026 utilization trends at both the Pennsylvania and national levels. These analyses identified significant increases in utilization and spend within several specialty and high-cost therapeutic classes. Pennsylvania experience showed particularly strong growth in Antineoplastics and Adjunctive Therapies, Dermatological Agents, Hematological Agents, Gastrointestinal Agents, and Respiratory Agents. Similar utilization increases have been observed across the broader Centene ACA population and are consistent with increased adoption of specialty therapies and other high-cost drug treatments. As a result, the projected 2027 utilization trend is significantly higher than the assumption used in the prior filing year.

Objection 2

The following objections pertain to the response received to Objection #8:

a. The company applied a Market Contraction Morbidity Impact component of 1.07 in the Statewide risk pool morbidity trend calculation for the 2025-2027 period in Objection Exhibit 8a. Please explain why the company used same assumption in 2027 pricing development, given that this adjustment had already been applied in 2026 pricing.

Response:

The Market Contraction Morbidity Impact reflects the anticipated morbidity change resulting from the market contraction expected to occur in 2026 due to the expiration of the enhanced Advance Premium Tax Credits (eAPTCs). Although this assumption was also used in the prior year's pricing, the 2025–2027 morbidity trend is developed from 2025 base period experience, which does not yet reflect the impact of the 2026 market contraction.

Therefore, the same 1.07 Market Contraction Morbidity Impact was applied in the 2027 pricing development to appropriately project the 2025 experience to the 2027 rating period. This is not an additional adjustment, but rather the same adjustment applied to a different base period.

b. The company applied a Mandated Fee Adjustment factor of 1.050 in the 2025-to-2027 Statewide risk pool morbidity trend calculation in Objection Exhibit 8a. However, the Department notes that this adjustment relates to the MCO assessment and should instead be reflected in the

Taxes and Fees category in Table 6 of the PAAM Exhibits. Please remove the Mandated Fee Adjustment from the morbidity trend calculation and include it in the Taxes and Fees category in Table 6 of the PAAM Exhibits.

Response:

The Mandated Fee Adjustment reflects the MCO assessment and was included in the Statewide morbidity adjustment consistent with prior communication from the PID. In a previous filing, we were instructed to include this adjustment in the non-retention portion of the rate development (e.g., SWAM) rather than in the retention components, such as Taxes and Fees. Accordingly, the adjustment was removed from the retention category and incorporated into the Statewide morbidity adjustment.

We would appreciate confirmation from the Department regarding the preferred allocation of the MCO assessment for this and future filings. Reclassifying the MCO assessment from the Statewide morbidity adjustment to the Taxes and Fees category would be a rebucketing change only and would not impact the projected premium rates.

c. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the 2025-to-2027 Statewide Morbidity Trend factors of 1.120 for Inpatient Hospital, Outpatient Hospital, Professional, and Other Medical service categories and 1.146 for Prescription Drug service category in Objection Exhibit 15(1).

Response:

Please refer to [Objection Exhibit 2c] in the file "Objection_Exhibits_Premier_07.17.2026.xlsx" for a detailed quantitative exhibit that supports the 2025-to-2027 Statewide Morbidity Trend factors for Medical and Drug Service category.

d. As stated in the 2027 ACA Rate Filing Guidance, the Department recommends that carriers apply a morbidity adjustment within the range of 1.00 to 1.07 to account for the expiration of the enhanced premium subsidies. The company's 2025-to-2027 Statewide risk pool morbidity trend of 1.131 exceeds this recommended range. Please cap the morbidity adjustment at 1.07.

Response:

As demonstrated in prior Objection Exhibit 15(1), the statewide risk pool morbidity trend of 1.131 consists of a 1.124 statewide morbidity trend and a 1.006 final relative morbidity adjustment. We would like to make one correction to the prior exhibit. Of the 1.124 statewide morbidity trend, 1.070 represents the capped statewide morbidity adjustment, 1.047 reflects the MCO assessment, and the remaining adjustment is attributable to the drug morbidity factor of 1.146, as the detailed calculation shown in Exhibit 2c.

We understand the Department has questions regarding the appropriate treatment of the MCO assessment in Objection 2(b). Therefore, we have retained the current morbidity value pending confirmation from the Department regarding the appropriate allocation of the MCO assessment.

Objection 3

The following objections pertain to the response received to Objection #9:

a. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the Demographic Change (Age/Gender) factors of 1.028 for Inpatient Hospital, Outpatient Hospital, Professional, and Other Medical service categories and 1.034 for Prescription Drug

service category in Objection Exhibit 9a to the calculation of the Change in Demographics factor of 1.036 in Table 5 of PAAM Exhibits .

Response:

Exhibit 3a(i) & 3a(ii) tab in the supporting excel file illustrates the development of the demographic change and enrollment distribution change factors in Appendix 7.2 & table 5 in PAAM Exhibit. We have presented the development on a basis consistent with that of our pricing model, where average demographics factors are calculated at the rating cell level, defined as the combination of Rating Areas and Metal Levels, and then applied to the corresponding claims for each rating cell.

b. Please provide a detailed quantitative exhibit along with supporting narrative that substantiates the Excluded Experience and Other Balancing factors of 1.046 for Inpatient Hospital, Outpatient Hospital, and Other Medical service categories, 1.047 for Professional and 1.088 for Prescription Drug service categories in Objection Exhibit 9b to the calculation of the Change in Other factor of 1.045 in Table 5 of the PAAM Exhibits.

Response:

Exhibit 3b(i) provides additional detail supporting the development of the Other Factor of 1.045 reported in Table 5 of the PAAM Exhibits. As presented in Table 5, the "Other" factor reflects the combined impact of the “Other” and “Plan Design Changes” factors included in the URRT, which together produce a factor of 1.045. Exhibit 3b(i) separately identifies these components to facilitate reconciliation to URRT Worksheet 1 and Actuarial Memorandum Appendices 7.3 and 7.4.

Exhibit 3b(ii) provides additional detail supporting the development of the “Excluded Experience & Other Balancing factor”. Because Ambetter is exiting the Bronze market for PY 2027, experience associated with Bronze plans was excluded from the pricing analysis so that only experience representative of the projected covered population is used in rate development. As URRT Worksheet 1 includes all PY 2025 experience, including Bronze plan experience, a balancing adjustment is required to reconcile the experience reflected in the URRT to the experience underlying the rate development. Exhibit 3b(ii) quantifies this adjustment.

Objection 4

In response to Objection #10, it appears that the categories in the table may have been inadvertently reversed based on your response. Please verify and confirm whether this is correct.

Response:

Yes, this has been reversed between the EHB and Non-EHB categories. Please see the revised table below:

Category	Expected Percentage of Claims
EHB	99.26%
Non-EHB	0.75%

Objection 5

In response to Objection #20, please provide a detailed quantitative exhibit supporting each Key Driver of Rate Change: 19.2% of Single Risk Pool Experience and Morbidity, 8.6% of Unit Cost Trend, 6.4% of Utilization Trend, and 2.4% of Changes in Administrative Expenses and Profit.

Response:

The Objection 5 show the calculations behind each key driver of rate change. Please note that the 2027 rates are developed from 2025 experience. As a result, trends and demographic shifts anticipated for these rates do not necessarily align with those anticipated in PY2026 rates.

Specifically:

- Single Risk Pool Experience and Morbidity: This category represents all other contributing factors to the rate change between PY2026 and PY2027. As demonstrated in Exhibit 5(i), these can be captured broadly into these categories:

- Relative Morbidity – Anticipated impact to 2027 rates in terms of both risk adjustment transfer payments and morbidity-related claims impacts. This impact is annualized to resemble a year-over-year difference.

- Statewide Morbidity – Anticipated claims differences driven by changes in morbidity in the overall risk pool of Michigan. This calculation is compared with the same difference from PY2026 rates to estimate a year-over-year rate impact.

- Demographic Changes & Experience Development – This includes the anticipated impact to 2027 rates driven by the demographic shift demonstrated in URRT Worksheet 1 converted to a % of premium basis and annualized to resemble a year-over-year difference. In addition, this category broadly captures rate impacts from PY2026 that cannot be directly reflected elsewhere. This includes but is not limited to modeling changes, 2025 claims development, CSR Funding appropriation, other regulatory impacts, and changes in plan benefit design.

- Unit Cost Trend: this impact represents the unit cost trend from 2025 to 2027, aligned with trends demonstrated in URRT Worksheet 1. This trend estimate is annualized and converted to a % of premium basis, as opposed to the % of claims basis shown in URRT Worksheet 1. Please see Exhibit 5(ii) for details of the 8.6% impact including the calculation of the premium dampening factor.

- Utilization Trend: Similar to the unit cost trend, this impact represents the URRT Worksheet 1 utilization trend, annualized and converted to a % of premium basis. Exhibit 5(iii) shows calculation to this impact, as well as the contribution of utilization management to the overall trend.

- Changes in Administration Expenses and Profit: Exhibit 5(iv) illustrates the premium differences if 2026 assumed administrative expenses and profit were used instead in calculation of PY 2027 projections.

Objection 6

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

Response:

We've tested that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and Binder are identical.

Standard Objections Questions

Objection 7

The following objections are included for reminder purposes because the company plans to submit a rate refile on July 17, 2026:

a. In the URRT, if a CSR Load is applied and is greater than 1.00, we would expect the amounts in the 2025 and 2027 projected issuer payments and recoveries from CSR Load to be greater than zero. If you are currently showing zero for these amounts, please update. If you believe zero is appropriate in either the actual 2025 or projected 2027 issuer payments or recoveries from CSR Load, please provide a detailed explanation.

   Response:

   Yes, both 2025 experienced and 2027 projected issuer payments and recoveries from CSR Load are greater than zero.

b. In the URRT, it is anticipated that your 2027 projected issuer CSR payments and recoveries from CSR load would be equal. Please adjust your CSR Load factor as needed to accomplish this. This may require a CSR Load that is outside of the range that was provided in our initial guidance which was developed based on historical information. If you believe a difference between the CSR payments and recoveries should exist, please provide a detailed explanation to support this difference.

   Response:

   In response to this objection, the Company updated the CSR load factor from the default mandated 22.0% to 6.2%. The revised CSR load is calibrated so that the projected recoveries generated through the CSR load align with the projected issuer CSR payments for the 2027 rating period, consistent with the guidance provided by the Department and the 2027 NBPP.

   Accordingly, the CSR payment and recovery amounts in Worksheet 2 of the URRT from 0717 refile have been updated to reflect the revised CSR load methodology. Under the updated assumptions, the projected issuer CSR payments and recoveries from the CSR load are equal now.

c. Please update the risk adjustment user fee from 0.20 to 0.18.

   Response:

   This change has been incorporated in our 0717 refile.

d. CMS risk adjustment guidance indicates that the statewide average premium provided by the Department should appear in cell B6 and D6 of Table 16, while that number divided by 0.86 should appear in cell B4 and D4. Please revise Table 16 if necessary, and identify and make any other changes to the filing and exhibits that are appropriate as a result of this revision, as well as ensure all other factors aligned with what was provided from the Department.

Response:

We updated the Statewide Average Premium in cells B6 and D6 of Table 16 using the values provided by the Department. We also confirmed that cells B6 and D6 are calculated by multiplying cells B4 and D4, respectively, by 0.86.

e. As it pertains to Pennsylvania's Reinsurance program, please update your filing to assume a 34% coinsurance rate, a $60K attachment point, and a $100K cap.

Response:

Coinsurance rate has been updated from 30% from initial filing to 34% in the 0717 refile.

f. Please update Table 16 of the PAAM Exhibits with the values that the Department provided to the company on May 12th of 2026.

Response:

Table 16 of the PAAM Exhibits in the 0717 refile has been updated using the values provided by the Department on May 12, 2026.

Objection 8

The following objections pertain to trend:

a. Please provide a detailed quantitative exhibit that supports the 19.17% total annual trend shown in Table 3 of the PAAM Exhibits. Please provide this in Excel with all formulas retained, including any additional columns/rows that support the analysis.

Response:

Please refer to [Objection Exhibit 8a] in the file "Objection_Exhibits_Premier_07.17.2026.xlsx" for a detailed quantitative exhibit that supports the 19.17% total annual trend.

b. Using the "Allowed Claims (Net of Prescription Drug Rebates) Trend" column in Table 4 of the PAAM Exhibits, the average R12 trend for 2025 appears to be 9.8%. Please provide a detailed narrative as to why the assumed 19.17% total annual trend is reasonable based on this average.

Response:

While the average rolling 12-month Allowed Claims (Net of Prescription Drug Rebates) Trend shown in Table 4 during 2025 was approximately 9.8%, Centene did not develop its prospective total annual trend by simply averaging historical R12 results. Historical experience during 2024 through 2025 was significantly influenced by changes in enrollment and morbidity associated with the enhanced ACA premium subsidies. Following the expiration of those subsidies, the characteristics of the remaining enrolled population changed materially, making historical trends less predictive of future experience.

Therefore, in developing the projected 2027 total annual trend, Centene considered both emerging 2026 medical and pharmacy experience in addition to historical trends. Pennsylvania-specific experience and national Centene ACA experience indicated higher projected cost growth than reflected in the historical 2025 R12 averages. On the pharmacy side, Pennsylvania experienced significant increases across several high-cost therapeutic classes, while medical costs continued to reflect emerging utilization and intensity trends. Consistent with Centene's

trend development methodology, both historical experience and emerging experience were considered when establishing the projected total annual trend.

Accordingly, the 19.17% total annual trend reflects anticipated future medical and pharmacy cost trends and emerging market conditions rather than a simple extrapolation of the historical 2025 R12 average. Consequently, the projected total annual trend is expected to exceed the historical average trend observed during 2025.

Objection 9

The following objections pertain to the Rx Utilization trend:

a. Please provide a detailed quantitative exhibit that supports the 17.97% shown in Table 3 of the PAAM Exhibits. Please provide this in Excel with all formulas retained, including any additional columns/rows that support the analysis.

Response:

Please refer to [Objection Exhibit 9a] in the file "Objection_Exhibits_Premier_07.17.2026.xlsx" for a detailed quantitative exhibit that supports the 17.97% total annual trend.

b. Using the "Rx Utilization Trend" column in Table 4 of the PAAM Exhibits, the average R12 trend for 2025 appears to be -1.8%. Please provide a detailed narrative as to why the assumed 17.97% total annual trend is reasonable based on this average.

Response:

While the average R12 Prescription Drug utilization trend shown in Table 4 during 2025 was approximately -1.8%, Centene did not develop its prospective utilization assumption by simply averaging historical R12 results. Historical pharmacy utilization results from 2024 through 2025 were heavily influenced by changes in enrollment and morbidity associated with enhanced ACA premium subsidies. Following the expiration of those subsidies, the characteristics of the remaining enrolled population changed materially, making historical utilization patterns less predictive of future experience. Therefore, in addition to historical experience, Centene reviewed emerging 2026 utilization trends when developing the projected 2027 assumption. Both Pennsylvania-specific experience and national Centene ACA experience showed materially higher utilization growth than was reflected in the historical 2025 averages. Pennsylvania experienced significant increases across several high-cost therapeutic classes, including Antineoplastics and Adjunctive Therapies, Dermatological Agents, Hematological Agents, Gastrointestinal Agents, and Respiratory Agents. These increases are indicative of greater utilization of specialty and other high-cost drug therapies. Similar trends have been observed nationally across Centene's ACA membership. Consistent with prior pharmacy trend development methodologies, Centene considered both emerging experience and external market trends when establishing projected utilization assumptions. The 17.97% utilization trend therefore reflects anticipated future utilization patterns and emerging market conditions rather than a simple extrapolation of historical R12 averages. Consequently, the projected utilization trend is expected to exceed the historical average utilization trend observed during 2025.

Objection 10

As stated in response to Objection #17, the Department expects an updated URRT to be submitted on July 17, 2026. However, the following objection is applicable:

Please address your proposed CSR load in light of the text of the 2027 NBPP, 91 Fed. Reg. 29526 (May 20, 2026), at 29567 – 29571. See, for example (from page 29569):

"[P]lan-level adjustments that result from CSR loading must be actuarially justified and calibrated on actual market experience that accounts only for the projected revenue loss of unreimbursed CSR payments without materially exceeding that amount." … Specifically, silver-plan premiums should not be loaded in a way that purposefully collects more in premium than the expected amount of unreimbursed CSRs to increase subsidy amounts and lower premiums at other metal levels.

. . .

A loading practice that results in additional premium that materially exceeds what is projected to account for the impact of unreimbursed CSRs does not appropriately account for CSRs provided to eligible enrollees as required for permitted plan-specific adjustments to the index rate under § 156.80(d)(2)(i).

. . .

In evaluating whether a State has an Effective Rate Review Program, as defined in § 154.301, CMS will similarly evaluate whether the State rate review process adheres to the requirements set forth in § 154.301(a)(3) for issuers' assumptions about the premium increases that are necessary to account for unreimbursed CSRs. "

The current guidance is that the CSR loads must be actuarial justified and tied to the expected unreimbursed CSR costs and that they should not be used to increase subsidies beyond those costs.

We ask that you review and update your preliminary response to Question 17 from our initial round of objections and update the CSR load as appropriate. Also update the CSR payment and recovery figures found in Worksheet 2 of the URRT.

Response:

In response to this objection and the guidance provided in the 2027 NBPP, the Company reviewed its CSR loading methodology and updated the CSR load from the default mandated 22.0% to 6.2%. The revised CSR load is actuarially justified and calibrated so that the projected premium recoveries generated through the CSR load align with the Company's projected unreimbursed CSR payments, rather than materially exceeding those costs.

Accordingly, Ambetter Health updated the CSR payment and recovery amounts in Worksheet 2 of the URRT to reflect the revised CSR load methodology. The updated CSR load is intended solely to recover the projected unreimbursed CSR costs and is not designed to generate additional premium or increase premium subsidies beyond those costs, consistent with the requirements of the 2027 NBPP and 45 CFR § 156.80(d)(2)(i).

Objection 11

Please reconcile the figures shown in the "How It Plans to Spend Your Premium" box on Table 15 with the percentage show in Table 6 of the PAAM Exhibits.

Response:

Table 6 of the PAAM Exhibits presents retention components separately and does not include the 3% State-Based Marketplace user fee within the "Taxes and Fees" line item. Instead, Table 6 reflects only the Risk Adjustment User Fee, PCORI Fee, Pennsylvania Premium & Other Taxes, and Federal Income Tax. Accordingly, the apparent difference between Table 15 and Table 6 is attributable to the inclusion of the 3% State-Based Marketplace user fee in Table 15.

Objection 12

Regarding the updated filing, please confirm that no individual assumptions, factors, or loads (e.g., administration, profit, taxes and fees, morbidity) is changing in a manner that increases the underlying premium that would be charged from your initial filing. If any individual assumption, factor, or load is increasing in a manner that would increase the premium, please identify and provide a detailed explanation including the specific assumption, factor, or load being modified, the magnitude of the change, the rationale and actuarial support for the change, the projected impact on the premium rates and policyholders, and whether the change is applied uniformly across all products, plans, and rating regions.

Response:

We confirm that no individual pricing assumption, factor, or load has been modified in a manner that increases the overall premium level relative to the initial filing.

However, in this revised filing, we updated the CSR load from the mandated 22.0% to 6.2% in response to prior Objection #17 so that the projected issuer CSR payments are aligned with the expected recoveries generated through the CSR load.

As a result of the lower CSR load, Silver plan premiums decreased materially. Since approximately 73% of projected membership is enrolled in Silver plans and only 27% in Gold plans, the premium reduction across the much larger Silver block must be offset by a proportionally larger increase in Gold plan premiums to maintain a materially unchanged aggregate premium level. This redistribution is driven solely by the updated CSR load methodology and the projected membership distribution across metal levels, rather than by any increase in the underlying pricing assumptions.

Data Reliance and Caveats

In developing these written responses, supporting Excel exhibits, and revised filing materials, we relied on data sourced from internal claims systems, analysis produced by other staff members at Ambetter Health of Pennsylvania, Inc. and its parent company, and the Milliman Health Cost Guidelines. We reviewed this data and analysis for reasonableness, but did not audit the data. To the extent any data used is inaccurate, the resulting conclusions may also be inaccurate.

These materials were prepared by [redacted] *on behalf of Ambetter Health of Pennsylvania, Inc., for the purpose of responding to objection questions issued by the Pennsylvania Insurance Department. They may not be appropriate for other purposes. While we recognize these documents may become public, we do not intend for these materials to benefit any parties other than the intended user. These files include projections. Differences between projected and actual amounts depend on the extent to which future experience conforms to the assumptions made in the related analysis.*

[redacted] *is a member of the American Academy of Actuaries and meets its qualification standards to issue the communication herein.*

RE: Rate Filing Review for the Pennsylvania Insurance Department
Company: Ambetter Health of Pennsylvania, Inc.
Filing Number: CECO-134907423
Product: Individual
Effective Date: January 1st, 2027

Objection 1

Your outlook for your trend assumption is higher than your recent 12-month actual experience. PID recognizes that the future is uncertain. Given the difference in your outlook for your trend assumption and your actual recent experience, we ask that you revisit your proposed trend assumption and suggest a 50/50 blending of your actual experience and estimated future experience. If the future costs ultimately exceed expectations, those costs will naturally be reflected in subsequent experience and future renewals.

Response:

Ambetter appreciates the Department's comments regarding the projected trend assumption and has carefully reconsidered the filed trend in light of the Department's feedback.

As discussed in our prior response, Ambetter did not develop its prospective trend by simply averaging historical experience. Historical experience during the experience period was significantly influenced by changes in enrollment and morbidity associated with the enhanced ACA premium subsidies. Following the expiration of those subsidies, the characteristics of the remaining enrolled population changed materially, making historical experience less predictive of future costs.

In developing the projected trend, Ambetter considered both emerging medical and pharmacy experience in addition to historical trends. Pennsylvania-specific experience and national Ambetter ACA experience continue to indicate higher projected cost growth than reflected in the historical experience period. On the pharmacy side, Pennsylvania has experienced significant increases across several high-cost therapeutic classes, while medical costs continue to reflect emerging utilization and intensity trends. Consistent with Ambetter's trend development methodology, both historical experience and emerging prospective information were considered when establishing the projected trend.

As demonstrated in [Objection Exhibit 1(ii)] in the file “Objection_Exhibits_Premier_07.31.2026.xlsx”, early emerging experience during the first half of 2026 has shown a materially different incurred claims trend compared to the prior experience period. The exhibit compares incurred claims PMPM during the first half of 2026 with the corresponding experience period and demonstrates 21% higher year-over-year changes in incurred claims PMPM during the emerging period. While the emerging experience period represents only the first six months of 2026 and will continue to be monitored, these results provide an important indication of the developing claims cost environment and support consideration of emerging prospective experience in establishing the 2027 trend assumption.

While Ambetter continues to believe that the filed trend represents its best estimate of expected future claims costs, Ambetter appreciates the Department's concerns regarding the difference between recent experience and the projected outlook. As a compromise, Ambetter is proposing to partially incorporate the Department's suggested blending methodology by applying an 80/20 blend of projected and historical experience, rather than the requested 50/50 blend. This proposed approach continues to place greater weight on prospective information while recognizing the Department's concerns regarding recent experience. The proposed 80/20 blend results in an approximate 4.29% reduction to the projected two-year trend, corresponding to an

estimated premium reduction of approximately 3.15%. The detailed calculation could be found in the [Objection Exhibit 1 (i)].

In addition, as discussed in our response to Question 2, Ambetter is also proposing to reduce the assumed profit margin from 2.0% to 1.0%, resulting in an additional premium reduction of approximately 1.0%. Collectively, these proposed revisions represent a meaningful reduction in the filed rates while maintaining an actuarially sound estimate of expected future costs for the 2027 rating period.

Please note that, due to the timing of the Department's review, these proposed revisions will not be reflected in the July 31, 2026 submission. Upon the Department's concurrence with this proposal, Ambetter will submit an updated filing incorporating the revised trend assumption and profit margin within one week to finalize the 2027 rate filing application.

Objection 2

Given the overall magnitude of the proposed rate increases and the insurance industry and PID's desire to ensure that health care coverage remains affordable for participants, the PID requests that you reduce your assumed profit margin to no greater than 1.0% for the 2027 filing. In turn, we ask that you submit a revised rate filing reflecting this change.

Response:

Ambetter appreciates the Department's concern regarding premium affordability and its request to reduce the assumed profit margin.

The originally filed 2.0% profit margin was developed as a reasonable provision for the uncertainty inherent in projecting future medical costs, utilization, risk adjustment, and other pricing assumptions and was considered actuarially appropriate.

After considering the Department's comments, Ambetter is willing to revise the assumed profit margin to 1.0% to support completion of the rate review process and has proposed this revision to the Department.

Please note that, due to the timing of the Department's review, this revision will not be reflected in the July 31, 2026 submission. Upon the Department's concurrence with this proposed approach, Ambetter will submit an updated filing reflecting the revised 1.0% profit margin within one week.

Objection 3

Please explain a rationale for the company's higher trend assumption for its HMO plans, given that costs are generally more controlled under an HMO arrangement.

Response:

While HMO plans generally have lower overall cost levels due to network management and care coordination, a lower baseline cost does not necessarily translate into a lower projected cost trend. Trend reflects the expected year-over-year change in allowed claims costs and is influenced by factors including provider reimbursement changes, medical and pharmacy inflation, utilization changes, and anticipated shifts in the acuity and mix of services.

Our HMO trend assumption was developed based on our best estimate of expected future experience for the HMO population and reflects projected cost pressures specific to this block of business. Although the HMO

products benefit from managed care features that help control overall costs, those features do not fully offset the expected increases in unit costs and utilization during the projection period.

Accordingly, we believe the proposed HMO trend assumption is actuarially appropriate and represents our best estimate of expected future costs rather than an assumption based solely on the managed care characteristics of the product.

Objection 4

As a result of the reduction in the CSR load from 1.22 to 1.065, the Department notes that the Pricing AV for each plan increased by approximately 10.6%. Please provide a detailed narrative explaining the rationale for the increase in the Pricing AVs and an exhibit demonstrating how the revised Pricing AVs were determined, including the specific impact of the CSR load change on the Pricing AVs.

Response:

Please refer to [Objection Exhibit 4] in the file "Objection_Exhibits_Premier_07.31.2026.xlsx" for a detailed quantitative exhibit demonstrating how the revised Pricing AVs were determined, including the specific impact of the CSR load change on the Pricing AVs.

As shown in Objection Exhibit 4, the unadjusted Pricing AVs did not change between the initial filing and the current refiling. The increase in the adjusted Pricing AVs is attributable to a recalibration of the AV calibration factor, which increased from 0.998 in the initial filing to 1.103 in the current refiling. The updated calibration factor was applied consistently across plans, resulting in the adjusted Pricing AVs shown in the exhibit.

The AV calibration is a longstanding component of the Pennsylvania pricing process that has been used for several filing cycles. The purpose of the calibration is to align the member-weighted aggregate Pricing AV with the overall paid-to-allowed ratio used in pricing. This approach has historically been incorporated in Pennsylvania filings in response to Department requests that the Member Weighted Cost Sharing & Pricing AV and the Claims & Member Weighted AV remain equal.

The calibration adjustment does not affect the Market Adjusted Index Rate, as reflected in URRT Worksheet 1. Instead, its impact is captured through the AV & Cost Sharing Factor in URRT Worksheet 2, resulting in modest changes to the plan-specific index rates. The overall effect is muted because Ambetter plan factors are calibrated relative to a designated base plan with a factor of 1.0. Since the adjustment is applied uniformly across all plans, a portion of its impact is offset during the rebalancing process used to develop the relative plan factors.

As demonstrated in Objection Exhibit 4, the impact of the AV calibration factor on the final calibrated plan adjusted index rates ranges from approximately -0.4% to + 0.9%.

Objection 5

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

Response:

We confirm that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Objection 6

Please ensure that the 7/31/26 versions of the following items are posted in SERFF with your July 31st 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. Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

Since we are proposing a revised filing, we request the Department's concurrence with the approach described above. Upon receiving the Department's concurrence, Ambetter will submit an updated filing within one week reflecting the revised rate changes described in Questions 1 and 2, along with all corresponding updates to the items identified above.

Data Reliance and Caveats

In developing these written responses, supporting Excel exhibits, and revised filing materials, we relied on data sourced from internal claims systems, analysis produced by other staff members at Ambetter Health of Pennsylvania, Inc. and its parent company, and the Milliman Health Cost Guidelines. We reviewed this data and analysis for reasonableness, but did not audit the data. To the extent any data used is inaccurate, the resulting conclusions may also be inaccurate.

These materials were prepared by [redacted] *on behalf of Ambetter Health of Pennsylvania, Inc., for the purpose of responding to objection questions issued by the Pennsylvania Insurance Department. They may not be appropriate for other purposes. While we recognize these documents may become public, we do not intend for these materials to benefit any parties other than the intended user. These files include projections. Differences between projected and actual amounts depend on the extent to which future experience conforms to the assumptions made in the related analysis.*

[redacted] *is a member of the American Academy of Actuaries and meets its qualification standards to issue the communication herein.*

RE: Rate Filing Review for the Pennsylvania Insurance Department
Company: Ambetter Health of Pennsylvania, Inc.
Filing Number: CECO-134907423
Product: Individual
Effective Date: January 1st, 2027

Objection 1

The Department has reviewed your proposal and accepts your approach of revising the trend assumption using an 80/20blend of projected future experience and historical actual experience, as well as reducing the profit margin from 2.0% to1.0%. Please submit a revised filing reflecting these changes, including any necessary updates to the actuarial memorandum, rate exhibits, and all supporting documentation.

Response:

A revised filing has been submitted to reflect the requested revisions. We confirm the updates have been made to the actuarial memorandum, rate exhibits, and all supporting documentation.

Objection 2

For any updates made to the filing, please confirm that no individual assumptions, factors, or loads (e.g., administration, profit, taxes and fees, morbidity) are changing in a manner that increases the underlying premium that would be charged from your most recent filing. If any individual assumption, factor, or load is increasing in a manner that would increase the premium, please identify and provide a detailed explanation including the specific assumption, factor, or load being modified, the magnitude of the change, the rationale and actuarial support for the change, the projected impact on the premium rates and policyholders, and whether the change is applied uniformly across all products, plans, and rating regions.

Response:

Ambetter Health confirms that no individual assumption, factor, or load in the planned refiling will be modified in a manner that increases the underlying premium relative to the most recent filing.

Objection 3

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

Response:

We confirm that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rate Templates have been tested and verified to be identical.

Objection 4

Please ensure that the 8/14/26 versions of the following items are posted in SERFF with your August 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. Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

We confirm that the August 14, 2026 version of the filing will include all items listed above, including the Cover Letter, PA Actuarial Memorandum, PA Actuarial Memorandum Exhibits, Department's Plan Design Summary and Rate Template Exhibits, URRT, Federal Rate Template, Part III: Actuarial Memorandum, Rate Change Summary information, and the Public PDF with limited redactions. All documents have been updated, as applicable, to reflect the revised filing.

Objection 5

In addition to the aforementioned rate filing revisions and updates, please confirm that the appropriate teams have updated both the form and binder filings accordingly.

Response:

We confirm that the appropriate teams have reviewed the filing revisions and will update the corresponding form and binder filings, to ensure alignment and consistency with the revised rate filing.

Data Reliance and Caveats

In developing these written responses, supporting Excel exhibits, and revised filing materials, we relied on data sourced from internal claims systems, analysis produced by other staff members at Ambetter Health of Pennsylvania, Inc. and its parent company, and the Milliman Health Cost Guidelines. We reviewed this data and analysis for reasonableness, but did not audit the data. To the extent any data used is inaccurate, the resulting conclusions may also be inaccurate.

These materials were prepared by [redacted] *on behalf of Ambetter Health of Pennsylvania, Inc., for the purpose of responding to objection questions issued by the Pennsylvania Insurance Department. They may not be appropriate for other purposes. While we recognize these documents may become public, we do not intend for these materials to benefit any parties other than the intended user. These files include projections. Differences between projected and actual amounts depend on the extent to which future experience conforms to the assumptions made in the related analysis.*

[redacted] *is a member of the American Academy of Actuaries and meets its qualification standards to issue the communication herein.*

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5a
Pharmacy Unit Charge Trend Support

			(a)	(b)	(c) = (a) * (b)	
Benefit Category	**Raw Allowed Claims PMPM**	**Initial Allowed Claims PMPM**	**Annual Charge Trend**	**Two-Year Charge Trend Factor**	**2025 to 2026 Cost Trend Adjustment**	**Two-Year Total Charge Trend**
Prescription Drugs - Generic	$15.97	$10.16	0.0%	0.999	$10.15	
Prescription Drugs - Brand	$74.44	$47.37	-0.6%	0.987	$46.78	
Prescription Drugs - Specialty	$76.51	$48.69	5.0%	1.103	$53.70	
Rebates	($25.85)	($25.85)	n/a	n/a	($25.85)	
Total Prescription Drug Costs	$141.08	$80.38			$84.78	5.5%

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5
Reimbursement Trend Development

	2025 Member Months	Reimbursement Relative to Fixed Benchmark by Service Category			
Rating Area*		**Inpatient**	**Outpatient**	**Professional**	**Other**
Experience Period (2025) Reimbursement Rates					
Rating Area 1		98%	82%	71%	68%
Rating Area 2		120%	110%	71%	69%
Rating Area 3		113%	151%	80%	85%
Rating Area 4		101%	85%	72%	76%
Rating Area 5		143%	123%	71%	110%
Rating Area 6		139%	176%	80%	95%
Rating Area 7		104%	114%	79%	88%
Rating Area 8		102%	92%	71%	80%
Projection Period (2027) Reimbursement Rates					
Rating Area 1		131%	107%	90%	80%
Rating Area 2		159%	137%	90%	82%
Rating Area 3		145%	185%	102%	101%
Rating Area 4		136%	111%	95%	90%
Rating Area 5		186%	154%	92%	130%
Rating Area 6		181%	217%	102%	113%
Rating Area 7		134%	142%	99%	104%
Rating Area 8		132%	113%	90%	95%
Interim Claims (Unadjusted for Unit Cost Changes)					
Rating Area 1	830	$180.71	$247.20	$134.20	$12.91
Rating Area 2	597	$277.33	$379.37	$205.95	$19.81
Rating Area 3	125,825	$184.36	$252.19	$136.91	$13.17
Rating Area 4	7,791	$146.23	$200.03	$108.59	$10.45
Rating Area 5	11,848	$180.51	$246.92	$134.05	$12.89
Rating Area 6	112,133	$209.79	$286.98	$155.80	$14.99
Rating Area 7	148,395	$165.93	$226.98	$123.22	$11.85
Rating Area 8	348,857	$130.44	$178.44	$96.87	$9.32
Interim Claims (Adjusted for Unit Cost Changes)					
Rating Area 1	830	$242.27	$322.36	$171.73	$15.34
Rating Area 2	597	$366.63	$473.21	$260.42	$23.55
Rating Area 3	125,825	$236.97	$308.38	$173.85	$15.65
Rating Area 4	7,791	$195.35	$260.24	$142.26	$12.42
Rating Area 5	11,848	$235.99	$308.97	$173.35	$15.33
Rating Area 6	112,133	$272.56	$352.57	$197.71	$17.81
Rating Area 7	148,395	$214.47	$282.58	$155.68	$14.09
Rating Area 8	348,857	$169.13	$220.22	$122.87	$11.08
2025 to 2027 Difference in Reimbursement Rates		29.5%	23.4%	26.9%	18.9%

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5e
URRT Cost Trend Factor, Annualized

Benefit Category	Base Period Allowed Claims Distribution	(a) Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Distribution Changes	(b) 2025 to 2027 Charge Trend	(c) =[(a)*(b)]^0.5 URRT Annual Cost Trend Factor
Inpatient Hospital	25.8%	1.295	1.000	1.138
Outpatient Hospital	34.7%	1.234	1.000	1.111
Professional	20.0%	1.268	1.000	1.126
Other Medical	1.8%	1.189	1.000	1.090
Capitation	0.7%	1.000	1.000	1.000
Prescription Drug	17.0%	1.021	1.055	1.038
Total	100.0%	1.218	1.008	1.108

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 6a
Medical Utilization Support

	Medical Utilization Trend Factor		
Benefit Category	**2025 Expected**	**2025 Actual**	**2027 Filed**
Inpatient Hospital	1.008	1.084	1.059
Outpatient Hospital	1.008	1.113	1.067
Professional	1.008	0.999	1.036
Other Medical	1.008	1.071	1.070

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 8a
Support for "2025 to 2027 Statewide risk pool morbidity trend"

Total		Component
1.070		Change due to Market Contraction Morbidity Impact[(2)]
1.050	x	Mandated Fee Adjustment[(3)]
1.124	=	2025 to 2027 Statewide risk pool morbidity trend

Notes:

(1) This exhibit demonstrates the components within the "2025 to 2027 Statewide risk pool morbidity trend". As such, this is one of several components that is included in the Final URRT Morbidity Adjustment, also identified in table 5 of the PAAM Exhibits.

(2) This component represents the assumed impact on statewide morbidity and projected claims costs resulting from market contraction between the base period and the projection period due to the expiration of the enhanced APTCs. While the issuer's estimated morbidity impact exceeds 7%, the assumption applied in the rate development is capped at 7% in accordance with the state's filing guidance.

(3) This component represents a mandated per member per month (PMPM) fee that is included within the pricing development. Per the department's instructions, this is not included as a retention component and is instead included as an adjustment to claims (in order to target $30.47 PMPM). Since this is a claims adjustment, it only applies to the claims 'statewide morbidity trend' and does not impact the risk transfer calculation.

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 9a
Development of Demographic Shift Adjustment

Demographic Shift

		Inpatient Hospital	Outpatient Hospital	Professional	Other Medical	Capitation	Rx	Total
Base Period Claims Distribution		26%	35%	20%	2%	1%	17%	100.0%
(a)	Demographic Change (Age/Gender)	1.028	1.028	1.028	1.028	1.000	1.034	1.029
(d)	Enrollment Distribution Change	1.005	1.009	1.005	1.006	1.000	1.007	1.007
(e)=(c)*(d)	Total	1.034	1.037	1.034	1.035	1.000	1.041	1.036

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 9b
Development of Other Adjustment

Other Adjustment Factor Development

	Inpatient Hospital	Outpatient Hospital	Professional	Other Medical	Capitation	Rx	Total
Base Period Claims Distribution	26%	35%	20%	2%	1%	17%	100%
Changes in Capitation Contracts	1.000	1.000	1.000	1.000	1.164	1.000	1.001
Changes in Pharmacy Rebates and Dispensing Fees	1.000	1.000	1.000	1.000	1.000	0.911	0.983
Significant Provider Network Changes	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Grace Period	1.007	1.007	1.007	1.007	1.000	1.009	1.008
Excluded Experience and Other Balancing Factor	1.046	1.046	1.047	1.046	1.000	1.088	1.053
Total	1.054	1.054	1.054	1.054	1.164	0.999	1.045

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 11a
Projected MLR Table

		Inclusive of Non-EHB	EHB Only
a)	Incurred Claims, Quality Initiatives, Provider Incentives	$701.86	$698.49
b)	Quality Improvement Expense & Provider Incentive Payments	$6.00	$6.00
c)	Risk Adjustment Transfer	$95.11	$95.09
d)	Projected Claims for MLR (a+b+c)	$802.97	$799.57
e)	Administrative Expenses	$102.90	$102.40
f)	Post-Tax Profit and Contribution to Surplus	$19.21	$19.13
g)	Taxes and Fees	$29.38	$29.25
h)	Federal Income Tax	$5.49	$5.47
i)	State Income Tax	$1.44	$1.44
j)	Premium (d+e+f+g+h+i)	$961.39	$957.26
k)	Medical Loss Ratio (d/(j-g-h-i))	86.8%	86.8%
l)	URRT Worksheet 2 Loss Ratio Calculation	81.0%	

This projected MLR is calculated according to 45 CFR 158. The projected MLR is the projected 2027 calendar year single risk pool experience rather than the three-year period used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated.

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 11b
Development of Risk Transfer Factor

a)	Risk Transfer Payment/(Receivable)	($95.09)
b)	Paid to Allowed Ratio	0.89
c)	Risk Transfer Payment/Charge on URRT WS1	($106.89)
d)	Projected Index Rate	$806.15
e)	Reinsurance Factor	0.974
f)	Risk Transfer Factor (1-(c/(d*e)))	1.136

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 13b
Experience Area Factor Development

			2024 Experience Area Factor Build-up					2025 Experience Area Factor Build-up					Experience Area Factor
Area	Blending (Experience Weighting)	2027 Projected Member Months	2024 Experience Weight	2024 Experience Period Risk Scores	2024 Experience Period Claims Prior to Morbidity Normalization PMPM	2024 Normalized Experience Period Claims PMPM	2027 Experience Area Factors (Based on 2024 Experience Build-up)	2025 Experience Weight	2025 Experience Period Risk Scores	2025 Experience Period Claims Prior to Morbidity Normalization PMPM	2025 Normalized Experience Period Claims PMPM	2027 Experience Area Factors (Based on 2025 Experience Build-up)	2027 Blended Experience Area Factor
Statewide						$467.92	1.000				$477.76	1.000	0.999
1		501	0%					100%	0.626	$210.08	$335.41	0.702	0.702
2		314	0%					100%	0.850	$879.92	$1,034.64	2.166	2.166
3	100%	44,323	25%	1.207	$623.62	$516.88	1.105	75%	1.229	$683.55	$556.07	1.164	1.149
4	11%	2,514	0%					100%	1.273	$514.88	$404.54	0.847	0.847
5	20%	5,785	0%					100%	1.342	$568.93	$423.83	0.887	0.887
6	100%	8,274	25%	1.246	$769.53	$617.73	1.320	75%	1.080	$652.75	$604.33	1.265	1.279
7	100%	106,595	25%	1.145	$549.58	$479.82	1.025	75%	1.139	$577.66	$506.96	1.061	1.052
8	100%	110,712	25%	1.250	$532.21	$425.67	0.910	75%	1.161	$478.79	$412.37	0.863	0.875
9		141	0%					0%					

Rate Filing Objections - 06/26/2026

Ambetter Health

Rate Filing - 01/01/2027

Objection Exhibit 15(1)

Development of Morbidity Adjustment

Morbidity

		Inpatient Hospital	Outpatient Hospital	Professional	Other Medical	Capitation	Rx	Total
Base Period Claims Distribution		25.8%	34.7%	20.0%	1.8%	0.7%	17.0%	100.0%
(a)	2025 to 2027 Statewide Morbidity Trend	1.120	1.120	1.120	1.120	1.000	1.146	1.124
(b)	2025 to 2027 Final Relative Morbidity Trend	1.006	1.006	1.006	1.006	1.000	1.007	1.006
(c)=(a)*(b)	**Final URRT Morbidity Adjustment**	1.127	1.127	1.127	1.127	1.000	1.155	1.131

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 15(2)
Relative Morbidity Trend

Metallic Tier	Bronze	Silver	Silver 73%	Silver 87%	Silver 94%	Silver 100%	Gold	Total
Projected Member Months	0	2,976	3,229	59,253	139,200	0	74,500	279,159
Age/Gender Trend[1]	0.0%	-6.6%	9.8%	1.0%	-0.1%	1.3%	-5.0%	-1.1%
Changes in Renewal Members' Risk Scores	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
New Member Impact	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Relative Risk Score Trend	2.0%	-4.7%	12.0%	3.0%	1.9%	3.3%	-3.1%	0.9%
Efficiency Adjusted Relative Morbidity Trend[2]	2.4%	-5.5%	14.2%	3.6%	2.3%	3.9%	-3.6%	1.0%
Interaction Term[3]				-0.4%				
% of 2025 Total Claims	1.9%	-5.9%	13.8%	3.2%	1.9%	3.5%	-4.0%	0.6%

Notes:

1. Age/Gender Trends informed by GLM that evaluates changes in relative risk scores associated with demographic movements.

2. Relative Risk Score Trend receives an "efficiency" adjustment to account risk scores changes imperfectly predicting morbidity or claims movements.

3. Interaction term is the result of slight differences between this illustrative build-up of the trend in comparison to how the trends are actually applied within our pricing model.

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 15(3)
Support for Statewide and Relative Morbidity Trends

URRT - Worksheet 1	URRT Trended Experience	2025 to 2027 Statewide Morbidity Trend	After Statewide Morbidity Trend	2025 to 2027 Relative Morbidity Trend	Impact of Statewide and Relative Morbidity Trend	2025 to 2027 Statewide and Relative Morbidity Trend
Rx Claims	$143.84	1.120	$161.10	1.006	$162.09	1.127
Rebates & Dispensing Fees	-$25.85	1.000	-$25.85	1.000	-$25.85	1.000
Total Rx Claims	$117.99	1.146	$135.25	1.007	$136.24	1.155
Total Medical Claims excl. Capitated	$537.26	1.120	$601.73	1.006	$605.42	1.127
Total Capitated Claims	$3.05	1.000	$3.05	1.000	$3.05	1.000
Total Claims	**$658.30**	1.124	**$740.03**	1.006	**$744.71**	1.131

Rate Filing Objections - 06/26/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 20
Key Drivers on Rate Change

Key Drivers	Impact on rate change
Single Risk Pool Experience and Morbidity	19%
Unit Cost Trend	9%
Utilization Trend	6%
Changes in Administrative Expenses and Proft	2%
Total	41%

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 2c
Development of Other Adjustment

		Morbidity					(i) = (ii)*(iii)	(ii)	(iii)	
		Inpatient Hospital	Outpatient Hospital	Professional	Other Medical	Capitation	Rx	Rx (Excl Rebates & Dispensing Fees)	Rx Rebates & Dispensing Fees	Total
Base Period Claims Distribution		25.8%	34.7%	20.0%	1.8%	0.7%	17.0%	20.7%	-3.7%	100.0%
(a) = (b)*(c)	2025 to 2027 Statewide Morbidity Trend	1.120	1.120	1.120	1.120	1.000	1.146	1.120	1.000	1.124
(b)	Capped Statewide Morbidity Trend	1.070	1.070	1.070	1.070	1.000		1.070	1.000	
(c)	MCO Assessment	1.047	1.047	1.047	1.047	1.000		1.047	1.000	
(d)	2025 to 2027 Final Relative Morbidity Trend	1.006	1.006	1.006	1.006	1.000	1.007	1.006	1.000	1.006
(c)=(a)*(d)	**Final URRT Morbidity Adjustment**	1.127	1.127	1.127	1.127	1.000	1.155	1.127	1.000	1.131

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 3a (i)
Development of Demographic and Induced Utilization Adjustments

Rating Area	Metal Level	Experience Period Member Months	Projected Member Months	Age/Gender Unadjusted Claims	Age/Gender Adjustment	Age/Gender Adjusted Claims
1	Silver	6	6	$929.14	0.706	$656.16
1	Silver 73%	18	6	$945.40	0.913	$863.39
1	Silver 87%	158	107	$1,030.01	0.866	$891.98
1	Silver 94%	388	245	$783.90	0.953	$747.33
1	Gold	136	136	$607.35	1.289	$783.02
2	Silver	0	4	$880.32	0.951	$837.36
2	Silver 73%	0	4	$0.00		$912.98
2	Silver 87%	160	67	$1,534.38	0.755	$1,159.13
2	Silver 94%	196	154	$1,060.14	0.915	$970.37
2	Gold	173	85	$929.80	1.093	$1,016.05
3	Silver	1,834	380	$662.02	1.139	$754.33
3	Silver 73%	855	295	$986.21	0.862	$850.27
3	Silver 87%	19,009	9,300	$976.53	0.990	$966.86
3	Silver 94%	47,116	24,781	$771.65	1.037	$800.26
3	Gold	33,740	9,567	$814.30	1.159	$944.15
4	Silver	114	31	$643.36	0.891	$572.97
4	Silver 73%	43	31	$815.92	0.922	$752.03
4	Silver 87%	1,109	537	$771.43	1.017	$784.87
4	Silver 94%	3,536	1,231	$630.70	1.041	$656.72
4	Gold	1,912	684	$583.57	1.191	$694.90
5	Silver	184	28	$761.21	0.919	$699.61
5	Silver 73%	23	118	$837.93	1.264	$1,059.25
5	Silver 87%	1,493	1,237	$1,099.49	0.996	$1,095.13
5	Silver 94%	2,568	2,359	$848.73	1.039	$881.88
5	Gold	4,173	2,042	$919.21	1.051	$966.51
6	Silver	907	81	$753.03	1.026	$772.41
6	Silver 73%	695	75	$1,157.86	0.870	$1,007.04
6	Silver 87%	18,761	1,703	$1,047.36	1.014	$1,062.27
6	Silver 94%	47,557	3,850	$855.99	1.031	$882.33
6	Gold	27,524	2,566	$886.84	1.101	$976.05
7	Silver	1,543	764	$591.77	1.115	$659.72
7	Silver 73%	1,008	1,292	$944.66	0.911	$860.45
7	Silver 87%	20,201	20,272	$921.33	0.987	$909.28
7	Silver 94%	49,330	50,074	$745.49	1.024	$763.03
7	Gold	42,294	34,193	$774.65	1.062	$822.95
8	Silver	4,296	1,680	$468.72	1.096	$513.85
8	Silver 73%	2,729	1,405	$717.60	0.942	$676.08
8	Silver 87%	43,347	26,001	$686.83	1.013	$695.90
8	Silver 94%	141,072	56,437	$594.39	0.987	$586.55
8	Gold	89,763	25,189	$547.70	1.091	$597.33
9	Silver	0	2	$0.00		$763.43
9	Silver 73%	0	2	$0.00		$989.54
9	Silver 87%	0	30	$0.00		$945.69
9	Silver 94%	0	69	$0.00		$757.32
9	Gold	0	38	$0.00		$876.07
Totals (Projected Membership Wtd.)		609,967	279,159			$748.05
Totals (Experience Membership Wtd.)				$722.65		
Experience PMPM Rx Rebate & Dispensing Fee					($25.85)	
Total Demographic Shift					**1.036**	

Breakdown of Demographic and Enrollment Distribution Changes

Demographic Change (Age/Gender)	1.029
Enrollment Distribution Change	1.007

Notes
(1) This exhibit is intended only for explanatory purposes and is distinct from the development of rates described in the subsequent appendices.

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 3a (ii)
Development of Demographic Adjustment for Rating Area 1 Gold Membership

			Rating Area 1 Gold Membership	
Gender	**Age Band**	**Age & Gender Factor**	**Base Membership**	**Projected Membership**
Male	Under 19	0.462	6	5
Male	19-24	0.462	15	3
Male	25-29	0.462	6	5
Male	30-34	0.555	17	6
Male	35-39	0.555	0	5
Male	40-44	0.865	0	5
Male	45-49	0.865	11	5
Male	50-54	1.500	16	7
Male	55-59	1.500	3	9
Male	60-64	2.481	12	13
Male	Over 65	2.481	0	2
Female	Under 19	0.597	3	5
Female	19-24	0.597	0	4
Female	25-29	0.597	24	6
Female	30-34	1.113	1	5
Female	35-39	1.113	0	5
Female	40-44	1.244	0	6
Female	45-49	1.244	0	6
Female	50-54	1.675	7	8
Female	55-59	1.675	15	11
Female	60-64	2.270	0	16
Female	Over 65	2.270	0	2
Total Membership			136	136
Composite Age/Gender Factors			**1.057**	**1.363**
Age/Gender Shift			**1.289**	

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 3b (i)
Development of Other Adjustment

	Inpatient Hospital	Outpatient Hospital	Professional	Other Medical	Capitation	Rx	Total
Base Period Claims Distribution	26%	35%	20%	2%	1%	17%	100%
Changes in Capitation Contracts	1.000	1.000	1.000	1.000	1.164	1.000	1.001
Changes in Pharmacy Rebates and Dispensing Fees	1.000	1.000	1.000	1.000	1.000	0.912	0.983
Significant Provider Network Changes	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Grace Period	1.007	1.007	1.007	1.007	1.000	1.009	1.008
Excluded Experience and Other Balancing Factor	1.061	1.061	1.061	1.061	1.000	1.105	1.069
URRT "Other"	1.069	1.069	1.069	1.069	1.164	1.017	1.060
Induced Utilization	0.986	0.986	0.986	0.986	0.986	0.986	0.986
Covered Benefit Changes	1.000	1.000	1.000	1.000	1.000	1.000	1.000
URRT "Plan Deisign Changes"	0.986	0.986	0.986	0.986	0.986	0.986	0.986
PAAM Table 5 "Other"	1.054	1.054	1.054	1.054	1.148	1.002	**1.045**

Rate Filing Objections - 07/17/2026

Ambetter Health

Rate Filing - 01/01/2027

Objection Exhibit 3b(ii)

Development of "Excluded Experience" Factor

Benefit Category	Experience Period Index Rate PMPM (All Experience)	Excluded Experience Factor	Experience Period Index Rate PMPM (Relevant Experience)
Inpatient Hospital	$ 119.55	1.061	$ 126.82
Outpatient Hospital	$ 161.06	1.061	$ 170.87
Professional	$ 92.74	1.061	$ 98.40
Other Medical	$ 8.36	1.061	$ 8.87
Capitation	$ 3.05	1.000	$ 3.05
Prescription Drug	$ 78.75	1.105	$ 87.04
Total	**$ 463.51**	**1.069**	**$ 495.06**

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5 (i)
Premium Impact from Changes in Single Risk Pool Experience and Morbidity

Statewide Morbidity	12.42%
Relative Morbidity	0.63%
Demographic Changes & Experience Development	9.60%
Total Claims to Premium Dampening Factor	79.2%
Single Risk Pool Experience and Morbidity	**18.8%**

Calculation of Premium Dampening Factor:

Aggregate Premium	$958.85
Administrative Expense Load (PMPM)	$108.90
Taxes & Fees (Fixed PMPM)	$0.51
Exchange User Fee	$0.00
Risk Adjustment Transfer Amount	$89.67
Total Claims to Premium Dampening Factor	79.2%

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5 (ii)
Premium Impact from Changes in Unit Cost

2025 - 2027 Unit Cost Trend	22.80%
Annualized Trend	10.82%
Total Claims to Premium Dampening Factor	79.2%
Unit Cost Impact	**8.6%**

Calculation of Premium Dampening Factor:

Aggregate Premium	$958.85
Administrative Expense Load (PMPM)	$108.90
Taxes & Fees (Fixed PMPM)	$0.51
Exchange User Fee	$0.00
Risk Adjustment Transfer Amount	$89.67
Total Claims to Premium Dampening Factor	79.2%

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5 (iii)
Premium Impact from Changes in Utilization

2025 - 2027 Utilization Trend (Excl. Util Management)	15.70%
Annualized Trend	7.56%
Change in Utilization Management From 2026 to 2027	0.44%
2026 Utilization Management (Negative Value Signifies Saving	-0.44%
2027 Estimated Utilization Management	0.00%
Total Claims to Premium Dampening Factor	79.2%
Unit Cost Impact	6.4%

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 5 (iv)
Premium Impact from Changes in Assumed Administrative Expense

		2027 Projected Premiums		2027 Projected Premiums with 2026 Assumed Administrative Expenses
a)	Incurred Claims (Incl. QIPI)	$705.50		$705.50
b)	Risk Adjustment Transfer	$95.10		$95.10
c)	Projected Claims for MLR (a+b)	$800.59		$800.59
d)	Administrative Expenses	$102.90		$82.06
e)	Post-Tax Profit and Contribution to Surplus	$19.16		$18.72
f)	Taxes and Fees	$29.28		$28.61
g)	Federal Income Tax	$5.48		$5.35
h)	State Income Tax	$1.44		$1.44
i)	Premium (c+d+e+f+g+h)	$958.85		$936.77
	Difference % of Premium			2.4%

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 8a
Annualized Utilization and Unit Cost Trend

Benefit Category	Base Period Claims Distribution	Medical Util Trend	Rx Util Trend	Annualized Utilization Trend	Medical Charge and Rx AWP Trend	Provider Trend	Provider Mix	Annualized Unit Cost Trend	Total Trend
Inpatient Hospital	25.79%	1.121	1.000	1.0587	1.000	1.295	1.000	1.138	1.2047
Outpatient Hospital	34.75%	1.138	1.000	1.0668	1.000	1.234	1.000	1.111	1.1851
Professional	20.01%	1.073	1.000	1.0358	1.000	1.268	1.000	1.126	1.1666
Other Medical	1.80%	1.145	1.000	1.0700	1.000	1.189	1.000	1.090	1.1665
Capitation	0.66%	1.000	1.000	1.0000	1.000	1.000	1.000	1.000	1.0000
Prescription Drug	16.99%	1.000	1.392	1.1797	1.055	1.021	1.000	1.038	1.2240
Total	100%	1.096	1.067	1.0773	1.009	1.218	1.000	1.107	1.1917

Rate Filing Objections - 07/17/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 9a
Development of "Excluded Experience" Factor

	(a) 2025 Rx Claims	(b) Rx Rebates & Dispensing Fees	(c) = (a) + (b) Experience Peiod Index Rate (URRT Wksh 1)
2025 Claims	$104.60	($25.85)	$78.75
Annual Cost Trend		1.000	1.038
Cost Trended Claims	$110.63	($25.85)	$84.78
Annual Utilization Trend	1.140	1.000	**1.1797**
Utilization Trended Claims	$143.84	($25.85)	$117.99

Category	Weight of Rx Claims	Utilization Trend (2025 - 2027)	Annualized Utilization Trend
Prescription Drugs - Generic	9.99%	24.58%	11.61%
Prescription Drugs - Traditional Brand	46.54%	24.58%	11.61%
Prescription Drugs - Specialty	43.47%	37.09%	17.09%
Total	**100.00%**	**30.02%**	**14.03%**

Rate Filing Objections - 07/31/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 1 (i)
Proposed Trend Blending Methodology

Component	Initial Filed Annual Claim Trend	Average R12 Trend for 2025	Proposed Blending Trend
Annual Trend	19.17%	9.80%	**17.30%**
Two-Year Cumulative Trend	42.03%	20.56%	**37.73%**
Blending Weight	80%	20%	
Proposed Two-Year Cumulative Trend Reduction	**-4.29%**		
Estimated Premium Impact %	**-3.15%**		

Rate Filing Objections - 07/31/2026

Ambetter Health

Rate Filing - 01/01/2027

Objection Exhibit 1 (ii)

Incurred Claims Comparison: Emerging Experience vs. Experience Period

	202501	202502	202503	202504	202505	202506	2025 YTD
Incurred Claim PMPM	$357.21	$331.55	$380.22	$415.56	$440.44	$383.42	$386.16
Members	49,338	58,277	59,438	60,625	61,827	63,366	352,871
Total Incurred Claims	$17,623,958	$19,321,709	$22,599,685	$25,193,392	$27,230,941	$24,295,727	$136,265,413

	202601	202602	202603	202604	202605	202606	2026 YTD
Incurred Claim PMPM	$360.56	$424.21	$524.30	$497.64	$521.22	$503.90	$465.39
Members	42,056	33,656	32,342	31,462	30,884	29,858	200,258
Total Incurred Claims	$15,163,692	$14,277,458	$16,957,090	$15,656,838	$16,097,290	$15,045,588	$93,197,956

Year-over-Year Change (Incurred Claim PMPM)	**1%**	**28%**	**38%**	**20%**	**18%**	**31%**	**21%**

Rate Filing Objections - 07/31/2026
Ambetter Health
Rate Filing - 01/01/2027
Objection Exhibit 4
Pricing AV Adjustment

HIOS ID	Plan Name	Member Months	Unadjusted Pricing AV	Initial Filing AV Calibration Factor	Current Refiling AV Calibration Factor	Intitial Filing Adjusted Pricing AV (a)	Current Refiling Adjusted Pricing AV (b)	Impact of CSR Load Change on Pricing AV (c) = [(b) / (a)] - 1	Current Refiling CPAIR without AV Adjustment (d)	Current Refiling CPAIR with AV Adjustment (e)	Effect of AV Calibration Factor on CPAIR (f) = [(e) / (d)] - 1
15983PA0010002	Complete Gold - Standard Gold On Exchange Plan	14,212	0.854	0.998	1.103	0.853	0.943	10.6%	$609.98	$615.43	0.89%
15983PA0020004	Complete Gold + Vision + Adult Dental - Standard Gold On Exchange Plan	3,937	0.854	0.998	1.103	0.853	0.943	10.6%	$621.57	$627.12	0.89%
15983PA0010005	Everyday Gold - Standard Gold On Exchange Plan	44,126	0.851	0.998	1.103	0.849	0.939	10.6%	$606.20	$611.21	0.83%
15983PA0020002	Everyday Gold + Vision + Adult Dental - Standard Gold On Exchange Plan	12,225	0.851	0.998	1.103	0.849	0.939	10.6%	$617.71	$622.83	0.83%
15983PA0010007	Complete Silver - Standard Silver On Exchange Plan	56,563	0.743	0.998	1.103	0.741	0.820	10.6%	$542.56	$540.76	-0.33%
15983PA0020006	Complete Silver + Vision + Adult Dental - Standard Silver On Exchange Plan	17,095	0.743	0.998	1.103	0.741	0.820	10.6%	$552.87	$551.04	-0.33%
15983PA0010006	Focused Silver - Standard Silver On Exchange Plan	100,615	0.742	0.998	1.103	0.740	0.818	10.6%	$541.52	$539.62	-0.35%
15983PA0020003	Focused Silver + Vision + Adult Dental - Standard Silver On Exchange Plan	30,386	0.742	0.998	1.103	0.740	0.818	10.6%	$551.81	$549.88	-0.35%

Information as of month end 03/2026

	On-Exchange		Off-Exchange		
Metal	**Non-ICHRA**	**ICHRA**	**Non-ICHRA**	**ICHRA**	**Total**
Platinum	-	-	-	-	-
Gold	193,920	-	5,794	-	199,714
Silver	404,539	-	5,713	-	410,252
Bronze	146,308	-	-	-	146,308
Catastrophic	-	-	-	-	-
Total	744,767	-	11,507	-	756,274

Notes: Insert necessary detail to describe and clarify the information in the table above.