

July 21, 2023

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**RE: Pennsylvania Health & Wellness, Inc., Individual HMO, ACA Filing for PY2024
Pennsylvania Insurance Department ID # CECO-133651416**

Mr. Lavery,

In response to the objection letter dated 7/19/2023 for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2024, we are providing the following documents:

- "2024_PHW_Objection_Responses_20230721.pdf"

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

- Round 3 Objection 3: Updated all plans labeled as "On" to "On/Off" in the PA Plan Design Summary document.

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

- "2024_PHW_Plan_Design_Summary_and_Rate_Tables_20230721.xlsx"

No changes have been made to the Actuarial Memorandum or Pennsylvania Actuarial Memorandum Exhibits as part of this objection response.

REQUESTED COMPANY INFORMATION

Below you may find the requested company information, in response to the guidance posted March 23, 2023.

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2024**
5. Average rate change requested (Table 11, cell AN13, Table 11 cell EN19 for quarterly filings): **2.3%**
6. Range of rate change requested (from Table 11, column AN for annual filings and column BU, DB, and EI for small group quarterly filings): **-16.9% to 30.6%**
7. Total additional annual revenue generated from the proposed rate change: **\$2,426,836**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2023: **In 2023 plans were offered in Rating Areas 3, 6, 7, and 8 only. For 2024, plans will continue to be offered in those areas only.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2022 as shown in Cell V15 of Table 10: **Covered lives - 13,921; Policyholders – 10,850**
12. Number of plans offered in 2024 and the change this represents from 2023: **There are 26 plans offered in 2024. There were 35 plans offered in 2023.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-133641439; SERFF: CECO-133651416; Binder: CECO-PA24-125116419**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199 Submission tracking number: Submitted in SERFF**

Pennsylvania Actuarial Memorandum
Redacted

Pennsylvania Health & Wellness Inc.

Annual Individual Health Rate Filing

Pennsylvania

Assuming CSR Subsidies are Unfunded

Effective January 1, 2024

Forms: 86199PA001, 86199PA002, 86199PA003

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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 PHW’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 2024. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2024. 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 PHW, 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 2024. These provisions reflect the Inflation Reduction Act of 2022 (IRA) extension of the expanded advance premium tax credit (APTC) premium subsidies established by the American Rescue Plan Act of 2021 (ARP). Changes to these and other provisions that impact 2024 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW 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.

At the time of this rate filing submission, there remains substantial uncertainty regarding the net impact of the COVID-19 public health emergency on claim costs in the 2022 experience period and on the trajectory of enrollment and healthcare utilization patterns in the months and years to come. Using the available information at the time of this rate filing, we have made assumptions regarding these impacts to historical claim costs and required 2024 premium rates, with the understanding that additional information may yet emerge to refine our expectations. If subsequent information becomes available that would materially affect this rate filing submission, we would like to work with the Pennsylvania Insurance Department to update our pricing assumptions regarding the impact of the ARP and COVID-19 and resubmit this rate filing. Additionally, should the funding of extended Advanced Premium Tax Credits (APTCs) be discontinued, we would like to revise our rates accordingly to ensure the rates are reasonable and accurate.

A. COMPANY INFORMATION

Please see Table 0, “Identifying Information”, for the requested company identifying information.

B. RATE HISTORY AND PROPOSED VARIATION IN RATE CHANGES

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2022	CECO-132819212	-8.8%
2023	CECO-133248857	4.9%
2024	CECO-133651416	2.3%

The rate projections for 2024 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2024. 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.

- Risk Adjustment and Statewide Average Premium (2.0% premium impact versus 2023 filed rates)

Risk adjustment transfer experience for calendar year 2022 was projected forward to 2024, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.

- Trended single risk pool experience (-8.6% premium impact versus 2023 filed rates)

The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization. The filed rates reflect expectations for utilization trends and healthcare management applied to experience base data. There is a full description of utilization trend and other projection factors applied to experience in Sections 6, "Trend Factors" and 7, "Adjustments to Trended EHB Allowed PMPM."

- Unit Cost trend (4.9% premium impact versus 2023 filed rates)

Expected unit cost levels and reimbursement arrangements with providers have changed between 2023 and 2024.

- Benefit Design and CSR Subsidies (-9.7% to 4.0% premium impact versus 2023 filed rates, varies by plan)

PHW's 2024 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2023. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that PHW 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 (3.4% premium impact versus 2023 filed rates)

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

- Revision of COVID-19 Adjustment (-0.93% of premium impact versus 2023 filed rates)

The premium adjustment used in 2023 to estimate impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage has been revised for 2024

- 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 2.3%, as shown in Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User”. The average rate change is 3.8%, 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

PHW's 2024 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2023. 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 2024.

Please see Appendix 20.5 for details on benefit changes.

The names of all plans are changing effective 1/1/2024.

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 2022.

Paid Through Date: 03/31/2023

Current Date: March 2023

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 PHW'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 2024 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 2022, children were capitated at \$5.33 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 \$2.47 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 CY2022.

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.

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 2023. There were no federal reinsurance recoveries in 2022.

Current Enrollment and Premium

The current enrollment and premium values on Worksheet 2, Section II are reported as of March 2023.

Loss Ratio

The loss ratio calculated in Table 2, “Experience Period Claims and Premiums” for the experience period data is 45.94%.

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 < 100,000:	$(\text{Member Months} / 100,000)^{1/2}$
If Member Months ≥ 100,000:	100%

Here, "Member Months" is defined as total 2022 member months across PHW's calendar year 2022 individual block of business that are suitable for pricing.

Total 2022 Member Months: 103,004

Credibility Level Assigned To Base Period Experience: 100%

Note that credibility is calculated based on 2022 experience data that is suitable for pricing and may not exactly match the total 2022 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 2024.

Where manual adjustments to claims are required to model changes in Pennsylvania Health & Wellness Inc.’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 2022 experience period Essential Health Benefit (EHB) allowed claims to the 2024 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 2022 to 2023 and the factors for “Year 2” represent 12 months of trend from 2023 to 2024.

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 2022, based on actual 2022 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts

for 2024, 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 2022 to 2024).
- 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. This ratio is calculated as follows:

$$\text{Paid to Allowed Ratio} = \frac{\text{URRT WS2 projected incurred claims} + \text{URRT WS2 Projected reinsurance}}{\text{URRT WS2 allowed Claims}}$$

The projected incurred reinsurance recoveries shown in cell C33 is calculated using an alternative method to be consistent with the projected allowed reinsurance PMPM listed on URRT Worksheet 2. The projected incurred claim impact derived from the projection period Continuance Table is scaled by the paid to allowed ratio before being applied in this calculation. This PMPM is calculated as follows:

$$\begin{aligned} \text{Proj Incurred Reinsurance Recoveries} \\ &= (-\text{Proj Incurred Reinsurance Impact} * \text{Paid to Allowed Ratio}) \\ &\quad * (\text{Proj Incurred EHB Claims} + (\text{Proj Allowed NonEHB Claims} * \text{Paid to Allowed Ratio})) \end{aligned}$$

Development of Manual EHB Allowed Claims PMPM

This filing is 100% experience rated for 2024.

Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2022 experience period Essential Health Benefit (EHB) allowed claims to the 2024 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 PHW's 2022 membership (103,004) and its projected 2024 membership (184,516).

The components of the morbidity projection factor are:

- An adjustment for differences in estimated direct and indirect costs associated with the COVID-19 pandemic between PHW's 2022 experience and the 2024 rating period. No explicit adjustments were made to the experience claims projections to reflect lasting changes in care delivery associated with increased use of telehealth services precipitated by the pandemic.
- An adjustment for potential changes in the health status profile of the statewide single risk pool from 2022 to 2024.

Consistent with the 2024 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 PHW's expectations regarding the morbidity of its 2024 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Demographic Shift

Experience period claims were adjusted for differences in the projected mix of 2024 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 2024 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 2024 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2022 to 2024.

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 2022 to 2024 and projected drug utilization.
- Expected savings due to ongoing managed care efforts.
- The reimbursement impact of expanding the provider network from 2022 to 2024 (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 2022) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$256.74) is located on Worksheet 1, Section II of the URR. 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 (\$333.87) 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 2024 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, 2025.

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 2024
- 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 (\$565.59) 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 0.95.

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

We used Pennsylvania Health & Wellness, Inc's actual 2022 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2024 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2024 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 (██████████) is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2023 Risk Adjustment User Fee of \$0.21 PMPM (0.04% 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.

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

Where:

- \bar{P}_s = state average premium;
- $PLRS_i$ = 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.

\bar{P} : The state average premium was assumed to be approximately ██████████ PMPM.

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2022, 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 2022 to 2024.

The average risk score for PHW’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 2023 and 2024 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the

projected statewide and PHW 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 2022, as reported in the Wakely National Risk Adjustment Report (WNRAR) for Pennsylvania.

The average IDF for PHW 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 PHW'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 2022, as reported in the Wakely National Risk Adjustment Report (WNRAR) for Pennsylvania.

The average AV for PHW 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 PHW'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 2022, as reported in the Wakely National Risk Adjustment Report (WNRAR) for Pennsylvania, adjusted for projected changes in the demographics of the single risk pool from 2022 to 2024.

The average ARF for PHW is projected by applying the proposed 2024 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW'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 2024 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 2024 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 2023 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 2 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 2024 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 98.96% of members would enroll through the Exchange and 1.04% 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 1.038. 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 (\$2.81).

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$566.80) 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 22.0% applied to each silver ACA-compliant plan sold through the Exchange.
 - Induced Demand for each plan is calculated according to the 2024 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 (\$81.82) 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 2023, children will be 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 will be capitated at \$2.25 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 \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2022.

In 2024, 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 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 (14.4% of Premium) was provided by PHW. 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 (\$3.00) 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

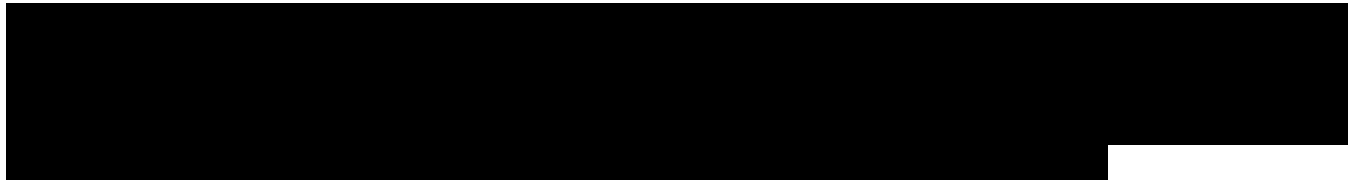
The taxes and fees load (0.85% of Premium) account for the following: Risk Adjustment User Fee (\$0.21), PCORI Fee (\$0.27), PA Premium Tax and State Income Tax (\$1.05) and Federal Income Tax (\$3.29).

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 (2.00% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

Broker Commissions



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

Loss Ratio

The projected medical loss ratio (MLR) is 83.8%. 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 (1.769) 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 (1.005) 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

PHW 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 2024 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 2024 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 2024 version of the Unified Rate Review Template (v6.0) has error checking that aligns with the AV de minimis ranges outlined in the 2024 NBPP.

CSR Defunding Adjustment

A CSR Defunding Adjustment of 22.0% was selected based on review of PHW’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 2024 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 2024 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 Cessation2012 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". PHW 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 Pennsylvania Health & Wellness, Inc. (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 2024 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 2024 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 2024 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, changes to eligibility for and determination 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. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic and associated federal public health emergency, we believe some of the assumptions related to the pandemic's financial impact may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

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: 

Name: 

Date: 7/13/2023

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.			
Product(s):	HMO			
Market Segment:	Individual			
Rate Effective Dates:	1/1/2024	to	12/31/2024	
Base Period Start Date:	1/1/2022	to	12/31/2022	
Date of Most Recent Membership:	2/1/2023			

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	44.0	44.0	43.0
Total	103,004	13,921	184,516
<18	4,078	131	13,377
18-24	6,500	982	12,076
25-29	11,998	1,421	16,018
30-34	12,483	1,384	16,435
35-39	8,674	1,176	14,197
40-44	7,990	1,139	15,191
45-49	6,981	1,186	15,378
50-54	10,740	1,527	20,395
55-59	13,755	1,855	25,394
60-63	16,622	1,827	30,868
64+	2,213	1,263	5,188

Table 2. Experience Period Claims and Premiums

	Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HSA)	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
Total	\$ 52,662,254.08	\$ 19,945,418.74	\$ 20,056,792.54	103,004	\$ 6,322,167.61	\$ 28,221,093.08	\$	\$ (2,073,130.75)	\$ 211,414.93	\$ 86,250.91	\$ (24,951,804.06)	\$ 960,527.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)												\$ 255.91
Loss Ratio												45.94%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weights*
Inpatient Hospital	13.43%	0.38%	0.04%	13.91%	18.25%
Outpatient Hospital	13.43%	0.38%	0.04%	13.92%	27.82%
Professional	1.44%	0.38%	0.03%	1.87%	25.36%
Other Medical	1.36%	0.38%	0.03%	-0.95%	1.26%
Capitation				0.00%	6.87%
Prescription Drugs	3.32%	0.45%	0.03%	4.39%	25.81%
Total Annual Trend				8.17%	100.00%
Months of Trend				24	
Total Adjusted Trend Projection Factor				1.170	

*Express Cost, Utilization, Induced Demand and Weight as percentages

** Should equal URRY 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	Prescription Drug Rebates**	Allowed Claims (net of)	Allowed PMPM	
Jan-19	\$ 212,762.21	\$ 1,000.00	1.0000	\$ 212,762.21	1,888	\$ 112.69	\$ (14,894.64)	\$ 262,176.93	\$	138.97	
Feb-19	\$ 220,543.29	\$ 1,000.00	1.0000	\$ 220,543.29	1,923	\$ 114.70	\$ (13,923.56)	\$ 209,384.31	\$	156.79	
Mar-19	\$ 328,343.14	\$ 1,000.00	1.0000	\$ 328,343.14	1,841	\$ 178.14	\$ (14,510.32)	\$ 410,267.66	\$	222.50	
Apr-19	\$ 382,297.03	\$ 1,000.00	1.0000	\$ 382,297.03	1,795	\$ 213.01	\$ (13,673.95)	\$ 453,871.36	\$	252.90	
May-19	\$ 371,987.78	\$ 1,000.00	1.0000	\$ 371,987.78	1,741	\$ 213.70	\$ (12,237.82)	\$ 435,538.47	\$	250.21	
Jun-19	\$ 515,172.45	\$ 1,000.00	1.0000	\$ 515,172.45	1,669	\$ 308.64	\$ (14,392.67)	\$ 583,412.26	\$	349.53	
Jul-19	\$ 254,249.87	\$ 1,000.00	1.0000	\$ 254,249.87	1,606	\$ 158.27	\$ (11,610.37)	\$ 317,181.87	\$	197.44	
Aug-19	\$ 357,799.11	\$ 1,000.00	1.0000	\$ 357,799.11	1,575	\$ 227.19	\$ (14,924.90)	\$ 417,767.46	\$	265.27	
Sep-19	\$ 295,447.03	\$ 1,000.00	1.0000	\$ 295,447.03	1,531	\$ 192.97	\$ (16,699.19)	\$ 353,655.98	\$	230.99	
Oct-19	\$ 424,206.13	\$ 1,000.00	1.0000	\$ 424,206.13	1,509	\$ 281.38	\$ (20,699.80)	\$ 402,398.76	\$	259.80	
Nov-19	\$ 279,235.16	\$ 1,000.00	1.0000	\$ 279,235.16	1,493	\$ 187.02	\$ (16,182.33)	\$ 311,999.12	\$	208.56	
Dec-19	\$ 561,145.98	\$ 1,000.00	1.0000	\$ 561,145.98	1,439	\$ 389.87	\$ (16,151.83)	\$ 629,115.87	\$	437.10	
Jan-20	\$ 655,539.69	\$ 1,000.00	1.0000	\$ 655,539.69	1,936	\$ 336.56	\$ (18,403.28)	\$ 508,568.72	\$	274.96	
Feb-20	\$ 538,865.70	\$ 1,000.00	1.0000	\$ 538,865.70	1,949	\$ 274.45	\$ (13,553.07)	\$ 517,405.47	\$	261.66	
Mar-20	\$ 583,317.72	\$ 1,000.00	1.0000	\$ 583,317.72	1,770	\$ 331.25	\$ (16,614.75)	\$ 746,490.53	\$	418.03	
Apr-20	\$ 612,202.19	\$ 1,000.00	1.0000	\$ 612,202.19	1,757	\$ 346.83	\$ (32,623.81)	\$ 703,040.13	\$	399.71	
May-20	\$ 527,244.24	\$ 1,000.00	1.0000	\$ 527,244.24	1,808	\$ 291.46	\$ (24,187.68)	\$ 617,206.98	\$	342.07	
Jun-20	\$ 618,153.69	\$ 1,000.00	1.0000	\$ 618,153.69	1,855	\$ 333.50	\$ (24,877.59)	\$ 743,212.60	\$	400.90	
Jul-20	\$ 740,195.34	\$ 1,000.00	1.0000	\$ 740,195.34	1,855	\$ 400.00	\$ (16,353.67)	\$ 891,354.04	\$	483.21	
Aug-20	\$ 899,046.26	\$ 0.9999	0.9999	\$ 899,100.16	1,786	\$ 503.40	\$ (43,065.36)	\$ 999,020.96	\$	563.90	
Sep-20	\$ 821,925.10	\$ 0.9999	0.9999	\$ 821,966.25	1,610	\$ 509.46	\$ (21,533.38)	\$ 729,997.80	\$	443.36	
Oct-20	\$ 809,424.89	\$ 0.9999	0.9999	\$ 809,485.62	1,521	\$ 527.37	\$ (81,199.04)	\$ 880,015.75	\$	580.96	
Nov-20	\$ 960,859.32	\$ 0.9999	0.9999	\$ 960,919.73	1,473	\$ 659.69	\$ (57,237.27)	\$ 1,034,896.66	\$	707.99	
Dec-20	\$ 866,192.18	\$ 0.9999	0.9999	\$ 866,258.43	1,341	\$ 645.62	\$ (45,639.20)	\$ 943,166.92	\$	628.11	
Jan-21	\$ 645,666.65	\$ 0.9999	0.9999	\$ 645,722.22	1,872	\$ 345.21	\$ (86,406.27)	\$ 797,326.15	\$	426.92	
Feb-21	\$ 953,460.12	\$ 0.9999	0.9999	\$ 953,455.44	1,438	\$ 661.74	\$ (91,338.69)	\$ 1,113,072.45	\$	780.88	
Mar-21	\$ 1,152,621.31	\$ 0.9999	0.9999	\$ 1,152,779.54	1,358	\$ 848.52	\$ (18,895.12)	\$ 1,310,807.73	\$	900.78	
Apr-21	\$ 1,225,006.22	\$ 0.9999	0.9999	\$ 1,225,252.59	1,450	\$ 846.50	\$ (51,286.40)	\$ 1,436,017.36	\$	1,000.68	
May-21	\$ 909,840.56	\$ 0.9999	0.9999	\$ 910,126.86	1,529	\$ 595.53	\$ (103,866.88)	\$ 1,038,837.77	\$	684.23	
Jun-21	\$ 1,465,832.20	\$ 0.9994	0.9994	\$ 1,466,680.85	1,473	\$ 1,000.00	\$ (111,545.67)	\$ 1,629,008.78	\$	1,100.00	
Jul-21	\$ 1,234,829.20	\$ 0.9991	0.9991	\$ 1,235,938.43	1,496	\$ 827.40	\$ (86,283.44)	\$ 1,396,988.23	\$	929.64	
Aug-21	\$ 1,617,859.87	\$ 0.9989	0.9989	\$ 1,640,269.07	1,148	\$ 1,416.62	\$ (103,486.88)	\$ 1,805,642.61	\$	1,580.79	
Sep-21	\$ 1,341,112.64	\$ 0.9989	0.9989	\$ 1,342,483.78	1,462	\$ 918.68	\$ (127,172.38)	\$ 1,474,193.99	\$	1,000.00	
Oct-21	\$ 1,422,825.40	\$ 0.9976	0.9976	\$ 1,426,287.42	1,456	\$ 981.63	\$ (153,633.21)	\$ 1,506,282.76	\$	1,033.63	
Nov-21	\$ 1,381,703.82	\$ 0.9961	0.9961	\$ 1,388,532.13	1,541	\$ 895.78	\$ (120,478.32)	\$ 1,463,068.41	\$	950.38	
Dec-21	\$ 1,518,921.58	\$ 0.9959	0.9959	\$ 1,525,175.59	1,529	\$ 994.81	\$ (113,026.81)	\$ 1,611,170.43	\$	1,061.52	
Jan-22	\$ 1,390,466.00	\$ 1.0000	1.0000	\$ 1,390,466.00	1,523	\$ 912.84	\$ (125,897.10)	\$ 1,375,310.13	\$	900.21	
Feb-22	\$ 1,551,579.85	\$ 1.0000	1.0000	\$ 1,551,579.85	1,529	\$ 1,000.00	\$ (183,179.40)	\$ 2,095,896.30	\$	1,366.36	
Mar-22	\$ 1,585,631.58	\$ 1.0000	1.0000	\$ 1,585,631.58	1,529	\$ 1,033.57	\$ (166,094.69)	\$ 2,168,158.25	\$	1,414.64	
Apr-22	\$ 1,586,215.85	\$ 1.0000	1.0000	\$ 1,586,215.85	1,491	\$ 1,061.52	\$ (168,134.13)	\$ 2,117,762.49	\$	1,442.42	
May-22	\$ 1,445,581.41	\$ 1.0000	1.0000	\$ 1,445,649.30	1,469	\$ 986.51	\$ (186,856.64)	\$ 1,952,963.52	\$	1,342.95	
Jun-22	\$ 1,551,350.91	\$ 0.9997	0.9997	\$ 1,551,873.72	1,574	\$ 981.01	\$ (160,661.41)	\$ 2,087,317.50	\$	1,400.00	
Jul-22	\$ 1,555,836.06	\$ 0.9989	0.9989	\$ 1,557,553.51	1,449	\$ 1,061.52	\$ (168,292.90)	\$ 2,071,209.87	\$	1,435.15	
Aug-22	\$ 2,099,058.45	\$ 0.9979	0.9979	\$ 2,034,548.71	1,416	\$ 1,466.36	\$ (247,813.28)	\$ 2,454,074.77	\$	1,700.94	
Sep-22	\$ 1,866,327.37	\$ 0.9945	0.9945	\$ 1,870,410.16	1,394	\$ 1,333.57	\$ (157,383.65)	\$ 2,169,627.45	\$	1,550.44	
Oct-22	\$ 2,057,034.67	\$ 0.9901	0.9901	\$ 2,076,341.82	1,407	\$ 1,466.36	\$ (157,508.65)	\$ 2,587,634.01	\$	1,800.00	
Nov-22	\$ 1,910,919.29	\$ 0.9843	0.9843	\$ 1,941,335.52	1,399	\$ 1,399.99	\$ (180,988.13)	\$ 2,476,108.64	\$	1,766.38	
Dec-22	\$ 1,645,508.30	\$ 0.9728	0.9728	\$ 1,692,188.63	1,340	\$ 1,253.77	\$ (199,920.26)	\$ 2,181,904.79	\$	1,618.38	
Total	\$ 52,662,254.08			\$ 5,322,167.61		\$	\$ 5,322,167.61	\$	\$ 2,181,904.79	\$	268.38

*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: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024
 Incurred Dates: 1/1/2022 to 12/31/2022

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%
 Proj. Incurred Claim Impact: -2.6%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$10,843,474
\$30,000	\$34,999				\$542,864
\$35,000	\$39,999				\$612,167
\$40,000	\$44,999				\$711,751
\$45,000	\$49,999				\$498,269
\$50,000	\$54,999				\$456,399
\$55,000	\$59,999				\$352,656
\$60,000	\$64,999				\$286,010
\$65,000	\$69,999				\$356,931
\$70,000	\$74,999				\$926,025
\$75,000	\$79,999				\$448,301
\$80,000	\$84,999				\$196,509
\$85,000	\$89,999				\$408,750
\$90,000	\$94,999				\$71,598
\$95,000	\$99,999				\$71,922
\$100,000	\$109,999				\$534,330
\$110,000	\$119,999				\$158,449
\$120,000	\$129,999				\$86,922
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$209,818
\$150,000	\$159,999				\$345,853
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$301,628
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$204,102
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$218,505
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$268,749
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$314,615
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$19,426,595

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

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%

Proj. Incurred Claim Impact: -5.5%
 Proj. Morbidity Impact: 0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$22,100,717
\$30,000	\$34,999				\$1,172,871
\$35,000	\$39,999				\$985,912
\$40,000	\$44,999				\$463,025
\$45,000	\$49,999				\$388,318
\$50,000	\$54,999				\$1,537,213
\$55,000	\$59,999				\$738,261
\$60,000	\$64,999				\$1,719,741
\$65,000	\$69,999				\$1,749,633
\$70,000	\$74,999				\$1,625,831
\$75,000	\$79,999				\$1,631,129
\$80,000	\$84,999				\$2,090,897
\$85,000	\$89,999				\$1,013,219
\$90,000	\$94,999				\$950,761
\$95,000	\$99,999				\$1,081,870
\$100,000	\$109,999				\$1,520,423
\$110,000	\$119,999				\$616,155
\$120,000	\$129,999				\$897,048
\$130,000	\$139,999				\$615,681
\$140,000	\$149,999				\$535,827
\$150,000	\$159,999				\$495,197
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$666,780
\$180,000	\$189,999				\$177,608
\$190,000	\$199,999				\$377,041
\$200,000	\$209,999				\$398,867
\$210,000	\$219,999				\$210,346
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$464,344
\$240,000	\$249,999				\$486,170
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$275,823
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$313,066
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$735,261
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$844,389
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$48,879,425

PA Rate Template Part II
Rate Development and Change

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

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	\$ 255.91	\$ -
Two year trend projection Factor	1.170	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 299.45	\$ -
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.046	
Total Non-Morbidity Changes	1.066	0.000
Change in Demographics	1.055	
Change in Network	1.000	
Change in Benefits	1.000	
Change in Other	1.030	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 333.87	\$ -
Credibility Factors	100%	0%
Blended Projected EHB Claims PMPM	\$ 333.87	\$ 333.87
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 333.87	
Projected Paid to Allowed Ratio	0.833	
Projected Incurred EHB Claims PMPM	\$ 278.06	
Marketwide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$ -688.71	
Projected Incurred Exchange User Fees PMPM	\$ 517.17	
Projected Incurred Reinsurance Recoveries PMPM	\$ 522.80	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 471.04	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 565.58	
Projected Allowed Non-EHB Claims PMPM	\$ 2.81	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 473.85	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 568.39	

Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 255.91	Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 52,662,254.08	
Blended Loss Ratio	45.94%	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewed in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 333.87	\$ 333.87	\$ 333.87	\$ 333.87	\$ 333.87
Months of Trend	3	6	9	9	
Annual Trend	8.37%	8.37%	8.37%	8.17%	
Single Risk Pool Projected Allowed Claims	\$ 333.87	\$ 340.49	\$ 347.25	\$ 354.13	
Quarterly Trend Factor	1.000	1.002	1.040	1.061	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	14.44%	\$82.62
General and Claims	9.70%	\$55.49
Agent/Broker Fees and Commissions	3.50%	\$20.55
Quality Improvement Initiatives	0.51%	\$2.91
Taxes and Fees	0.25%	\$1.47
Risk Adjustment User Fee	0.04%	\$0.21
PCORI Fee	0.03%	\$0.27
FA Premium & Other Taxes (if applicable)	0.19%	\$1.06
Federal Income Tax	0.58%	\$3.32
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$11.45
Total Retention	17.29%	\$98.63
Projected Required Revenue PMPM		\$ 573.31

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.751	1.763
Average Geospecific Factor	1.000	1.000
Average Tobacco Factor	1.005	1.005
Average Benefit Richness (induced demand)	1.004	0.997
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 517.20	\$ 568.39
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 304.00	\$ 320.70

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 304.57	\$ 316.37	\$ 11.80	3.9%
B. Base period allowed claims before normalization	\$ 111.68	\$ 255.93	\$ (144.25)	-129.1%
C. Normalization factor component of change	\$ (136.14)	\$ (111.50)	\$ 24.64	18.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 177.46	\$ 144.30	\$ (33.07)	-18.6%
D2. URRT Trend	\$ 41.41	\$ 24.57	\$ (16.84)	-40.7%
D3. URRT Morbidity	\$ (8.65)	\$ 7.75	\$ (16.38)	-189.7%
D4. URRT Other	\$ 16.88	\$ 11.69	\$ (5.19)	-30.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 79.24	\$ 127.85	\$ 48.61	61.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.44	\$ 11.63	\$ 1.19	11.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (12.64)	\$ (8.74)	\$ 3.90	30.9%
D8. Subtotal - Sum(D1-D7)	\$ 304.15	\$ 319.12	\$ 14.97	4.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (47.78)	\$ (58.58)	\$ (10.78)	-22.6%
E3. Benefit Richness	\$ 2.17	\$ (1.41)	\$ (3.58)	-165.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (45.61)	\$ (59.98)	\$ (14.37)	-31.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.63	\$ 45.64	\$ 11.01	31.8%
F2. Taxes and Fees	\$ 2.51	\$ 2.69	\$ 0.16	6.4%
F3. Profit and/or Contingency	\$ 5.54	\$ 6.32	\$ 0.78	14.1%
F4. Subtotal - Sum(F1-F3)	\$ 42.70	\$ 54.65	\$ 11.95	28.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 301.24	\$ 313.80	\$ 12.56	4.2%

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

	2023	2024
Paid-to-allowed	0.833	0.833
URRT Trend (Total Applied Trend Factor)	1.231	1.170
URRT Morbidity	0.961	1.046
URRT "Other"	1.080	1.066
Risk Adjustment	\$ 117.22	\$ 188.71
Exchange User Fee	\$ 15.44	\$ 17.17
Reinsurance Recoveries	\$ 18.49	\$ 12.90
Capitation	\$ 1.22	\$ 1.22
Network	1.000	1.000
Pricing AV	0.843	0.816
Benefit Richness	1.000	0.995
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	11.37%	14.44%
Taxes and Fees	0.81%	0.85%
Profit and/or Contingency	1.82%	2.00%

For 2023 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Fundings of CSR Adjuster

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024
 Base Period Start Date: 1/1/2022
 Date of Most Recent Membership: 1/1/2023
 Market Adjusted Index Rate: 565.58

Calibration	
Age Calibration Factor	1.751
Geographic Calibration Factor	1.000
HMO/POB Calibration Factor	1.000
Regulatory Calibration Factor	1.733

Total Covered Lives @ 02-01-2024: 14,503

Plan Number	HMO Plan ID (Standard Contract)	Product Type (HMO, PPO, POS, POS, Special Incentive, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discounted or Merged, Discounted & Not Merged, or Standard, HMO, POS, PPO, POS, Special Incentive, Other	1/1/2024 HMO Plan ID (If 1/1/2023 Plan Discounted & Merged)	MetLife Tier		Standard AV (Agreement 1)		Exchange (Pay Off or Off)		Pricing AV (Summary Agreement AV)		Benefits (Richard Incentive)		Benefits in addition to RIB		Provider Network	Catastrophic Eligibility		Non-Funding of CDF Adjustment		Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	
						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	N/A	N/A	N/A	N/A
Total - Current Membership																											
Total - Projected Membership																											
						0.730				0.816	0.997	1.006	1.000	1.000	1.007	\$ 464.74	14.4%	0.9%	2.0%								
						0.721				0.822	1.009				1.001	\$ 468.82	14.4%	0.9%	2.0%								
Plan 1	0619994020004	HMO	Transitional																								
Plan 2	0619994020001	HMO	Transitional																								
Plan 3	0619994020002	HMO	Transitional																								
Plan 4	0619994020009	HMO	Transitional																								
Plan 5	0619994020010	HMO	Transitional																								
Plan 6	0619994020011	HMO	Transitional																								
Plan 7	0619994020013	HMO	Transitional																								
Plan 8	0619994020014	HMO	Transitional																								
Plan 9	0619994020015	HMO	Transitional																								
Plan 10	0619994020016	HMO	Transitional																								
Plan 11	0619994020017	HMO	Transitional																								
Plan 12	0619994020018	HMO	Transitional																								
Plan 13	0619994020019	HMO	Transitional																								
Plan 14	0619994020020	HMO	Transitional																								
Plan 15	0619994020021	HMO	Transitional																								
Plan 16	0619994020022	HMO	Transitional																								
Plan 17	0619994020023	HMO	Transitional																								
Plan 18	0619994020024	HMO	Transitional																								
Plan 19	0619994020025	HMO	Transitional																								
Plan 20	0619994020026	HMO	Transitional																								
Plan 21	0619994020027	HMO	Transitional																								
Plan 22	0619994020028	HMO	Transitional																								
Plan 23	0619994020029	HMO	Transitional																								
Plan 24	0619994020030	HMO	Transitional																								
Plan 25	0619994020031	HMO	Transitional																								
Plan 26	0619994020032	HMO	Transitional																								
Plan 27	0619994020033	HMO	Transitional																								
Plan 28	0619994020034	HMO	Transitional																								
Plan 29	0619994020035	HMO	Transitional																								
Plan 30	0619994020036	HMO	Transitional																								
Plan 31	0619994020037	HMO	Transitional																								
Plan 32	0619994020038	HMO	Transitional																								
Plan 33	0619994020039	HMO	Transitional																								
Plan 34	0619994020040	HMO	Transitional																								
Plan 35	0619994020041	HMO	Transitional																								
Plan 36	0619994020042	HMO	Transitional																								
Plan 37	0619994020043	HMO	Transitional																								

Total Covered Lives Mapped into 2024 Plan @ 02-01-2024	Total Projected Lives
13,921	16,716

2023 Collaborative Plan Adjusted Index Rate PMPA	2024 Collaborative Plan Adjusted Index Rate PMPA	Proposed Rate (Change Compared to Prior 12 months)	% of Total Covered Lives
\$ 304.97	\$ 316.17	3.6%	N/A

% of Total Covered Lives
N/A

2024-2029 Number of Covered Lives by Rating Area											2024 Contracted Plan Indicator	De Minimis Check
1	2	3	4	5	6	7	8	9	Total			
3,481					2,662	3,037	5,704	13,921				
192					78	78	497	78				
283					121	121	465	121				
88					107	107	454	107				
							26,82					
							352					
							107					
							268,22					
							283					
							121					
							454					
							497					
							465					
							107					
							454					
							465					
							497					
							465					
							107					
							454					
							465					
							497					

PA Rate Template Part IV A - Individual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Pennsylvania Health & Wellness, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 Plan HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals \$ - \$ - \$ 306.94 \$ - \$ 309.04 \$ 340.21 \$ 293.15 \$ - \$ 308.56

Plan 1	86199PA0010004	Complete Silver	E		Silver	On/Off
Plan 2	86199PA0010032	Clear Silver	E		Silver	On/Off
Plan 3	86199PA0010028	Everyday Bronze	E		Standard Bron	On/Off
Plan 4	86199PA0010022	Choice Bronze HSA	E		Standard Bron	On/Off
Plan 5	86199PA0010025	Complete Gold	E		Gold	On/Off
Plan 6	86199PA0010034	Focused Silver	E		Silver	On/Off
Plan 7	86199PA0010031	Elite Bronze	E		Standard Bron	On/Off
Plan 8	86199PA0010035	Everyday Gold	E		Gold	On/Off
Plan 9	86199PA0010039	Clear Gold	E		Gold	On/Off
Plan 10	86199PA0010040	Elite Gold	E		Gold	On/Off
Plan 11	86199PA0010041	Franklin Silver	N		Silver	On/Off
Plan 12	86199PA0010037	Clear Bronze	DM	86199PA0010028	Bronze	On/Off
Plan 13	86199PA0020004	eta Silver + Vision + Adult	E		Silver	On/Off
Plan 14	86199PA0020036	er Silver + Vision + Adult	E		Silver	On/Off
Plan 15	86199PA0020028	ry Bronze + Vision + Adult	E		Standard Bron	On/Off
Plan 16	86199PA0020032	iprene HSA + Vision + Adult	E		Standard Bron	On/Off
Plan 17	86199PA0020025	eta Gold + Vision + Adult	E		Gold	On/Off
Plan 18	86199PA0020034	ed Silver + Vision + Adult	E		Silver	On/Off
Plan 19	86199PA0020031	ronze + Vision + Adult	E		Standard Bron	On/Off
Plan 20	86199PA0020035	eta Gold + Vision + Adult	E		Gold	On/Off
Plan 21	86199PA0020039	r Gold + Vision + Adult	E		Gold	On/Off
Plan 22	86199PA0020040	r Gold + Vision + Adult	E		Gold	On/Off
Plan 23	86199PA0020041	er Silver + Vision + Adult	N		Silver	On/Off
Plan 24	86199PA0020037	ronze + Vision + Adult	E	86199PA0020028	Bronze	On/Off
Plan 25	86199PA0030003	Silver 201 HSA	E		Silver	Off
Plan 26	86199PA0030004	Silver 203	E		Silver	Off
Plan 27	86199PA0030007	Gold 201 HSA	E		Gold	Off
Plan 28	86199PA0030008	Gold 202	E		Gold	Off
Plan 29	86199PA0030018	Silver 224	DM	86199PA0030004	Silver	Off
Plan 30	86199PA0030019	Silver 226	DM	86199PA0030004	Silver	Off
Plan 31	86199PA0030017	ere S1500 Medical Deduct	DM	86199PA0030004	Standard Bron	Off
Plan 32	86199PA0040003	201 HSA + Vision + Adult	DM	86199PA0030003	Silver	Off
Plan 33	86199PA0040004	er 203 + Vision + Adult	DM	86199PA0030004	Silver	Off
Plan 34	86199PA0040018	er 224 + Vision + Adult	DM	86199PA0030004	Silver	Off
Plan 35	86199PA0040019	er 226 + Vision + Adult	DM	86199PA0030004	Silver	Off
Plan 36	86199PA0040007	301 HSA + Vision + Adult	DM	86199PA0030007	Gold	Off
Plan 37	86199PA0040008	er 202 + Vision + Adult	DM	86199PA0030008	Gold	Off

2023 21-year-old, Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

\$ -	\$ -	\$ -	\$ 338.55	\$ -	\$ -	\$ 339.39	\$ 975.74	\$ 323.77	\$ -	\$ 332.68
\$ -	\$ -	\$ 323.26	\$ -	\$ -	\$ 324.07	\$ 358.77	\$ 289.15	\$ -	\$ 324.91	\$ -
\$ -	\$ -	\$ 256.49	\$ -	\$ -	\$ 257.13	\$ 284.66	\$ 245.39	\$ -	\$ 258.62	\$ -
\$ -	\$ -	\$ 248.88	\$ -	\$ -	\$ 249.50	\$ 276.22	\$ 238.02	\$ -	\$ 246.09	\$ -
\$ -	\$ -	\$ 316.14	\$ -	\$ -	\$ 316.93	\$ 350.87	\$ 302.34	\$ -	\$ 320.65	\$ -
\$ -	\$ -	\$ 328.94	\$ -	\$ -	\$ 329.76	\$ 365.07	\$ 314.58	\$ -	\$ 334.47	\$ -
\$ -	\$ -	\$ 285.87	\$ -	\$ -	\$ 286.58	\$ 317.27	\$ 273.39	\$ -	\$ 288.18	\$ -
\$ -	\$ -	\$ 302.10	\$ -	\$ -	\$ 304.85	\$ 337.50	\$ 290.97	\$ -	\$ 306.52	\$ -
\$ -	\$ -	\$ 300.50	\$ -	\$ -	\$ 301.24	\$ 333.51	\$ 287.38	\$ -	\$ 304.48	\$ -
\$ -	\$ -	\$ 346.17	\$ -	\$ -	\$ 347.02	\$ 384.19	\$ 331.05	\$ -	\$ 351.29	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 240.22	\$ -	\$ -	\$ 240.83	\$ 266.60	\$ 229.73	\$ -	\$ 248.51	\$ -
\$ -	\$ -	\$ 353.76	\$ -	\$ -	\$ 354.64	\$ 392.62	\$ 338.32	\$ -	\$ 346.21	\$ -
\$ -	\$ -	\$ 337.79	\$ -	\$ -	\$ 338.63	\$ 374.90	\$ 323.05	\$ -	\$ 341.40	\$ -
\$ -	\$ -	\$ 268.02	\$ -	\$ -	\$ 268.68	\$ 297.46	\$ 256.92	\$ -	\$ 264.50	\$ -
\$ -	\$ -	\$ 269.07	\$ -	\$ -	\$ 269.71	\$ 288.64	\$ 248.71	\$ -	\$ 254.19	\$ -
\$ -	\$ -	\$ 330.35	\$ -	\$ -	\$ 331.17	\$ 366.64	\$ 315.93	\$ -	\$ 325.88	\$ -
\$ -	\$ -	\$ 343.72	\$ -	\$ -	\$ 344.58	\$ 381.48	\$ 328.72	\$ -	\$ 345.58	\$ -
\$ -	\$ -	\$ 298.72	\$ -	\$ -	\$ 299.46	\$ 331.53	\$ 285.68	\$ -	\$ 301.50	\$ -
\$ -	\$ -	\$ 312.77	\$ -	\$ -	\$ 318.55	\$ 352.07	\$ 303.89	\$ -	\$ 317.43	\$ -
\$ -	\$ -	\$ 314.00	\$ -	\$ -	\$ 314.78	\$ 348.49	\$ 300.29	\$ -	\$ 314.88	\$ -
\$ -	\$ -	\$ 361.72	\$ -	\$ -	\$ 362.62	\$ 401.46	\$ 345.93	\$ -	\$ 358.47	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 251.01	\$ -	\$ -	\$ 251.64	\$ 278.58	\$ 240.05	\$ -	\$ 252.89	\$ -
\$ -	\$ -	\$ 238.43	\$ -	\$ -	\$ 239.02	\$ 264.62	\$ 228.02	\$ -	\$ 243.97	\$ -
\$ -	\$ -	\$ 248.61	\$ -	\$ -	\$ 249.23	\$ 275.92	\$ 237.76	\$ -	\$ 258.27	\$ -
\$ -	\$ -	\$ 285.13	\$ -	\$ -	\$ 286.87	\$ 328.66	\$ 283.20	\$ -	\$ 284.74	\$ -
\$ -	\$ -	\$ 310.44	\$ -	\$ -	\$ 311.21	\$ 344.54	\$ 295.88	\$ -	\$ 305.38	\$ -
\$ -	\$ -	\$ 254.32	\$ -	\$ -	\$ 254.95	\$ 282.25	\$ 243.22	\$ -	\$ 248.28	\$ -
\$ -	\$ -	\$ 255.08	\$ -	\$ -	\$ 255.71	\$ 283.10	\$ 243.94	\$ -	\$ 255.66	\$ -
\$ -	\$ -	\$ 274.29	\$ -	\$ -	\$ 275.08	\$ 304.59	\$ 262.41	\$ -	\$ 266.63	\$ -
\$ -	\$ -	\$ 249.18	\$ -	\$ -	\$ 249.76	\$ 276.51	\$ 238.36	\$ -	\$ 245.24	\$ -
\$ -	\$ -	\$ 259.74	\$ -	\$ -	\$ 260.43	\$ 288.32	\$ 248.44	\$ -	\$ 248.44	\$ -
\$ -	\$ -	\$ 265.75	\$ -	\$ -	\$ 266.43	\$ 294.94	\$ 254.15	\$ -	\$ 264.63	\$ -
\$ -	\$ -	\$ 266.54	\$ -	\$ -	\$ 267.20	\$ 295.82	\$ 254.90	\$ -	\$ 272.69	\$ -
\$ -	\$ -	\$ 309.44	\$ -	\$ -	\$ 310.21	\$ 343.43	\$ 295.93	\$ -	\$ 298.21	\$ -
\$ -	\$ -	\$ 324.39	\$ -	\$ -	\$ 325.19	\$ 360.02	\$ 310.23	\$ -	\$ 311.41	\$ -

2024 21-year-old, Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

\$ -	\$ -	\$ -	\$ 335.27	\$ -	\$ -	\$ 426.32	\$ 381.11	\$ 298.12	\$ -	\$ 325.05
\$ -	\$ -	\$ 320.89	\$ -	\$ -	\$ 324.04	\$ 364.76	\$ 285.33	\$ -	\$ 337.42	\$ -
\$ -	\$ -	\$ 245.64	\$ -	\$ -	\$ 257.93	\$ 279.23	\$ 238.62	\$ -	\$ 253.67	\$ -
\$ -	\$ -	\$ 237.35	\$ -	\$ -	\$ 301.81	\$ 269.80	\$ 211.05	\$ -	\$ 235.76	\$ -
\$ -	\$ -	\$ 323.21	\$ -	\$ -	\$ 410.98	\$ 367.40	\$ 287.39	\$ -	\$ 331.00	\$ -
\$ -	\$ -	\$ 324.62	\$ -	\$ -	\$ 412.78	\$ 369.00	\$ 288.65	\$ -	\$ 348.81	\$ -
\$ -	\$ -	\$ 286.65	\$ -	\$ -	\$ 364.49	\$ 325.84	\$ 254.88	\$ -	\$ 296.68	\$ -
\$ -	\$ -	\$ 308.11	\$ -	\$ -	\$ 391.78	\$ 350.23	\$ 273.86	\$ -	\$ 319.25	\$ -
\$ -	\$ -	\$ 304.30	\$ -	\$ -	\$ 386.94	\$ 345.91	\$ 270.58	\$ -	\$ 321.31	\$ -
\$ -	\$ -	\$ 356.49	\$ -	\$ -	\$ 453.30	\$ 405.22	\$ 316.98	\$ -	\$ 377.96	\$ -
\$ -	\$ -	\$ 342.17	\$ -	\$ -	\$ 435.10	\$ 388.95	\$ 304.25	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 245.64	\$ -	\$ -	\$ 312.95	\$ 279.23	\$ 238.62	\$ -	\$ 277.05	\$ -
\$ -	\$ -	\$ 348.15	\$ -	\$ -	\$ 442.69	\$ 395.74	\$ 309.50	\$ -	\$ 334.97	\$ -
\$ -	\$ -	\$ 333.21	\$ -	\$ -	\$ 423.70	\$ 378.77	\$ 296.28	\$ -	\$ 348.47	\$ -
\$ -	\$ -	\$ 255.07	\$ -	\$ -	\$ 334.84	\$ 289.95	\$ 226.81	\$ -	\$ 252.27	\$ -
\$ -	\$ -	\$ 246.46	\$ -	\$ -	\$ 313.93	\$ 280.16	\$ 215.15	\$ -	\$ 244.80	\$ -
\$ -	\$ -	\$ 335.62	\$ -	\$ -	\$ 426.76	\$ 381.50	\$ 298.42	\$ -	\$ 331.85	\$ -
\$ -	\$ -	\$ 337.09	\$ -	\$ -	\$ 428.63	\$ 383.17	\$ 299.73	\$ -	\$ 350.09	\$ -
\$ -	\$ -	\$ 299.66	\$ -	\$ -	\$ 478.49	\$ 338.25	\$ 264.67	\$ -	\$ 296.95	\$ -
\$ -	\$ -	\$ 319.94	\$ -	\$ -	\$ 406.82	\$ 363.68	\$ 284.48	\$ -	\$ 321.80	\$ -
\$ -	\$ -	\$ 315.99	\$ -	\$ -	\$ 401.80	\$ 359.19	\$ 280.97	\$ -	\$ 330.28	\$ -
\$ -	\$ -	\$ 370.17	\$ -	\$ -	\$ 470.70	\$ 420.78	\$ 329.15	\$ -	\$ 372.07	\$ -
\$ -	\$ -	\$ 355.31	\$ -	\$ -	\$ 451.80	\$ 403.80	\$ 315.93	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 328.41	\$ -	\$ -	\$ 424.84	\$ 380.95	\$ 286.81	\$ -	\$ 288.95	\$ -
\$ -	\$ -	\$ 233.86	\$ -	\$ -	\$ 297.36	\$ 265.83	\$ 207.94	\$ -	\$ 240.06	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 260.16	\$ -
\$ -	\$ -	\$ 292.00	\$ -	\$ -	\$ 371.30	\$ 331.82	\$ 259.64	\$ -	\$ 314.68	\$ -
\$ -	\$ -	\$ 313.51	\$ -	\$ -	\$ 388.65	\$ 356.37	\$ 278.77	\$ -	\$ 294.98	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 244.15	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 243.25	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 249.26	\$ -
\$ -	\$ -	\$ 233.86	\$ -	\$ -	\$ 297.36	\$ 265.83	\$ 207.94	\$ -	\$ 233.03	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 238.44	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 235.66	\$ -
\$ -	\$ -	\$ 245.26	\$ -	\$ -	\$ 311.86	\$ 278.79	\$ 218.08	\$ -	\$ 248.61	\$ -
\$ -	\$ -	\$ 292.00	\$ -	\$ -	\$ 371.30	\$ 331.82	\$ 259.64	\$ -	\$ 278.25	\$ -
\$ -	\$ -	\$ 313.51	\$ -	\$ -	\$ 388.65	\$ 356.37	\$ 278.77	\$ -	\$ 281.66	\$ -

Change in 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

			-1.0%			25.6%	1.4%	-7.9%		-2%
			0.0%			25.5%	1.7%	-7.7%		4%
			-4.2%			21.5%	-1.9%	-11.0%		-2%
			-4.6%			21.0%	-2.3%	-11.2%		-4%
			2.2%			29.7%	4.7%	-4.9%		3%
			-1.3%			25.2%	1.1%	8.2%		4%
			0.1%			27.2%	2.7%	-6.8%		3%
			1.1%			28.5%	3.8%	-5.8%		4%
			1.1%			28.4%	3.7%	-5.8%		6%
			3.0%			30.6%	5.5%	-4.3%		8%
			2.3%			29.7%	4.7%	-4.9%		11%
			-1.6%			24.8%	0.8%	-8.5%		-3%
			-1.4%			25.1%	1.0%	8.3%		2%
			-4.8%			20.7%	-2.9%	-11.5%		-5%
			-5.2%			20.2%	-2.8%	-11.9%		-8%
			2.8%			28.9%	4.1%	-5.5%		2%
			-1.9%			24.4%	0.4%	-8.8%		1%
			-0.4%			26.4%	2.1%	-7.4%		-2%
			0.7%			27.7%	3.1%	-6.4%		1%
			0.6%			27.6%	3.1%	-6.4%		2%
			2.1%			29.8%	4.8%	-4.9%		4%
			0.6%			27.6%	3.1%	-6.4%		2%
			2.1%			29.8%	4.8%	-4.9%		4%
			-1.3%			25.1%				

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	7.13%
Revised Requested Average Rate Change:	2.29%
Minimum Requested Rate Change:	-16.90%
Maximum Requested Rate Change:	30.62%
Mapped Members:	13,921
Available in Rating Areas:	Rating Areas 3, 6, 7, and 8

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	\$	52,662,254.08
Claims	\$	19,945,418.74
Administrative Expenses	\$	9,391,565.17
Taxes & Fees	\$	4,472,311.43
Company Made After Taxes	\$	18,852,958.74

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

Claims:	80%
Administrative Expenses:	14%
Taxes & Fees:	4%
Profit:	2%

The company expects its annual medical costs to increase: 8.17%

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

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028		86199PA0010031	
HIOS Plan ID (Off Exchange)=>	86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028		86199PA0010031	
Plan Marketing Name =>	Ambetter Complete Silver		Ambetter Choice Bronze HSA		Ambetter Complete Gold		Ambetter Everyday Bronze		Ambetter Elite Bronze	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Bronze		Gold		Bronze		Bronze	
Deductible =>	\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx	
Coinsurance =>	40%		0%		20%		50% Preferred Brand Drugs		50%	
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs	
OOP Maximum =>	8500		7250		7500		9250		9250	
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	\$256.48	\$256.48	\$181.57	\$181.57	\$247.26	\$247.26	\$187.92	\$187.92	\$219.29	\$219.29
15	\$279.28	\$279.28	\$197.71	\$197.71	\$269.23	\$269.23	\$204.62	\$204.62	\$238.78	\$238.78
16	\$288.00	\$288.00	\$203.88	\$203.88	\$277.64	\$277.64	\$211.01	\$211.01	\$246.23	\$246.23
17	\$296.72	\$296.72	\$210.05	\$210.05	\$286.04	\$286.04	\$217.39	\$217.39	\$253.68	\$253.68
18	\$306.10	\$306.10	\$216.70	\$216.70	\$295.09	\$295.09	\$224.27	\$224.27	\$261.71	\$261.71
19	\$315.49	\$315.49	\$223.35	\$223.35	\$304.14	\$304.14	\$231.15	\$231.15	\$269.74	\$269.74
20	\$325.22	\$325.22	\$230.23	\$230.23	\$313.51	\$313.51	\$238.27	\$238.27	\$278.05	\$278.05
21	\$335.27	\$335.27	\$237.35	\$237.35	\$323.21	\$323.21	\$245.64	\$245.64	\$286.65	\$286.65
22	\$335.27	\$335.27	\$237.35	\$237.35	\$323.21	\$323.21	\$245.64	\$245.64	\$286.65	\$286.65
23	\$335.27	\$335.27	\$237.35	\$237.35	\$323.21	\$323.21	\$245.64	\$245.64	\$286.65	\$286.65
24	\$335.27	\$335.27	\$237.35	\$237.35	\$323.21	\$323.21	\$245.64	\$245.64	\$286.65	\$286.65
25	\$336.61	\$336.61	\$387.11	\$387.11	\$324.50	\$324.50	\$246.63	\$246.63	\$287.80	\$287.80
26	\$343.32	\$343.32	\$394.82	\$394.82	\$330.97	\$330.97	\$251.54	\$251.54	\$293.53	\$293.53
27	\$351.37	\$351.37	\$404.07	\$404.07	\$338.72	\$338.72	\$257.43	\$257.43	\$300.41	\$300.41
28	\$364.44	\$364.44	\$419.11	\$419.11	\$351.33	\$351.33	\$267.01	\$267.01	\$311.59	\$311.59
29	\$375.17	\$375.17	\$431.45	\$431.45	\$361.67	\$361.67	\$274.87	\$274.87	\$320.76	\$320.76
30	\$380.54	\$380.54	\$437.62	\$437.62	\$366.84	\$366.84	\$278.80	\$278.80	\$325.35	\$325.35
31	\$388.58	\$388.58	\$446.87	\$446.87	\$374.60	\$374.60	\$284.79	\$284.79	\$332.23	\$332.23
32	\$396.63	\$396.63	\$456.12	\$456.12	\$382.36	\$382.36	\$290.60	\$290.60	\$339.11	\$339.11
33	\$401.66	\$401.66	\$461.91	\$461.91	\$387.20	\$387.20	\$294.28	\$294.28	\$343.41	\$343.41
34	\$407.02	\$407.02	\$468.08	\$468.08	\$392.38	\$392.38	\$298.21	\$298.21	\$347.99	\$347.99
35	\$409.70	\$409.70	\$471.16	\$471.16	\$394.96	\$394.96	\$300.18	\$300.18	\$350.29	\$350.29
36	\$412.39	\$412.39	\$474.24	\$474.24	\$397.55	\$397.55	\$302.14	\$302.14	\$352.58	\$352.58
37	\$415.07	\$415.07	\$477.33	\$477.33	\$400.13	\$400.13	\$304.11	\$304.11	\$354.87	\$354.87
38	\$417.75	\$417.75	\$480.41	\$480.41	\$402.72	\$402.72	\$306.07	\$306.07	\$357.16	\$357.16
39	\$423.12	\$423.12	\$486.58	\$486.58	\$407.89	\$407.89	\$310.00	\$310.00	\$361.75	\$361.75
40	\$428.48	\$428.48	\$492.75	\$492.75	\$413.06	\$413.06	\$313.93	\$313.93	\$366.34	\$366.34
41	\$436.53	\$436.53	\$502.01	\$502.01	\$420.82	\$420.82	\$319.83	\$319.83	\$373.22	\$373.22
42	\$444.24	\$444.24	\$510.87	\$510.87	\$428.25	\$428.25	\$325.48	\$325.48	\$379.81	\$379.81
43	\$454.97	\$454.97	\$523.21	\$523.21	\$438.60	\$438.60	\$333.34	\$333.34	\$388.98	\$388.98
44	\$468.38	\$468.38	\$538.63	\$538.63	\$451.52	\$451.52	\$343.16	\$343.16	\$400.45	\$400.45
45	\$484.14	\$484.14	\$556.76	\$556.76	\$466.71	\$466.71	\$354.71	\$354.71	\$413.92	\$413.92
46	\$502.91	\$502.91	\$578.35	\$578.35	\$484.81	\$484.81	\$368.46	\$368.46	\$429.97	\$429.97
47	\$524.03	\$524.03	\$602.64	\$602.64	\$505.18	\$505.18	\$383.94	\$383.94	\$448.03	\$448.03
48	\$548.17	\$548.17	\$630.40	\$630.40	\$528.45	\$528.45	\$401.63	\$401.63	\$468.67	\$468.67
49	\$571.98	\$571.98	\$657.77	\$657.77	\$551.40	\$551.40	\$419.07	\$419.07	\$489.02	\$489.02
50	\$598.80	\$598.80	\$688.62	\$688.62	\$577.25	\$577.25	\$438.72	\$438.72	\$511.96	\$511.96
51	\$625.29	\$625.29	\$719.08	\$719.08	\$602.79	\$602.79	\$458.12	\$458.12	\$534.60	\$534.60
52	\$654.45	\$654.45	\$752.62	\$752.62	\$630.90	\$630.90	\$479.50	\$479.50	\$559.54	\$559.54
53	\$683.96	\$683.96	\$786.55	\$786.55	\$659.35	\$659.35	\$501.11	\$501.11	\$584.76	\$584.76
54	\$715.81	\$715.81	\$823.18	\$823.18	\$690.05	\$690.05	\$524.45	\$524.45	\$612.00	\$612.00
55	\$747.66	\$747.66	\$859.81	\$859.81	\$720.76	\$720.76	\$547.78	\$547.78	\$639.23	\$639.23
56	\$782.19	\$782.19	\$899.52	\$899.52	\$754.05	\$754.05	\$573.09	\$573.09	\$668.75	\$668.75
57	\$817.06	\$817.06	\$939.62	\$939.62	\$787.66	\$787.66	\$598.63	\$598.63	\$698.56	\$698.56
58	\$854.28	\$854.28	\$982.42	\$982.42	\$823.54	\$823.54	\$625.90	\$625.90	\$730.38	\$730.38
59	\$872.72	\$872.72	\$1,003.62	\$1,003.62	\$841.31	\$841.31	\$639.41	\$639.41	\$746.15	\$746.15
60	\$909.93	\$909.93	\$1,046.42	\$1,046.42	\$877.19	\$877.19	\$1,008.77	\$1,008.77	\$777.97	\$777.97
61	\$942.12	\$942.12	\$1,083.44	\$1,083.44	\$898.22	\$898.22	\$1,044.45	\$1,044.45	\$805.48	\$805.48
62	\$963.24	\$963.24	\$1,107.73	\$1,107.73	\$928.58	\$928.58	\$1,067.87	\$1,067.87	\$823.54	\$823.54
63	\$989.73	\$989.73	\$1,138.19	\$1,138.19	\$954.11	\$954.11	\$1,097.23	\$1,097.23	\$846.19	\$846.19
64+	\$1,005.80	\$1,005.80	\$1,156.67	\$1,156.67	\$969.61	\$969.61	\$1,115.05	\$1,115.05	\$859.93	\$859.93

Company Name: **Pennsylvania Health & Wellness, Inc.**
 Market: **Individual**
 Product: **Ambetter**
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039		86199PA0010040	
HIOS Plan ID (Off Exchange)=>	86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039		86199PA0010040	
Plan Marketing Name =>	Ambetter Clear Silver		Ambetter Focused Silver		Ambetter Everyday Gold		Ambetter Clear Gold		Ambetter Elite Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Gold		Gold		Gold	
Deductible =>	\$5400 INT		\$6300 INT		\$750 INT		\$900 INT		\$0 INT	
Coinsurance =>	0%		50%		35%		30% Laboratory Outpatient and Professional Services		30%	
Copays =>	N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	5400		8000		7500		8700		5500	
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	\$245.48	\$245.48	\$248.34	\$248.34	\$235.70	\$235.70	\$232.79	\$232.79	\$272.71	\$272.71
15	\$267.30	\$267.30	\$270.41	\$270.41	\$256.65	\$256.65	\$253.48	\$253.48	\$296.95	\$296.95
16	\$275.65	\$275.65	\$278.85	\$278.85	\$264.67	\$264.67	\$261.40	\$261.40	\$306.22	\$306.22
17	\$283.99	\$283.99	\$287.29	\$287.29	\$272.68	\$272.68	\$269.31	\$269.31	\$315.49	\$315.49
18	\$292.97	\$292.97	\$296.38	\$296.38	\$281.30	\$281.30	\$277.83	\$277.83	\$325.47	\$325.47
19	\$301.96	\$301.96	\$305.47	\$305.47	\$289.93	\$289.93	\$286.35	\$286.35	\$335.45	\$335.45
20	\$311.26	\$311.26	\$314.88	\$314.88	\$298.87	\$298.87	\$295.17	\$295.17	\$345.79	\$345.79
21	\$320.89	\$320.89	\$324.62	\$324.62	\$308.11	\$308.11	\$304.30	\$304.30	\$356.49	\$356.49
22	\$320.89	\$320.89	\$324.62	\$324.62	\$308.11	\$308.11	\$304.30	\$304.30	\$356.49	\$356.49
23	\$320.89	\$320.89	\$324.62	\$324.62	\$308.11	\$308.11	\$304.30	\$304.30	\$356.49	\$356.49
24	\$320.89	\$320.89	\$324.62	\$324.62	\$308.11	\$308.11	\$304.30	\$304.30	\$356.49	\$356.49
25	\$322.18	\$322.18	\$325.92	\$325.92	\$309.34	\$309.34	\$305.52	\$305.52	\$357.91	\$357.91
26	\$328.59	\$328.59	\$332.41	\$332.41	\$315.50	\$315.50	\$311.61	\$311.61	\$365.04	\$365.04
27	\$336.29	\$336.29	\$340.21	\$340.21	\$322.90	\$322.90	\$318.91	\$318.91	\$373.60	\$373.60
28	\$348.81	\$348.81	\$352.87	\$352.87	\$334.91	\$334.91	\$330.78	\$330.78	\$387.50	\$387.50
29	\$359.08	\$359.08	\$363.25	\$363.25	\$344.77	\$344.77	\$340.52	\$340.52	\$398.91	\$398.91
30	\$364.21	\$364.21	\$368.45	\$368.45	\$349.70	\$349.70	\$345.38	\$345.38	\$404.61	\$404.61
31	\$371.91	\$371.91	\$376.24	\$376.24	\$357.10	\$357.10	\$352.69	\$352.69	\$413.17	\$413.17
32	\$379.61	\$379.61	\$384.03	\$384.03	\$364.49	\$364.49	\$359.99	\$359.99	\$421.72	\$421.72
33	\$384.43	\$384.43	\$388.90	\$388.90	\$369.11	\$369.11	\$364.56	\$364.56	\$429.64	\$429.64
34	\$389.56	\$389.56	\$394.09	\$394.09	\$374.04	\$374.04	\$369.42	\$369.42	\$437.77	\$437.77
35	\$392.13	\$392.13	\$396.69	\$396.69	\$376.51	\$376.51	\$371.86	\$371.86	\$445.62	\$445.62
36	\$394.70	\$394.70	\$399.29	\$399.29	\$378.97	\$378.97	\$374.29	\$374.29	\$453.29	\$453.29
37	\$397.26	\$397.26	\$401.88	\$401.88	\$381.44	\$381.44	\$376.73	\$376.73	\$460.76	\$460.76
38	\$399.83	\$399.83	\$404.48	\$404.48	\$383.90	\$383.90	\$379.16	\$379.16	\$468.04	\$468.04
39	\$404.97	\$404.97	\$409.67	\$409.67	\$388.83	\$388.83	\$384.03	\$384.03	\$475.13	\$475.13
40	\$410.10	\$410.10	\$414.87	\$414.87	\$393.76	\$393.76	\$388.90	\$388.90	\$482.04	\$482.04
41	\$417.80	\$417.80	\$422.66	\$422.66	\$401.16	\$401.16	\$396.20	\$396.20	\$488.77	\$488.77
42	\$425.18	\$425.18	\$430.13	\$430.13	\$408.24	\$408.24	\$403.20	\$403.20	\$495.31	\$495.31
43	\$435.45	\$435.45	\$440.51	\$440.51	\$418.10	\$418.10	\$412.94	\$412.94	\$501.66	\$501.66
44	\$448.29	\$448.29	\$453.50	\$453.50	\$430.43	\$430.43	\$425.11	\$425.11	\$507.82	\$507.82
45	\$463.37	\$463.37	\$468.76	\$468.76	\$444.91	\$444.91	\$439.41	\$439.41	\$513.79	\$513.79
46	\$481.34	\$481.34	\$486.94	\$486.94	\$462.16	\$462.16	\$456.46	\$456.46	\$519.57	\$519.57
47	\$501.55	\$501.55	\$507.39	\$507.39	\$481.57	\$481.57	\$475.63	\$475.63	\$525.16	\$525.16
48	\$524.66	\$524.66	\$530.76	\$530.76	\$503.76	\$503.76	\$497.54	\$497.54	\$530.56	\$530.56
49	\$547.44	\$547.44	\$553.81	\$553.81	\$525.63	\$525.63	\$519.14	\$519.14	\$535.77	\$535.77
50	\$573.11	\$573.11	\$579.78	\$579.78	\$550.28	\$550.28	\$543.49	\$543.49	\$540.69	\$540.69
51	\$598.46	\$598.46	\$605.42	\$605.42	\$574.62	\$574.62	\$567.53	\$567.53	\$545.30	\$545.30
52	\$626.38	\$626.38	\$633.67	\$633.67	\$601.43	\$601.43	\$594.00	\$594.00	\$550.00	\$550.00
53	\$654.62	\$654.62	\$662.23	\$662.23	\$628.54	\$628.54	\$620.78	\$620.78	\$554.79	\$554.79
54	\$685.10	\$685.10	\$693.07	\$693.07	\$657.81	\$657.81	\$649.69	\$649.69	\$559.57	\$559.57
55	\$715.59	\$715.59	\$723.91	\$723.91	\$687.08	\$687.08	\$678.60	\$678.60	\$564.35	\$564.35
56	\$748.64	\$748.64	\$757.35	\$757.35	\$718.82	\$718.82	\$709.94	\$709.94	\$569.13	\$569.13
57	\$782.01	\$782.01	\$791.11	\$791.11	\$750.86	\$750.86	\$741.59	\$741.59	\$573.91	\$573.91
58	\$817.63	\$817.63	\$827.14	\$827.14	\$785.06	\$785.06	\$775.37	\$775.37	\$578.69	\$578.69
59	\$835.28	\$835.28	\$845.00	\$845.00	\$802.01	\$802.01	\$792.31	\$792.31	\$583.47	\$583.47
60	\$870.90	\$870.90	\$881.03	\$881.03	\$836.21	\$836.21	\$825.88	\$825.88	\$588.25	\$588.25
61	\$901.71	\$901.71	\$912.19	\$912.19	\$865.79	\$865.79	\$855.09	\$855.09	\$593.03	\$593.03
62	\$921.92	\$921.92	\$932.64	\$932.64	\$885.20	\$885.20	\$874.26	\$874.26	\$597.81	\$597.81
63	\$947.27	\$947.27	\$958.29	\$958.29	\$909.54	\$909.54	\$898.30	\$898.30	\$602.59	\$602.59
64+	\$962.66	\$962.66	\$973.85	\$973.85	\$924.31	\$924.31	\$912.89	\$912.89	\$607.37	\$607.37

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028		86199PA0020031	
HIOS Plan ID (Off Exchange)=>	86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028		86199PA0020031	
Plan Marketing Name =>	Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Bronze		Gold		Bronze		Bronze	
Deductible =>	\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx	
Coinsurance =>	40%		0%		20%		50% Preferred Brand Drugs		50%	
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs	
OOP Maximum =>	8500		7250		7500		9250		9250	
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	\$266.33	\$266.33	\$188.54	\$188.54	\$256.75	\$256.75	\$195.13	\$195.13	\$227.71	\$227.71
15	\$290.01	\$290.01	\$205.30	\$205.30	\$279.57	\$279.57	\$212.48	\$212.48	\$247.95	\$247.95
16	\$299.06	\$299.06	\$211.71	\$211.71	\$288.30	\$288.30	\$219.11	\$219.11	\$255.69	\$255.69
17	\$308.11	\$308.11	\$218.12	\$218.12	\$297.02	\$297.02	\$225.74	\$225.74	\$263.42	\$263.42
18	\$317.86	\$317.86	\$225.02	\$225.02	\$306.42	\$306.42	\$232.88	\$232.88	\$271.76	\$271.76
19	\$327.61	\$327.61	\$231.92	\$231.92	\$315.82	\$315.82	\$240.03	\$240.03	\$280.09	\$280.09
20	\$337.70	\$337.70	\$239.07	\$239.07	\$325.55	\$325.55	\$247.42	\$247.42	\$288.73	\$288.73
21	\$348.15	\$400.37	\$246.46	\$283.43	\$335.62	\$385.96	\$255.07	\$293.34	\$297.66	\$342.30
22	\$348.15	\$400.37	\$246.46	\$283.43	\$335.62	\$385.96	\$255.07	\$293.34	\$297.66	\$342.30
23	\$348.15	\$400.37	\$246.46	\$283.43	\$335.62	\$385.96	\$255.07	\$293.34	\$297.66	\$342.30
24	\$348.15	\$400.37	\$246.46	\$283.43	\$335.62	\$385.96	\$255.07	\$293.34	\$297.66	\$342.30
25	\$349.54	\$401.97	\$247.45	\$284.57	\$336.96	\$387.51	\$256.09	\$294.51	\$298.85	\$343.67
26	\$356.50	\$409.98	\$252.38	\$290.23	\$343.67	\$395.23	\$261.20	\$300.38	\$304.80	\$350.52
27	\$364.86	\$419.59	\$258.29	\$297.04	\$351.73	\$404.49	\$267.32	\$307.42	\$311.94	\$358.73
28	\$378.44	\$435.20	\$267.90	\$308.09	\$364.82	\$419.54	\$277.27	\$318.86	\$323.55	\$372.08
29	\$389.58	\$448.01	\$275.79	\$317.16	\$375.56	\$431.89	\$285.43	\$328.24	\$333.08	\$383.04
30	\$395.15	\$454.42	\$279.74	\$321.70	\$380.93	\$438.07	\$289.51	\$332.94	\$337.84	\$388.51
31	\$403.50	\$464.03	\$285.65	\$328.50	\$388.98	\$447.33	\$295.63	\$339.98	\$344.98	\$396.73
32	\$411.86	\$473.64	\$291.57	\$335.30	\$397.04	\$456.59	\$301.75	\$347.02	\$352.13	\$404.94
33	\$417.08	\$479.64	\$295.26	\$339.55	\$402.07	\$462.38	\$305.58	\$351.42	\$356.59	\$410.08
34	\$422.65	\$486.05	\$299.21	\$344.09	\$407.44	\$468.56	\$309.66	\$356.11	\$361.35	\$415.56
35	\$425.44	\$489.25	\$301.18	\$346.35	\$410.13	\$471.65	\$311.70	\$358.46	\$363.73	\$418.29
36	\$428.22	\$492.45	\$303.15	\$348.62	\$412.81	\$474.73	\$313.74	\$360.80	\$366.12	\$421.03
37	\$431.01	\$495.66	\$305.12	\$350.89	\$415.50	\$477.82	\$315.78	\$363.15	\$368.50	\$423.77
38	\$433.79	\$498.86	\$307.09	\$353.16	\$418.18	\$480.91	\$317.82	\$365.50	\$370.88	\$426.51
39	\$439.36	\$505.26	\$311.04	\$357.69	\$423.55	\$487.08	\$321.90	\$370.19	\$375.64	\$431.99
40	\$444.93	\$511.67	\$314.98	\$362.23	\$428.92	\$493.26	\$325.99	\$374.88	\$380.40	\$437.46
41	\$453.29	\$521.28	\$320.89	\$369.03	\$436.98	\$502.52	\$332.11	\$381.92	\$387.55	\$445.68
42	\$461.29	\$530.49	\$326.56	\$375.55	\$444.70	\$511.40	\$337.97	\$388.67	\$394.39	\$453.55
43	\$472.43	\$543.30	\$334.45	\$384.62	\$455.44	\$523.75	\$346.14	\$398.06	\$403.92	\$464.51
44	\$486.36	\$559.31	\$344.31	\$395.95	\$468.86	\$539.19	\$356.34	\$409.79	\$415.82	\$478.20
45	\$502.72	\$578.13	\$355.89	\$409.28	\$484.63	\$557.33	\$368.33	\$423.58	\$429.81	\$494.29
46	\$522.22	\$600.55	\$369.69	\$425.15	\$503.43	\$578.94	\$382.61	\$440.00	\$446.48	\$513.45
47	\$544.15	\$625.78	\$385.22	\$443.00	\$524.57	\$603.26	\$398.68	\$458.48	\$465.23	\$535.02
48	\$569.22	\$654.60	\$402.97	\$463.41	\$548.74	\$631.05	\$417.05	\$479.60	\$486.67	\$559.67
49	\$593.94	\$683.03	\$420.47	\$483.54	\$572.57	\$658.45	\$435.16	\$500.43	\$507.80	\$583.97
50	\$621.79	\$715.06	\$440.18	\$506.21	\$599.42	\$689.33	\$455.56	\$523.90	\$531.61	\$611.35
51	\$649.29	\$746.69	\$459.65	\$528.60	\$625.93	\$719.82	\$475.71	\$547.07	\$555.13	\$638.40
52	\$679.58	\$781.52	\$481.10	\$553.26	\$655.13	\$753.40	\$497.91	\$572.59	\$581.02	\$668.18
53	\$710.22	\$816.75	\$502.78	\$578.20	\$684.66	\$787.36	\$520.35	\$598.41	\$607.22	\$698.30
54	\$743.29	\$854.79	\$526.20	\$605.13	\$716.55	\$824.03	\$544.58	\$626.27	\$635.49	\$730.82
55	\$776.37	\$892.82	\$549.61	\$632.05	\$748.43	\$860.70	\$568.82	\$654.14	\$663.77	\$763.34
56	\$812.23	\$934.06	\$575.00	\$661.25	\$783.00	\$900.45	\$595.09	\$684.35	\$694.43	\$798.59
57	\$848.43	\$975.70	\$600.63	\$690.72	\$817.90	\$940.59	\$621.62	\$714.86	\$725.39	\$834.19
58	\$887.08	\$1,020.14	\$627.99	\$722.18	\$855.16	\$983.43	\$649.93	\$747.42	\$758.42	\$872.19
59	\$906.23	\$1,042.16	\$641.54	\$737.77	\$873.62	\$1,004.66	\$663.96	\$763.55	\$774.80	\$891.02
60	\$944.87	\$1,086.60	\$668.90	\$769.23	\$910.87	\$1,047.50	\$692.27	\$796.11	\$807.84	\$929.01
61	\$978.29	\$1,125.04	\$692.56	\$796.44	\$943.09	\$1,084.55	\$716.76	\$824.27	\$836.41	\$961.87
62	\$1,000.22	\$1,150.26	\$708.09	\$814.30	\$964.23	\$1,108.87	\$732.83	\$842.75	\$855.16	\$983.44
63	\$1,027.73	\$1,181.89	\$727.56	\$836.69	\$990.75	\$1,139.36	\$752.98	\$865.93	\$878.68	\$1,010.48
64+	\$1,044.42	\$1,201.09	\$739.37	\$850.28	\$1,006.84	\$1,157.87	\$765.20	\$879.99	\$892.95	\$1,026.89

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039		86199PA0020040	
HIOS Plan ID (Off Exchange)=>	86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039		86199PA0020040	
Plan Marketing Name =>	Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Clear Silver + Vision + Adult Dental		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Elite Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Silver		Gold		Gold	
Deductible =>	\$6300 INT		\$750 INT		\$5400 INT		\$900 INT		\$0 INT	
Coinsurance =>	50%		35%		0%		30% Laboratory Outpatient and Professional Services		30%	
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	8000		7500		5400		8700		5500	
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	\$257.87	\$257.87	\$244.75	\$244.75	\$254.91	\$254.91	\$241.73	\$241.73	\$283.18	\$283.18
15	\$280.79	\$280.79	\$266.51	\$266.51	\$277.57	\$277.57	\$263.22	\$263.22	\$308.35	\$308.35
16	\$289.56	\$289.56	\$274.83	\$274.83	\$286.23	\$286.23	\$271.43	\$271.43	\$317.98	\$317.98
17	\$298.32	\$298.32	\$283.15	\$283.15	\$294.89	\$294.89	\$279.65	\$279.65	\$327.60	\$327.60
18	\$307.76	\$307.76	\$292.10	\$292.10	\$304.22	\$304.22	\$288.50	\$288.50	\$337.97	\$337.97
19	\$317.20	\$317.20	\$301.06	\$301.06	\$313.55	\$313.55	\$297.34	\$297.34	\$348.33	\$348.33
20	\$326.97	\$326.97	\$310.34	\$310.34	\$323.22	\$323.22	\$306.51	\$306.51	\$359.07	\$359.07
21	\$337.09	\$337.09	\$319.94	\$319.94	\$333.21	\$333.21	\$315.99	\$315.99	\$370.17	\$370.17
22	\$337.09	\$337.09	\$319.94	\$319.94	\$333.21	\$333.21	\$315.99	\$315.99	\$370.17	\$370.17
23	\$337.09	\$337.09	\$319.94	\$319.94	\$333.21	\$333.21	\$315.99	\$315.99	\$370.17	\$370.17
24	\$337.09	\$337.09	\$319.94	\$319.94	\$333.21	\$333.21	\$315.99	\$315.99	\$370.17	\$370.17
25	\$338.44	\$338.44	\$321.22	\$321.22	\$334.55	\$334.55	\$317.25	\$317.25	\$371.65	\$371.65
26	\$345.18	\$345.18	\$327.62	\$327.62	\$341.21	\$341.21	\$323.57	\$323.57	\$379.06	\$379.06
27	\$353.27	\$353.27	\$335.30	\$335.30	\$349.21	\$349.21	\$331.15	\$331.15	\$387.94	\$387.94
28	\$366.41	\$366.41	\$347.77	\$347.77	\$362.20	\$362.20	\$343.48	\$343.48	\$402.38	\$402.38
29	\$377.20	\$377.20	\$358.01	\$358.01	\$372.86	\$372.86	\$353.59	\$353.59	\$414.22	\$414.22
30	\$382.59	\$382.59	\$363.13	\$363.13	\$378.20	\$378.20	\$358.65	\$358.65	\$420.15	\$420.15
31	\$390.68	\$390.68	\$370.81	\$370.81	\$386.19	\$386.19	\$366.23	\$366.23	\$429.03	\$429.03
32	\$398.77	\$398.77	\$378.49	\$378.49	\$394.19	\$394.19	\$373.81	\$373.81	\$437.91	\$437.91
33	\$403.83	\$403.83	\$383.29	\$383.29	\$399.19	\$399.19	\$378.55	\$378.55	\$443.47	\$443.47
34	\$409.22	\$409.22	\$388.41	\$388.41	\$404.52	\$404.52	\$383.61	\$383.61	\$449.39	\$449.39
35	\$411.92	\$411.92	\$390.97	\$390.97	\$407.19	\$407.19	\$386.14	\$386.14	\$452.35	\$452.35
36	\$414.62	\$414.62	\$393.52	\$393.52	\$409.85	\$409.85	\$388.66	\$388.66	\$455.31	\$455.31
37	\$417.31	\$417.31	\$396.08	\$396.08	\$412.52	\$412.52	\$391.19	\$391.19	\$458.27	\$458.27
38	\$420.01	\$420.01	\$398.64	\$398.64	\$415.18	\$415.18	\$393.72	\$393.72	\$461.24	\$461.24
39	\$425.40	\$425.40	\$403.76	\$403.76	\$420.51	\$420.51	\$398.78	\$398.78	\$467.16	\$467.16
40	\$430.80	\$430.80	\$408.88	\$408.88	\$425.85	\$425.85	\$403.83	\$403.83	\$473.08	\$473.08
41	\$438.89	\$438.89	\$415.56	\$415.56	\$433.84	\$433.84	\$411.42	\$411.42	\$481.96	\$481.96
42	\$446.64	\$446.64	\$423.92	\$423.92	\$441.51	\$441.51	\$418.68	\$418.68	\$490.48	\$490.48
43	\$457.43	\$457.43	\$434.16	\$434.16	\$452.17	\$452.17	\$428.79	\$428.79	\$502.32	\$502.32
44	\$470.91	\$470.91	\$446.95	\$446.95	\$465.50	\$465.50	\$441.43	\$441.43	\$517.13	\$517.13
45	\$486.75	\$486.75	\$461.99	\$461.99	\$481.16	\$481.16	\$456.29	\$456.29	\$534.53	\$534.53
46	\$505.63	\$505.63	\$479.91	\$479.91	\$499.82	\$499.82	\$473.98	\$473.98	\$555.26	\$555.26
47	\$526.87	\$526.87	\$500.06	\$500.06	\$520.81	\$520.81	\$493.89	\$493.89	\$578.58	\$578.58
48	\$551.14	\$551.14	\$523.10	\$523.10	\$544.80	\$544.80	\$516.64	\$516.64	\$605.23	\$605.23
49	\$575.07	\$575.07	\$545.82	\$545.82	\$568.46	\$568.46	\$539.07	\$539.07	\$631.51	\$631.51
50	\$602.04	\$602.04	\$571.41	\$571.41	\$595.12	\$595.12	\$564.35	\$564.35	\$661.13	\$661.13
51	\$628.67	\$628.67	\$596.69	\$596.69	\$621.44	\$621.44	\$589.32	\$589.32	\$690.37	\$690.37
52	\$657.99	\$657.99	\$624.52	\$624.52	\$650.43	\$650.43	\$616.81	\$616.81	\$722.58	\$722.58
53	\$687.66	\$687.66	\$652.68	\$652.68	\$679.75	\$679.75	\$644.61	\$644.61	\$755.15	\$755.15
54	\$719.68	\$719.68	\$683.07	\$683.07	\$711.41	\$711.41	\$674.63	\$674.63	\$790.32	\$790.32
55	\$751.71	\$751.71	\$713.46	\$713.46	\$743.06	\$743.06	\$704.65	\$704.65	\$825.49	\$825.49
56	\$786.43	\$786.43	\$746.42	\$746.42	\$777.38	\$777.38	\$737.20	\$737.20	\$863.61	\$863.61
57	\$821.48	\$821.48	\$779.69	\$779.69	\$812.04	\$812.04	\$770.06	\$770.06	\$902.11	\$902.11
58	\$858.90	\$858.90	\$815.20	\$815.20	\$849.03	\$849.03	\$805.14	\$805.14	\$943.20	\$943.20
59	\$877.44	\$1,009.05	\$832.80	\$832.80	\$867.35	\$867.35	\$822.52	\$822.52	\$963.56	\$1,108.09
60	\$914.86	\$1,052.08	\$868.31	\$868.31	\$904.34	\$1,039.99	\$857.59	\$857.59	\$1,004.65	\$1,155.35
61	\$947.22	\$1,089.30	\$899.03	\$1,033.88	\$936.33	\$1,076.78	\$887.92	\$1,021.11	\$1,040.19	\$1,196.21
62	\$968.45	\$1,113.72	\$919.18	\$1,057.06	\$957.32	\$1,100.92	\$907.83	\$1,044.01	\$1,063.51	\$1,223.03
63	\$995.08	\$1,144.34	\$944.46	\$1,086.13	\$983.64	\$1,131.19	\$932.79	\$1,072.71	\$1,092.75	\$1,256.66
64+	\$1,011.24	\$1,162.93	\$959.80	\$1,103.77	\$999.62	\$1,149.56	\$947.94	\$1,090.14	\$1,110.50	\$1,277.08

Company Name: **Pennsylvania Health & Wellness, Inc.**
 Market: **Individual**
 Product: **Ambetter**
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		86199PA0010041	
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030007		86199PA0030008		86199PA0010041	
Plan Marketing Name =>	Ambetter Silver 201 HSA		Ambetter Silver 203		Ambetter Gold 201 HSA		Ambetter Gold 202		Ambetter Franklin Silver	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Gold		Silver		Silver	
Deductible =>	\$5800 INT		\$6450 INT		\$3200 INT		\$2000 INT		\$5000 Med / \$300 Rx	
Coinsurance =>	0%		35% Specialist Visit and Mental/Behavioral Health 25% Substance Use Disorder Outpatient Services		0%		20%		40%; 50%Preferred Brand Drugs	
Copays =>	N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs	
OOP Maximum =>	5800		8200		3200		6000		9200	
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	\$178.90	\$178.90	\$187.62	\$187.62	\$223.38	\$223.38	\$239.84	\$239.84	\$261.76	\$261.76
15	\$194.80	\$194.80	\$204.30	\$204.30	\$243.24	\$243.24	\$261.15	\$261.15	\$285.03	\$285.03
16	\$200.88	\$200.88	\$210.68	\$210.68	\$250.83	\$250.83	\$269.30	\$269.30	\$293.93	\$293.93
17	\$206.96	\$206.96	\$217.05	\$217.05	\$258.42	\$258.42	\$277.46	\$277.46	\$302.82	\$302.82
18	\$213.51	\$213.51	\$223.92	\$223.92	\$266.60	\$266.60	\$286.23	\$286.23	\$312.40	\$312.40
19	\$220.06	\$220.06	\$230.79	\$230.79	\$274.77	\$274.77	\$295.01	\$295.01	\$321.98	\$321.98
20	\$226.84	\$226.84	\$237.90	\$237.90	\$283.24	\$283.24	\$304.10	\$304.10	\$331.91	\$331.91
21	\$233.86	\$233.86	\$245.26	\$245.26	\$292.00	\$292.00	\$313.51	\$313.51	\$342.17	\$342.17
22	\$233.86	\$233.86	\$245.26	\$245.26	\$292.00	\$292.00	\$313.51	\$313.51	\$342.17	\$342.17
23	\$233.86	\$233.86	\$245.26	\$245.26	\$292.00	\$292.00	\$313.51	\$313.51	\$342.17	\$342.17
24	\$233.86	\$233.86	\$245.26	\$245.26	\$292.00	\$292.00	\$313.51	\$313.51	\$342.17	\$342.17
25	\$234.79	\$234.79	\$246.24	\$246.24	\$293.17	\$293.17	\$314.76	\$314.76	\$343.54	\$343.54
26	\$239.47	\$239.47	\$251.14	\$251.14	\$299.01	\$299.01	\$321.03	\$321.03	\$350.39	\$350.39
27	\$245.08	\$245.08	\$257.03	\$257.03	\$306.02	\$306.02	\$328.56	\$328.56	\$358.60	\$358.60
28	\$254.20	\$254.20	\$266.59	\$266.59	\$317.40	\$317.40	\$340.79	\$340.79	\$371.94	\$371.94
29	\$261.68	\$261.68	\$274.44	\$274.44	\$326.75	\$326.75	\$350.82	\$350.82	\$382.89	\$382.89
30	\$265.43	\$265.43	\$278.37	\$278.37	\$331.42	\$331.42	\$355.83	\$355.83	\$409.21	\$409.21
31	\$271.04	\$271.04	\$311.69	\$311.69	\$328.89	\$328.89	\$363.36	\$363.36	\$417.86	\$417.86
32	\$276.65	\$276.65	\$318.15	\$318.15	\$335.44	\$335.44	\$370.88	\$370.88	\$426.51	\$426.51
33	\$280.16	\$280.16	\$322.18	\$322.18	\$337.89	\$337.89	\$375.58	\$375.58	\$431.92	\$431.92
34	\$283.90	\$283.90	\$326.49	\$326.49	\$342.40	\$342.40	\$380.60	\$380.60	\$437.69	\$437.69
35	\$285.77	\$285.77	\$328.64	\$328.64	\$344.66	\$344.66	\$383.11	\$383.11	\$440.58	\$440.58
36	\$287.64	\$287.64	\$330.79	\$330.79	\$346.92	\$346.92	\$385.62	\$385.62	\$443.46	\$443.46
37	\$289.51	\$289.51	\$332.94	\$332.94	\$349.17	\$349.17	\$388.13	\$388.13	\$446.34	\$446.34
38	\$291.38	\$291.38	\$335.09	\$335.09	\$351.43	\$351.43	\$390.63	\$390.63	\$449.23	\$449.23
39	\$293.25	\$293.25	\$337.24	\$337.24	\$353.68	\$353.68	\$393.13	\$393.13	\$452.11	\$452.11
40	\$295.12	\$295.12	\$339.39	\$339.39	\$355.94	\$355.94	\$395.63	\$395.63	\$455.00	\$455.00
41	\$298.87	\$298.87	\$343.70	\$343.70	\$360.45	\$360.45	\$400.67	\$400.67	\$460.77	\$460.77
42	\$304.48	\$304.48	\$350.15	\$350.15	\$367.22	\$367.22	\$408.19	\$408.19	\$465.51	\$465.51
43	\$309.86	\$309.86	\$356.34	\$356.34	\$373.71	\$373.71	\$415.40	\$415.40	\$471.41	\$471.41
44	\$317.34	\$317.34	\$364.94	\$364.94	\$382.74	\$382.74	\$425.43	\$425.43	\$477.71	\$477.71
45	\$326.70	\$326.70	\$375.70	\$375.70	\$394.02	\$394.02	\$437.97	\$437.97	\$484.00	\$484.00
46	\$337.69	\$337.69	\$388.34	\$388.34	\$407.27	\$407.27	\$452.71	\$452.71	\$490.29	\$490.29
47	\$350.78	\$350.78	\$403.40	\$403.40	\$423.07	\$423.07	\$470.26	\$470.26	\$502.89	\$502.89
48	\$365.52	\$365.52	\$420.34	\$420.34	\$438.00	\$438.00	\$484.90	\$484.90	\$512.34	\$512.34
49	\$382.35	\$382.35	\$439.71	\$439.71	\$454.00	\$454.00	\$503.70	\$503.70	\$520.61	\$520.61
50	\$398.96	\$398.96	\$458.80	\$458.80	\$477.42	\$477.42	\$524.86	\$524.86	\$534.82	\$534.82
51	\$417.67	\$417.67	\$480.32	\$480.32	\$498.15	\$498.15	\$549.03	\$549.03	\$559.45	\$559.45
52	\$436.14	\$436.14	\$501.56	\$501.56	\$521.51	\$521.51	\$572.87	\$572.87	\$583.75	\$583.75
53	\$456.49	\$456.49	\$524.96	\$524.96	\$544.58	\$544.58	\$599.74	\$599.74	\$611.12	\$611.12
54	\$477.06	\$477.06	\$548.62	\$548.62	\$569.98	\$569.98	\$626.27	\$626.27	\$638.15	\$638.15
55	\$499.28	\$499.28	\$574.17	\$574.17	\$595.68	\$595.68	\$655.48	\$655.48	\$667.92	\$667.92
56	\$521.50	\$521.50	\$599.72	\$599.72	\$623.42	\$623.42	\$685.03	\$685.03	\$703.77	\$703.77
57	\$545.58	\$545.58	\$627.42	\$627.42	\$651.16	\$651.16	\$716.93	\$716.93	\$735.49	\$735.49
58	\$569.91	\$569.91	\$655.39	\$655.39	\$681.24	\$681.24	\$748.83	\$748.83	\$769.75	\$769.75
59	\$595.86	\$595.86	\$685.24	\$685.24	\$711.60	\$711.60	\$783.42	\$783.42	\$811.13	\$811.13
60	\$608.73	\$608.73	\$700.03	\$700.03	\$734.17	\$734.17	\$818.34	\$818.34	\$833.88	\$833.88
61	\$634.68	\$634.68	\$729.89	\$729.89	\$765.47	\$765.47	\$855.62	\$855.62	\$871.86	\$871.86
62	\$657.13	\$657.13	\$755.70	\$755.70	\$792.55	\$792.55	\$874.09	\$874.09	\$1,024.28	\$1,024.28
63	\$671.87	\$671.87	\$772.65	\$772.65	\$810.32	\$810.32	\$885.62	\$885.62	\$918.65	\$918.65
64	\$690.34	\$690.34	\$793.89	\$793.89	\$832.60	\$832.60	\$900.71	\$900.71	\$928.66	\$928.66
65+	\$701.55	\$701.55	\$806.78	\$806.78	\$846.12	\$846.12	\$915.59	\$915.59	\$1,061.10	\$1,061.10

Company Name: **Pennsylvania Health & Wellness, Inc.**
 Market: **Individual**
 Product: **Ambetter**
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028	
HIOS Plan ID (Off Exchange)=>	86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028	
Plan Marketing Name =>	Ambetter Franklin Silver + Vision + Adult Dental		Ambetter Complete Silver		Ambetter Choice Bronze HSA		Ambetter Complete Gold		Ambetter Everyday Bronze	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Bronze		Gold		Bronze	
Deductible =>	\$5000 Med / \$300 Rx		\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT	
Coinsurance =>	40%; 50%Preferred Brand Drugs		40%		0%		20%		50% Preferred Brand Drugs	
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	
OOP Maximum =>	9200		8500		7250		7500		9250	
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	\$271.81	\$271.81	\$326.14	\$326.14	\$230.88	\$230.88	\$314.40	\$314.40	\$238.95	\$238.95
15	\$295.97	\$295.97	\$355.13	\$355.13	\$251.40	\$251.40	\$342.35	\$342.35	\$260.19	\$260.19
16	\$305.21	\$305.21	\$366.21	\$366.21	\$259.25	\$259.25	\$353.03	\$353.03	\$268.31	\$268.31
17	\$314.45	\$314.45	\$377.30	\$377.30	\$267.10	\$267.10	\$363.72	\$363.72	\$276.43	\$276.43
18	\$324.40	\$324.40	\$389.23	\$389.23	\$275.55	\$275.55	\$375.23	\$375.23	\$285.18	\$285.18
19	\$334.35	\$334.35	\$401.17	\$401.17	\$284.00	\$284.00	\$386.74	\$386.74	\$293.92	\$293.92
20	\$344.65	\$344.65	\$413.53	\$413.53	\$292.75	\$292.75	\$398.65	\$398.65	\$302.98	\$302.98
21	\$355.31	\$408.61	\$426.32	\$490.27	\$301.81	\$347.08	\$410.98	\$472.63	\$312.35	\$359.21
22	\$355.31	\$408.61	\$426.32	\$490.27	\$301.81	\$347.08	\$410.98	\$472.63	\$312.35	\$359.21
23	\$355.31	\$408.61	\$426.32	\$490.27	\$301.81	\$347.08	\$410.98	\$472.63	\$312.35	\$359.21
24	\$355.31	\$408.61	\$426.32	\$490.27	\$301.81	\$347.08	\$410.98	\$472.63	\$312.35	\$359.21
25	\$356.73	\$410.24	\$428.03	\$492.23	\$303.01	\$348.47	\$412.63	\$474.52	\$313.60	\$360.64
26	\$363.84	\$418.41	\$436.56	\$502.04	\$309.05	\$355.41	\$420.85	\$483.97	\$319.85	\$376.83
27	\$372.37	\$428.22	\$446.79	\$513.81	\$316.29	\$363.74	\$430.71	\$495.32	\$327.35	\$376.45
28	\$386.22	\$444.16	\$463.41	\$532.93	\$328.06	\$377.27	\$446.74	\$513.75	\$339.53	\$390.46
29	\$397.59	\$457.23	\$477.06	\$548.61	\$337.72	\$388.38	\$459.89	\$528.87	\$349.52	\$401.95
30	\$403.28	\$463.77	\$483.88	\$556.46	\$342.55	\$393.93	\$466.47	\$536.44	\$354.52	\$407.70
31	\$411.81	\$473.58	\$494.11	\$568.23	\$349.79	\$402.26	\$476.33	\$547.78	\$362.02	\$416.32
32	\$420.33	\$483.38	\$504.34	\$579.99	\$357.04	\$410.59	\$486.19	\$559.12	\$369.51	\$424.94
33	\$425.66	\$489.51	\$510.74	\$587.35	\$361.56	\$415.80	\$492.36	\$566.21	\$374.20	\$430.33
34	\$431.35	\$496.05	\$517.56	\$595.19	\$366.39	\$421.35	\$498.93	\$573.77	\$379.20	\$436.07
35	\$434.19	\$499.32	\$520.97	\$599.11	\$368.81	\$424.13	\$502.22	\$577.55	\$381.69	\$438.95
36	\$437.03	\$502.59	\$524.38	\$603.03	\$371.22	\$426.91	\$505.51	\$581.34	\$384.19	\$441.82
37	\$439.87	\$505.86	\$527.79	\$606.96	\$373.64	\$429.68	\$508.80	\$585.12	\$386.69	\$444.70
38	\$442.72	\$509.13	\$531.20	\$610.88	\$376.05	\$432.46	\$512.09	\$588.90	\$389.19	\$447.57
39	\$448.40	\$515.66	\$538.02	\$618.72	\$380.88	\$438.01	\$518.66	\$596.46	\$394.19	\$453.32
40	\$454.09	\$522.20	\$544.84	\$626.57	\$385.71	\$443.56	\$525.24	\$604.02	\$399.19	\$459.06
41	\$462.61	\$532.01	\$555.07	\$638.33	\$392.95	\$451.89	\$535.10	\$615.37	\$406.68	\$467.68
42	\$470.79	\$541.41	\$564.88	\$649.61	\$399.89	\$459.88	\$544.55	\$626.24	\$413.87	\$475.95
43	\$482.16	\$554.48	\$578.52	\$665.30	\$409.55	\$470.98	\$557.70	\$641.36	\$423.86	\$487.44
44	\$496.37	\$570.82	\$595.57	\$684.91	\$421.62	\$484.87	\$574.14	\$660.27	\$436.36	\$501.81
45	\$513.07	\$590.03	\$615.61	\$707.95	\$435.81	\$501.18	\$593.46	\$682.48	\$451.04	\$518.69
46	\$532.97	\$612.91	\$639.49	\$735.41	\$452.71	\$520.62	\$616.47	\$708.95	\$468.53	\$538.81
47	\$555.35	\$638.65	\$666.34	\$766.30	\$471.72	\$542.48	\$642.37	\$738.72	\$488.21	\$561.44
48	\$580.93	\$668.07	\$697.04	\$801.59	\$493.45	\$567.47	\$671.96	\$772.75	\$510.70	\$587.30
49	\$606.16	\$697.08	\$727.31	\$836.40	\$514.88	\$592.11	\$701.14	\$806.31	\$532.87	\$612.80
50	\$634.59	\$729.77	\$761.41	\$875.63	\$539.03	\$619.88	\$734.02	\$844.12	\$557.86	\$641.54
51	\$662.65	\$762.05	\$795.09	\$914.36	\$562.87	\$647.30	\$766.48	\$881.46	\$582.54	\$669.92
52	\$693.57	\$797.60	\$832.18	\$957.01	\$589.13	\$677.50	\$802.24	\$922.58	\$609.71	\$701.17
53	\$724.83	\$833.56	\$869.70	\$1,000.16	\$615.69	\$708.04	\$838.41	\$964.17	\$637.20	\$732.78
54	\$758.59	\$872.38	\$910.20	\$1,046.73	\$644.36	\$741.01	\$877.45	\$1,009.07	\$666.87	\$766.90
55	\$792.34	\$911.19	\$950.70	\$1,093.31	\$673.03	\$773.98	\$916.49	\$1,053.97	\$696.55	\$801.03
56	\$828.94	\$953.28	\$994.61	\$1,143.80	\$704.11	\$809.73	\$958.82	\$1,102.65	\$728.72	\$838.03
57	\$865.89	\$995.78	\$1,038.95	\$1,194.79	\$735.50	\$845.83	\$1,001.57	\$1,151.80	\$761.20	\$875.38
58	\$905.33	\$1,041.13	\$1,086.27	\$1,249.21	\$769.00	\$884.35	\$1,047.19	\$1,204.26	\$795.87	\$915.25
59	\$924.87	\$1,063.61	\$1,109.72	\$1,276.18	\$785.60	\$903.44	\$1,069.79	\$1,230.26	\$813.05	\$935.01
60	\$964.31	\$1,108.96	\$1,157.04	\$1,330.60	\$819.10	\$941.97	\$1,115.41	\$1,282.72	\$847.72	\$974.88
61	\$998.42	\$1,148.19	\$1,197.97	\$1,377.66	\$848.08	\$975.29	\$1,154.86	\$1,328.09	\$877.71	\$1,009.37
62	\$1,020.81	\$1,173.93	\$1,224.83	\$1,408.55	\$867.09	\$997.15	\$1,180.75	\$1,357.87	\$897.39	\$1,032.00
63	\$1,048.88	\$1,206.21	\$1,258.51	\$1,447.28	\$890.93	\$1,024.57	\$1,213.22	\$1,395.21	\$922.06	\$1,060.37
64+	\$1,065.91	\$1,225.80	\$1,278.95	\$1,470.80	\$905.40	\$1,041.21	\$1,232.93	\$1,417.87	\$937.04	\$1,077.60

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039	
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039	
Plan Marketing Name =>	Ambetter Elite Bronze		Ambetter Clear Silver		Ambetter Focused Silver		Ambetter Everyday Gold		Ambetter Clear Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Silver		Silver		Gold		Gold	
Deductible =>	\$0 Med / \$3800 Rx		\$5400 INT		\$6300 INT		\$750 INT		\$900 INT	
Coinsurance =>	50%		0%		50%		35%		30% Laboratory Outpatient and Professional Services	
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	
OOP Maximum =>	9250		5400		8000		7500		8700	
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	\$278.84	\$278.84	\$312.15	\$312.15	\$315.78	\$315.78	\$299.71	\$299.71	\$296.01	\$296.01
15	\$303.62	\$303.62	\$339.89	\$339.89	\$343.85	\$343.85	\$326.35	\$326.35	\$322.32	\$322.32
16	\$313.10	\$313.10	\$350.50	\$350.50	\$354.58	\$354.58	\$336.54	\$336.54	\$332.38	\$332.38
17	\$322.58	\$322.58	\$361.11	\$361.11	\$365.31	\$365.31	\$346.73	\$346.73	\$342.44	\$342.44
18	\$332.78	\$332.78	\$372.54	\$372.54	\$376.87	\$376.87	\$357.70	\$357.70	\$353.28	\$353.28
19	\$342.99	\$342.99	\$383.96	\$383.96	\$388.43	\$388.43	\$368.67	\$368.67	\$364.11	\$364.11
20	\$353.56	\$353.56	\$395.79	\$395.79	\$400.40	\$400.40	\$380.03	\$380.03	\$375.33	\$375.33
21	\$364.49	\$364.49	\$408.04	\$408.04	\$412.78	\$412.78	\$391.78	\$391.78	\$386.94	\$386.94
22	\$364.49	\$364.49	\$408.04	\$408.04	\$412.78	\$412.78	\$391.78	\$391.78	\$386.94	\$386.94
23	\$364.49	\$364.49	\$408.04	\$408.04	\$412.78	\$412.78	\$391.78	\$391.78	\$386.94	\$386.94
24	\$364.49	\$364.49	\$408.04	\$408.04	\$412.78	\$412.78	\$391.78	\$391.78	\$386.94	\$386.94
25	\$365.95	\$365.95	\$409.67	\$409.67	\$414.43	\$414.43	\$393.35	\$393.35	\$388.49	\$388.49
26	\$373.24	\$373.24	\$417.83	\$417.83	\$422.69	\$422.69	\$401.18	\$401.18	\$396.23	\$396.23
27	\$381.99	\$381.99	\$427.62	\$427.62	\$432.59	\$432.59	\$409.48	\$409.48	\$405.52	\$405.52
28	\$396.21	\$396.21	\$443.54	\$443.54	\$448.69	\$448.69	\$425.87	\$425.87	\$420.61	\$420.61
29	\$407.87	\$407.87	\$456.59	\$456.59	\$461.90	\$461.90	\$438.40	\$438.40	\$432.99	\$432.99
30	\$413.70	\$413.70	\$463.12	\$463.12	\$468.51	\$468.51	\$444.67	\$444.67	\$439.18	\$439.18
31	\$422.45	\$422.45	\$472.91	\$472.91	\$478.41	\$478.41	\$450.18	\$450.18	\$448.47	\$448.47
32	\$431.20	\$431.20	\$482.71	\$482.71	\$488.32	\$488.32	\$456.57	\$456.57	\$457.75	\$457.75
33	\$436.66	\$436.66	\$488.83	\$488.83	\$494.51	\$494.51	\$463.35	\$463.35	\$463.56	\$463.56
34	\$442.50	\$442.50	\$495.36	\$495.36	\$501.12	\$501.12	\$470.28	\$470.28	\$469.75	\$469.75
35	\$445.41	\$445.41	\$498.62	\$498.62	\$504.42	\$504.42	\$476.76	\$476.76	\$472.84	\$472.84
36	\$448.33	\$448.33	\$501.88	\$501.88	\$507.72	\$507.72	\$483.88	\$483.88	\$481.89	\$481.89
37	\$451.24	\$451.24	\$505.15	\$505.15	\$511.02	\$511.02	\$487.68	\$487.68	\$485.03	\$485.03
38	\$454.16	\$454.16	\$508.41	\$508.41	\$514.33	\$514.33	\$491.47	\$491.47	\$488.16	\$488.16
39	\$459.99	\$459.99	\$514.94	\$514.94	\$520.93	\$520.93	\$499.07	\$499.07	\$494.43	\$494.43
40	\$465.82	\$465.82	\$521.47	\$521.47	\$527.53	\$527.53	\$506.66	\$506.66	\$500.70	\$500.70
41	\$474.57	\$474.57	\$531.26	\$531.26	\$537.44	\$537.44	\$510.10	\$510.10	\$508.61	\$508.61
42	\$482.95	\$482.95	\$540.65	\$540.65	\$546.94	\$546.94	\$519.11	\$519.11	\$517.70	\$517.70
43	\$494.62	\$494.62	\$553.70	\$553.70	\$560.14	\$560.14	\$531.65	\$531.65	\$525.08	\$525.08
44	\$509.20	\$509.20	\$565.58	\$565.58	\$570.03	\$570.03	\$547.32	\$547.32	\$540.56	\$540.56
45	\$526.33	\$526.33	\$589.20	\$589.20	\$607.58	\$607.58	\$565.73	\$565.73	\$558.75	\$558.75
46	\$546.74	\$546.74	\$628.75	\$628.75	\$649.17	\$649.17	\$587.67	\$587.67	\$580.41	\$580.41
47	\$569.70	\$569.70	\$665.16	\$665.16	\$693.42	\$693.42	\$612.35	\$612.35	\$604.79	\$604.79
48	\$595.95	\$595.95	\$717.21	\$717.21	\$747.21	\$747.21	\$640.56	\$640.56	\$632.65	\$632.65
49	\$621.83	\$621.83	\$775.10	\$775.10	\$805.53	\$805.53	\$678.64	\$678.64	\$660.12	\$660.12
50	\$650.99	\$650.99	\$838.75	\$838.75	\$873.23	\$873.23	\$726.81	\$726.81	\$710.08	\$710.08
51	\$679.78	\$679.78	\$909.92	\$909.92	\$949.92	\$949.92	\$786.67	\$786.67	\$769.31	\$769.31
52	\$711.49	\$711.49	\$989.38	\$989.38	\$1,034.54	\$1,034.54	\$847.81	\$847.81	\$829.90	\$829.90
53	\$743.57	\$743.57	\$1,071.10	\$1,071.10	\$1,121.44	\$1,121.44	\$912.61	\$912.61	\$894.77	\$894.77
54	\$778.20	\$778.20	\$1,167.86	\$1,167.86	\$1,223.52	\$1,223.52	\$982.26	\$982.26	\$963.92	\$963.92
55	\$812.82	\$812.82	\$1,271.86	\$1,271.86	\$1,338.57	\$1,338.57	\$1,063.30	\$1,063.30	\$1,042.69	\$1,042.69
56	\$850.36	\$850.36	\$1,386.13	\$1,386.13	\$1,463.13	\$1,463.13	\$1,156.54	\$1,156.54	\$1,135.59	\$1,135.59
57	\$888.27	\$888.27	\$1,509.99	\$1,509.99	\$1,595.99	\$1,595.99	\$1,262.79	\$1,262.79	\$1,241.41	\$1,241.41
58	\$928.73	\$928.73	\$1,644.54	\$1,644.54	\$1,741.99	\$1,741.99	\$1,380.02	\$1,380.02	\$1,358.33	\$1,358.33
59	\$948.78	\$948.78	\$1,791.10	\$1,791.10	\$1,900.53	\$1,900.53	\$1,511.02	\$1,511.02	\$1,489.34	\$1,489.34
60	\$989.24	\$989.24	\$1,953.70	\$1,953.70	\$2,076.58	\$2,076.58	\$1,656.66	\$1,656.66	\$1,634.97	\$1,634.97
61	\$1,024.23	\$1,024.23	\$2,134.58	\$2,134.58	\$2,273.52	\$2,273.52	\$1,818.92	\$1,818.92	\$1,796.23	\$1,796.23
62	\$1,047.19	\$1,047.19	\$2,336.13	\$2,336.13	\$2,486.13	\$2,486.13	\$1,997.31	\$1,997.31	\$1,974.62	\$1,974.62
63	\$1,075.99	\$1,075.99	\$2,563.38	\$2,563.38	\$2,734.53	\$2,734.53	\$2,191.31	\$2,191.31	\$2,168.62	\$2,168.62
64+	\$1,093.46	\$1,093.46	\$2,817.09	\$2,817.09	\$3,000.70	\$3,000.70	\$2,404.08	\$2,404.08	\$2,381.39	\$2,381.39

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028	
HIOS Plan ID (Off Exchange)=>	86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028	
Plan Marketing Name =>	Ambetter Elite Gold		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
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		Silver		Bronze		Gold		Bronze	
Deductible =>	\$0 INT		\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT	
Coinsurance =>	30%		40%		0%		20%		50% Preferred Brand Drugs	
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	
OOP Maximum =>	5500		8500		7250		7500		9250	
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	\$346.77	\$346.77	\$338.66	\$338.66	\$239.75	\$239.75	\$326.47	\$326.47	\$248.12	\$248.12
15	\$377.60	\$377.60	\$368.76	\$368.76	\$261.06	\$261.06	\$355.49	\$355.49	\$270.18	\$270.18
16	\$389.38	\$389.38	\$380.27	\$380.27	\$269.21	\$269.21	\$366.59	\$366.59	\$278.61	\$278.61
17	\$401.17	\$401.17	\$391.78	\$391.78	\$277.35	\$277.35	\$377.69	\$377.69	\$287.05	\$287.05
18	\$413.86	\$413.86	\$404.18	\$404.18	\$286.13	\$286.13	\$389.63	\$389.63	\$296.13	\$296.13
19	\$426.55	\$426.55	\$416.57	\$416.57	\$294.90	\$294.90	\$401.58	\$401.58	\$305.21	\$305.21
20	\$439.70	\$439.70	\$429.41	\$429.41	\$303.99	\$303.99	\$413.96	\$413.96	\$314.61	\$314.61
21	\$453.30	\$453.30	\$442.69	\$442.69	\$313.39	\$313.39	\$426.76	\$426.76	\$324.34	\$324.34
22	\$453.30	\$453.30	\$442.69	\$442.69	\$313.39	\$313.39	\$426.76	\$426.76	\$324.34	\$324.34
23	\$453.30	\$453.30	\$442.69	\$442.69	\$313.39	\$313.39	\$426.76	\$426.76	\$324.34	\$324.34
24	\$453.30	\$453.30	\$442.69	\$442.69	\$313.39	\$313.39	\$426.76	\$426.76	\$324.34	\$324.34
25	\$455.11	\$455.11	\$444.46	\$444.46	\$314.65	\$314.65	\$428.47	\$428.47	\$325.64	\$325.64
26	\$464.17	\$464.17	\$453.32	\$453.32	\$320.92	\$320.92	\$437.01	\$437.01	\$332.13	\$332.13
27	\$475.05	\$475.05	\$463.94	\$463.94	\$328.44	\$328.44	\$447.25	\$447.25	\$339.91	\$339.91
28	\$492.73	\$492.73	\$481.21	\$481.21	\$340.66	\$340.66	\$463.89	\$463.89	\$352.56	\$352.56
29	\$507.24	\$507.24	\$495.37	\$495.37	\$350.69	\$350.69	\$477.55	\$477.55	\$362.94	\$362.94
30	\$514.49	\$514.49	\$502.46	\$502.46	\$355.70	\$355.70	\$484.38	\$484.38	\$368.13	\$368.13
31	\$525.37	\$525.37	\$513.08	\$513.08	\$363.22	\$363.22	\$494.62	\$494.62	\$375.92	\$375.92
32	\$536.25	\$536.25	\$523.71	\$523.71	\$370.75	\$370.75	\$504.86	\$504.86	\$383.70	\$383.70
33	\$543.05	\$543.05	\$530.35	\$530.35	\$375.45	\$375.45	\$511.26	\$511.26	\$388.57	\$388.57
34	\$550.30	\$550.30	\$537.43	\$537.43	\$380.46	\$380.46	\$518.09	\$518.09	\$393.75	\$393.75
35	\$553.93	\$553.93	\$540.97	\$540.97	\$382.97	\$382.97	\$521.50	\$521.50	\$396.35	\$396.35
36	\$557.55	\$557.55	\$544.51	\$544.51	\$385.48	\$385.48	\$524.92	\$524.92	\$398.94	\$398.94
37	\$561.18	\$561.18	\$548.05	\$548.05	\$387.98	\$387.98	\$528.33	\$528.33	\$401.54	\$401.54
38	\$564.81	\$564.81	\$551.59	\$551.59	\$390.49	\$390.49	\$531.75	\$531.75	\$404.13	\$404.13
39	\$572.06	\$572.06	\$558.68	\$558.68	\$395.50	\$395.50	\$538.57	\$538.57	\$409.32	\$409.32
40	\$579.31	\$579.31	\$566.21	\$566.21	\$400.52	\$400.52	\$545.40	\$545.40	\$414.51	\$414.51
41	\$590.19	\$590.19	\$576.39	\$576.39	\$408.04	\$408.04	\$555.65	\$555.65	\$422.30	\$422.30
42	\$600.62	\$600.62	\$586.57	\$586.57	\$415.25	\$415.25	\$565.46	\$565.46	\$429.76	\$429.76
43	\$615.12	\$615.12	\$600.73	\$600.73	\$425.28	\$425.28	\$579.12	\$579.12	\$440.14	\$440.14
44	\$633.25	\$633.25	\$618.44	\$618.44	\$437.81	\$437.81	\$596.19	\$596.19	\$453.11	\$453.11
45	\$654.56	\$654.56	\$639.25	\$639.25	\$452.54	\$452.54	\$616.25	\$616.25	\$468.35	\$468.35
46	\$679.94	\$679.94	\$664.04	\$664.04	\$470.09	\$470.09	\$640.14	\$640.14	\$486.52	\$486.52
47	\$708.50	\$708.50	\$691.93	\$691.93	\$489.84	\$489.84	\$667.03	\$667.03	\$506.95	\$506.95
48	\$741.14	\$741.14	\$723.80	\$723.80	\$512.40	\$512.40	\$697.76	\$697.76	\$530.30	\$530.30
49	\$773.32	\$773.32	\$755.23	\$755.23	\$534.65	\$534.65	\$728.06	\$728.06	\$553.33	\$553.33
50	\$809.59	\$809.59	\$790.65	\$790.65	\$559.72	\$559.72	\$762.20	\$762.20	\$579.28	\$579.28
51	\$845.40	\$845.40	\$825.62	\$825.62	\$584.48	\$584.48	\$795.91	\$795.91	\$604.90	\$604.90
52	\$884.83	\$884.83	\$864.14	\$864.14	\$611.75	\$611.75	\$833.04	\$833.04	\$633.12	\$633.12
53	\$924.72	\$924.72	\$903.09	\$903.09	\$639.32	\$639.32	\$870.60	\$870.60	\$661.66	\$661.66
54	\$967.79	\$967.79	\$945.15	\$945.15	\$669.10	\$669.10	\$911.14	\$911.14	\$692.48	\$692.48
55	\$1,010.85	\$1,010.85	\$1,162.48	\$1,162.48	\$698.20	\$698.20	\$951.68	\$951.68	\$723.29	\$723.29
56	\$1,057.54	\$1,057.54	\$1,216.17	\$1,216.17	\$731.15	\$731.15	\$995.64	\$995.64	\$756.70	\$756.70
57	\$1,104.68	\$1,104.68	\$1,270.38	\$1,270.38	\$763.74	\$763.74	\$878.30	\$1,040.02	\$1,196.02	\$790.43
58	\$1,155.00	\$1,155.00	\$1,328.25	\$1,127.98	\$798.53	\$798.53	\$918.31	\$1,087.39	\$1,250.50	\$826.43
59	\$1,179.93	\$1,179.93	\$1,356.92	\$1,152.33	\$815.77	\$815.77	\$938.13	\$1,110.86	\$1,277.49	\$844.27
60	\$1,230.24	\$1,230.24	\$1,414.78	\$1,201.47	\$850.55	\$850.55	\$978.14	\$1,158.23	\$1,331.97	\$880.27
61	\$1,273.76	\$1,273.76	\$1,464.83	\$1,243.97	\$880.64	\$880.64	\$1,012.73	\$1,199.20	\$1,379.08	\$911.41
62	\$1,302.32	\$1,302.32	\$1,497.67	\$1,271.86	\$900.38	\$900.38	\$1,035.44	\$1,226.09	\$1,410.00	\$931.84
63	\$1,338.13	\$1,338.13	\$1,538.85	\$1,306.83	\$925.14	\$925.14	\$1,063.91	\$1,259.80	\$1,448.77	\$957.47
64+	\$1,359.87	\$1,359.87	\$1,563.85	\$1,328.06	\$940.16	\$940.16	\$1,081.19	\$1,280.27	\$1,472.31	\$973.01

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039	
HIOS Plan ID (Off Exchange)=>	86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039	
Plan Marketing Name =>	Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Clear Silver + Vision + Adult Dental		Ambetter Clear Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Silver		Gold		Silver		Gold	
Deductible =>	\$0 Med / \$3800 Rx		\$6300 INT		\$750 INT		\$5400 INT		\$900 INT	
Coinsurance =>	50%		50%		35%		0%		30% Laboratory Outpatient and Professional Services	
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	
OOP Maximum =>	9250		8000		7500		5400		8700	
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	\$289.54	\$289.54	\$327.90	\$327.90	\$311.22	\$311.22	\$324.13	\$324.13	\$307.38	\$307.38
15	\$315.28	\$315.28	\$357.05	\$357.05	\$338.88	\$338.88	\$352.94	\$352.94	\$334.70	\$334.70
16	\$325.12	\$325.12	\$368.19	\$368.19	\$349.46	\$349.46	\$363.96	\$363.96	\$345.15	\$345.15
17	\$334.96	\$334.96	\$379.34	\$379.34	\$360.04	\$360.04	\$374.98	\$374.98	\$355.59	\$355.59
18	\$345.56	\$345.56	\$391.34	\$391.34	\$371.43	\$371.43	\$386.84	\$386.84	\$366.84	\$366.84
19	\$356.16	\$356.16	\$403.34	\$403.34	\$382.82	\$382.82	\$398.70	\$398.70	\$378.09	\$378.09
20	\$367.13	\$367.13	\$415.77	\$415.77	\$394.62	\$394.62	\$410.99	\$410.99	\$389.75	\$389.75
21	\$378.49	\$435.26	\$428.63	\$492.92	\$406.82	\$467.85	\$423.70	\$487.26	\$401.80	\$462.07
22	\$378.49	\$435.26	\$428.63	\$492.92	\$406.82	\$467.85	\$423.70	\$487.26	\$401.80	\$462.07
23	\$378.49	\$435.26	\$428.63	\$492.92	\$406.82	\$467.85	\$423.70	\$487.26	\$401.80	\$462.07
24	\$378.49	\$435.26	\$428.63	\$492.92	\$406.82	\$467.85	\$423.70	\$487.26	\$401.80	\$462.07
25	\$380.00	\$437.00	\$430.34	\$494.90	\$408.45	\$469.72	\$425.40	\$489.21	\$403.41	\$463.92
26	\$387.57	\$445.71	\$438.92	\$504.75	\$416.59	\$479.08	\$433.87	\$498.95	\$411.44	\$473.16
27	\$396.66	\$456.15	\$449.20	\$516.58	\$426.35	\$490.30	\$444.04	\$510.65	\$421.09	\$484.25
28	\$411.42	\$473.13	\$465.92	\$535.81	\$442.22	\$508.55	\$460.56	\$529.65	\$436.76	\$502.27
29	\$423.53	\$487.06	\$479.64	\$551.58	\$455.24	\$523.52	\$474.12	\$545.24	\$449.61	\$517.06
30	\$429.58	\$494.02	\$486.50	\$559.47	\$461.75	\$531.01	\$480.90	\$553.04	\$456.04	\$524.45
31	\$438.67	\$504.47	\$496.78	\$571.30	\$471.51	\$542.24	\$491.07	\$564.73	\$465.69	\$535.54
32	\$447.75	\$514.92	\$507.07	\$583.13	\$481.27	\$553.46	\$501.24	\$576.43	\$475.33	\$546.63
33	\$453.43	\$521.44	\$513.50	\$590.52	\$487.38	\$560.48	\$507.60	\$583.74	\$481.36	\$553.56
34	\$459.49	\$528.41	\$520.36	\$598.41	\$493.88	\$567.97	\$514.37	\$591.53	\$487.78	\$560.95
35	\$462.51	\$531.89	\$523.79	\$602.35	\$497.14	\$571.71	\$517.76	\$595.43	\$491.00	\$564.65
36	\$465.54	\$535.37	\$527.21	\$606.30	\$500.39	\$575.45	\$521.15	\$599.33	\$494.21	\$568.35
37	\$468.57	\$538.85	\$530.64	\$610.24	\$503.65	\$579.20	\$524.54	\$603.23	\$497.43	\$572.04
38	\$471.60	\$542.34	\$534.07	\$614.18	\$506.90	\$582.94	\$527.93	\$607.12	\$500.64	\$575.74
39	\$477.65	\$549.30	\$540.93	\$622.07	\$513.41	\$590.42	\$534.71	\$614.92	\$507.07	\$583.13
40	\$483.71	\$556.27	\$547.79	\$629.96	\$519.92	\$597.91	\$541.49	\$622.72	\$513.50	\$590.53
41	\$492.79	\$566.71	\$558.08	\$641.79	\$529.69	\$609.14	\$551.66	\$634.41	\$523.14	\$601.61
42	\$501.50	\$576.72	\$567.93	\$653.12	\$539.04	\$619.90	\$561.41	\$645.62	\$532.38	\$612.24
43	\$513.61	\$590.65	\$581.65	\$668.90	\$552.06	\$634.87	\$574.96	\$661.21	\$545.24	\$627.03
44	\$528.75	\$608.06	\$598.80	\$688.62	\$568.33	\$653.58	\$591.91	\$680.70	\$561.31	\$645.51
45	\$546.54	\$628.52	\$618.94	\$711.78	\$587.45	\$675.57	\$611.83	\$703.60	\$580.20	\$667.23
46	\$567.73	\$652.89	\$642.94	\$739.39	\$610.24	\$701.77	\$635.55	\$730.89	\$602.70	\$693.10
47	\$591.58	\$680.31	\$669.95	\$770.44	\$635.87	\$731.25	\$662.25	\$761.58	\$628.01	\$722.22
48	\$618.83	\$711.65	\$700.81	\$805.93	\$665.16	\$764.93	\$692.75	\$796.67	\$656.94	\$755.48
49	\$645.70	\$742.56	\$731.24	\$840.93	\$694.04	\$798.15	\$722.84	\$831.26	\$685.47	\$788.29
50	\$675.98	\$777.38	\$765.53	\$880.36	\$726.59	\$835.58	\$756.73	\$870.24	\$717.61	\$825.26
51	\$705.88	\$811.76	\$799.39	\$919.30	\$758.73	\$872.54	\$790.21	\$908.74	\$749.36	\$861.76
52	\$738.81	\$849.63	\$836.69	\$962.19	\$794.12	\$913.24	\$827.07	\$951.13	\$784.31	\$901.96
53	\$772.12	\$887.94	\$874.41	\$1,005.57	\$829.92	\$954.41	\$864.35	\$994.01	\$819.67	\$942.62
54	\$808.07	\$929.28	\$915.13	\$1,052.39	\$868.57	\$998.86	\$904.61	\$1,040.30	\$857.84	\$986.52
55	\$844.03	\$970.63	\$955.84	\$1,099.22	\$907.22	\$1,043.30	\$944.86	\$1,086.59	\$896.01	\$1,030.42
56	\$883.01	\$1,015.47	\$999.99	\$1,149.99	\$949.12	\$1,091.49	\$988.50	\$1,136.77	\$937.40	\$1,078.01
57	\$922.38	\$1,060.73	\$1,044.57	\$1,201.26	\$991.43	\$1,140.15	\$1,032.56	\$1,187.45	\$979.19	\$1,126.06
58	\$964.39	\$1,109.05	\$1,092.15	\$1,255.97	\$1,036.59	\$1,192.08	\$1,079.59	\$1,241.53	\$1,023.79	\$1,177.35
59	\$985.21	\$1,132.99	\$1,115.72	\$1,283.08	\$1,058.96	\$1,217.81	\$1,102.90	\$1,268.33	\$1,045.88	\$1,202.77
60	\$1,027.22	\$1,181.30	\$1,163.30	\$1,337.80	\$1,104.12	\$1,269.74	\$1,149.93	\$1,322.42	\$1,090.48	\$1,254.06
61	\$1,063.55	\$1,223.09	\$1,204.45	\$1,385.12	\$1,143.18	\$1,314.65	\$1,190.60	\$1,369.19	\$1,129.06	\$1,298.42
62	\$1,087.40	\$1,250.51	\$1,231.45	\$1,416.17	\$1,168.81	\$1,344.13	\$1,217.30	\$1,399.89	\$1,154.37	\$1,327.53
63	\$1,117.30	\$1,284.89	\$1,265.32	\$1,455.11	\$1,200.95	\$1,381.09	\$1,250.77	\$1,438.39	\$1,186.11	\$1,364.03
64+	\$1,135.45	\$1,305.77	\$1,285.87	\$1,478.75	\$1,220.45	\$1,403.52	\$1,271.09	\$1,461.75	\$1,205.38	\$1,386.19

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020040		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020040		86199PA0030003		86199PA0030004		86199PA0030007		86199PA0030008	
Plan Marketing Name =>	Ambetter Elite Gold + Vision + Adult Dental		Ambetter Silver 201 HSA		Ambetter Silver 203		Ambetter Gold 201 HSA		Ambetter Gold 202	
Form # =>	86199		86199		86199		86199		86199	
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		Silver		Silver		Gold		Gold	
Deductible =>	\$0 INT		\$5800 INT		\$6450 INT		\$3200 INT		\$2000 INT	
Coinsurance =>	30%		0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services		0%		20%	
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	5500		5800		8200		3200		6000	
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	\$360.09	\$360.09	\$227.48	\$227.48	\$238.57	\$238.57	\$284.04	\$284.04	\$304.97	\$304.97
15	\$392.09	\$392.09	\$247.70	\$247.70	\$259.78	\$259.78	\$309.29	\$309.29	\$332.07	\$332.07
16	\$404.33	\$404.33	\$255.43	\$255.43	\$267.89	\$267.89	\$318.95	\$318.95	\$342.44	\$342.44
17	\$416.57	\$416.57	\$263.17	\$263.17	\$276.00	\$276.00	\$328.60	\$328.60	\$352.80	\$352.80
18	\$429.75	\$429.75	\$271.49	\$271.49	\$284.73	\$284.73	\$339.00	\$339.00	\$363.97	\$363.97
19	\$442.93	\$442.93	\$279.82	\$279.82	\$293.46	\$293.46	\$349.39	\$349.39	\$375.13	\$375.13
20	\$456.58	\$456.58	\$288.44	\$288.44	\$302.51	\$302.51	\$360.16	\$360.16	\$386.69	\$386.69
21	\$470.70	\$470.70	\$297.36	\$297.36	\$311.86	\$311.86	\$371.30	\$371.30	\$398.65	\$398.65
22	\$470.70	\$470.70	\$297.36	\$297.36	\$311.86	\$311.86	\$371.30	\$371.30	\$398.65	\$398.65
23	\$470.70	\$470.70	\$297.36	\$297.36	\$311.86	\$311.86	\$371.30	\$371.30	\$398.65	\$398.65
24	\$470.70	\$470.70	\$297.36	\$297.36	\$311.86	\$311.86	\$371.30	\$371.30	\$398.65	\$398.65
25	\$472.58	\$472.58	\$298.55	\$298.55	\$313.11	\$313.11	\$372.78	\$372.78	\$400.24	\$400.24
26	\$482.00	\$482.00	\$304.50	\$304.50	\$319.35	\$319.35	\$380.21	\$380.21	\$408.22	\$408.22
27	\$493.29	\$493.29	\$311.64	\$311.64	\$326.83	\$326.83	\$389.12	\$389.12	\$417.78	\$417.78
28	\$511.65	\$511.65	\$323.23	\$323.23	\$338.99	\$338.99	\$403.60	\$403.60	\$433.33	\$433.33
29	\$526.71	\$526.71	\$332.75	\$332.75	\$348.97	\$348.97	\$415.48	\$415.48	\$446.09	\$446.09
30	\$534.24	\$534.24	\$337.51	\$337.51	\$353.96	\$353.96	\$421.42	\$421.42	\$452.47	\$452.47
31	\$545.54	\$545.54	\$344.64	\$344.64	\$361.45	\$361.45	\$430.33	\$430.33	\$462.03	\$462.03
32	\$556.84	\$556.84	\$351.78	\$351.78	\$368.93	\$368.93	\$424.27	\$424.27	\$469.84	\$469.84
33	\$563.90	\$563.90	\$356.24	\$356.24	\$373.61	\$373.61	\$429.65	\$429.65	\$477.58	\$477.58
34	\$571.43	\$571.43	\$361.00	\$361.00	\$378.60	\$378.60	\$435.39	\$435.39	\$483.96	\$483.96
35	\$575.20	\$575.20	\$363.38	\$363.38	\$381.09	\$381.09	\$438.26	\$438.26	\$487.15	\$487.15
36	\$578.96	\$578.96	\$365.81	\$365.81	\$383.59	\$383.59	\$441.13	\$441.13	\$490.34	\$490.34
37	\$582.73	\$582.73	\$368.14	\$368.14	\$386.08	\$386.08	\$444.00	\$444.00	\$493.53	\$493.53
38	\$586.49	\$586.49	\$370.51	\$370.51	\$388.58	\$388.58	\$446.87	\$446.87	\$496.72	\$496.72
39	\$594.02	\$594.02	\$375.27	\$375.27	\$393.57	\$393.57	\$452.60	\$452.60	\$503.10	\$503.10
40	\$601.55	\$601.55	\$380.03	\$380.03	\$398.56	\$398.56	\$458.34	\$458.34	\$509.47	\$509.47
41	\$612.85	\$612.85	\$387.17	\$387.17	\$406.04	\$406.04	\$466.95	\$466.95	\$519.04	\$519.04
42	\$623.68	\$623.68	\$394.01	\$394.01	\$413.22	\$413.22	\$475.20	\$475.20	\$528.21	\$528.21
43	\$638.74	\$638.74	\$403.52	\$403.52	\$423.20	\$423.20	\$486.68	\$486.68	\$540.97	\$540.97
44	\$657.57	\$657.57	\$415.42	\$415.42	\$435.67	\$435.67	\$501.02	\$501.02	\$556.91	\$556.91
45	\$679.69	\$679.69	\$429.39	\$429.39	\$450.33	\$450.33	\$517.88	\$517.88	\$575.65	\$575.65
46	\$706.05	\$706.05	\$446.04	\$446.04	\$467.79	\$467.79	\$537.96	\$537.96	\$597.97	\$597.97
47	\$735.70	\$735.70	\$464.78	\$464.78	\$487.44	\$487.44	\$560.56	\$560.56	\$623.09	\$623.09
48	\$769.59	\$769.59	\$486.19	\$486.19	\$509.89	\$509.89	\$586.38	\$586.38	\$651.79	\$651.79
49	\$803.01	\$803.01	\$507.30	\$507.30	\$532.04	\$532.04	\$611.84	\$611.84	\$680.10	\$680.10
50	\$840.67	\$840.67	\$531.09	\$531.09	\$561.75	\$561.75	\$640.53	\$640.53	\$711.99	\$711.99
51	\$877.86	\$877.86	\$554.58	\$554.58	\$581.62	\$581.62	\$668.87	\$668.87	\$743.48	\$743.48
52	\$918.81	\$918.81	\$580.45	\$580.45	\$607.52	\$607.52	\$700.07	\$700.07	\$778.16	\$778.16
53	\$960.23	\$960.23	\$606.62	\$606.62	\$636.20	\$636.20	\$731.63	\$731.63	\$813.24	\$813.24
54	\$1,004.94	\$1,004.94	\$634.87	\$634.87	\$665.82	\$665.82	\$765.70	\$765.70	\$851.12	\$851.12
55	\$1,049.66	\$1,049.66	\$663.12	\$663.12	\$695.45	\$695.45	\$799.77	\$799.77	\$888.99	\$888.99
56	\$1,098.14	\$1,098.14	\$693.75	\$693.75	\$727.57	\$727.57	\$836.71	\$836.71	\$930.05	\$930.05
57	\$1,147.10	\$1,147.10	\$724.67	\$724.67	\$760.01	\$760.01	\$874.01	\$874.01	\$971.51	\$971.51
58	\$1,199.34	\$1,199.34	\$757.68	\$757.68	\$794.62	\$794.62	\$913.82	\$913.82	\$1,015.76	\$1,015.76
59	\$1,225.23	\$1,225.23	\$774.04	\$774.04	\$811.78	\$811.78	\$933.54	\$933.54	\$1,037.68	\$1,037.68
60	\$1,277.48	\$1,277.48	\$807.04	\$807.04	\$846.39	\$846.39	\$973.35	\$973.35	\$1,081.93	\$1,081.93
61	\$1,322.67	\$1,322.67	\$835.59	\$835.59	\$876.33	\$876.33	\$1,007.78	\$1,007.78	\$1,120.20	\$1,120.20
62	\$1,352.32	\$1,352.32	\$854.32	\$854.32	\$895.98	\$895.98	\$1,030.38	\$1,030.38	\$1,145.32	\$1,145.32
63	\$1,389.51	\$1,389.51	\$877.82	\$877.82	\$920.62	\$920.62	\$1,058.71	\$1,058.71	\$1,176.81	\$1,176.81
64+	\$1,412.08	\$1,412.08	\$892.07	\$892.07	\$935.56	\$935.56	\$1,075.90	\$1,075.90	\$1,195.93	\$1,195.93

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025	
HIOS Plan ID (Off Exchange)=>	86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025	
Plan Marketing Name =>	Ambetter Franklin Silver		Ambetter Franklin Silver + Vision + Adult Dental		Ambetter Complete Silver		Ambetter Choice Bronze HSA		Ambetter Complete Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Silver		Bronze		Gold	
Deductible =>	\$5000 Med / \$300 Rx		\$5000 Med / \$300 Rx		\$6000 INT		\$7250 INT		\$1450 INT	
Coinsurance =>	40%; 50%Preferred Brand Drugs		40%; 50%Preferred Brand Drugs		40%		0%		20%	
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	9200		9200		8500		7250		7500	
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	\$332.85	\$332.85	\$345.63	\$345.63	\$291.55	\$291.55	\$206.40	\$206.40	\$281.06	\$281.06
15	\$362.44	\$362.44	\$376.35	\$376.35	\$317.47	\$317.47	\$224.74	\$224.74	\$306.04	\$306.04
16	\$373.75	\$373.75	\$388.10	\$388.10	\$327.37	\$327.37	\$231.76	\$231.76	\$315.59	\$315.59
17	\$385.06	\$385.06	\$399.85	\$399.85	\$337.28	\$337.28	\$238.77	\$238.77	\$325.15	\$325.15
18	\$397.24	\$397.24	\$412.50	\$412.50	\$347.95	\$347.95	\$246.33	\$246.33	\$335.43	\$335.43
19	\$409.43	\$409.43	\$425.15	\$425.15	\$358.63	\$358.63	\$253.88	\$253.88	\$345.72	\$345.72
20	\$422.04	\$422.04	\$438.25	\$438.25	\$369.68	\$369.68	\$261.71	\$261.71	\$356.38	\$356.38
21	\$435.10	\$500.36	\$451.80	\$519.57	\$381.11	\$438.28	\$269.80	\$310.27	\$367.40	\$422.51
22	\$435.10	\$500.36	\$451.80	\$519.57	\$381.11	\$438.28	\$269.80	\$310.27	\$367.40	\$422.51
23	\$435.10	\$500.36	\$451.80	\$519.57	\$381.11	\$438.28	\$269.80	\$310.27	\$367.40	\$422.51
24	\$435.10	\$500.36	\$451.80	\$519.57	\$381.11	\$438.28	\$269.80	\$310.27	\$367.40	\$422.51
25	\$436.84	\$502.36	\$453.61	\$521.65	\$382.64	\$440.03	\$270.88	\$311.51	\$368.87	\$424.20
26	\$445.54	\$512.37	\$462.65	\$532.04	\$390.26	\$448.80	\$276.27	\$317.72	\$376.22	\$432.65
27	\$455.98	\$524.38	\$473.49	\$544.51	\$399.40	\$459.32	\$282.75	\$325.16	\$385.03	\$442.79
28	\$472.95	\$543.89	\$491.11	\$564.78	\$414.27	\$476.41	\$293.27	\$337.26	\$399.36	\$459.27
29	\$486.87	\$559.90	\$505.57	\$581.40	\$426.46	\$490.43	\$301.91	\$347.19	\$411.12	\$472.79
30	\$493.83	\$567.91	\$512.80	\$589.72	\$432.56	\$497.45	\$306.22	\$352.16	\$417.00	\$479.55
31	\$504.28	\$579.92	\$523.64	\$602.18	\$441.71	\$507.96	\$312.70	\$359.60	\$425.81	\$489.69
32	\$514.72	\$591.93	\$534.48	\$614.65	\$450.85	\$518.48	\$319.17	\$367.05	\$434.63	\$499.83
33	\$521.25	\$599.43	\$541.26	\$622.45	\$456.57	\$525.06	\$323.22	\$371.70	\$440.14	\$506.16
34	\$528.21	\$607.44	\$548.49	\$630.76	\$462.67	\$532.07	\$327.54	\$376.67	\$446.02	\$512.92
35	\$531.69	\$611.44	\$552.10	\$634.92	\$465.72	\$535.58	\$329.69	\$379.15	\$448.96	\$516.30
36	\$535.17	\$615.44	\$555.72	\$639.07	\$468.77	\$539.08	\$331.85	\$381.63	\$451.90	\$519.68
37	\$538.65	\$619.45	\$559.33	\$643.23	\$471.82	\$542.59	\$334.01	\$384.11	\$454.84	\$523.06
38	\$542.13	\$623.45	\$562.95	\$647.39	\$474.86	\$546.09	\$336.17	\$386.60	\$457.78	\$526.44
39	\$549.09	\$631.46	\$570.17	\$655.70	\$480.96	\$553.11	\$340.49	\$391.56	\$463.66	\$533.20
40	\$556.05	\$639.46	\$577.40	\$664.01	\$487.06	\$560.12	\$344.80	\$396.52	\$469.53	\$539.96
41	\$566.50	\$651.47	\$588.25	\$676.48	\$496.21	\$570.64	\$351.28	\$403.97	\$478.35	\$550.10
42	\$576.50	\$662.98	\$598.64	\$688.43	\$504.97	\$580.72	\$357.48	\$411.11	\$486.80	\$559.82
43	\$590.43	\$678.99	\$613.10	\$705.06	\$517.17	\$594.74	\$366.12	\$421.04	\$498.56	\$573.34
44	\$607.83	\$699.00	\$631.17	\$725.84	\$532.41	\$612.27	\$376.91	\$433.45	\$513.25	\$590.24
45	\$628.28	\$722.52	\$652.40	\$750.26	\$550.32	\$632.87	\$389.59	\$448.03	\$530.52	\$610.10
46	\$652.65	\$750.54	\$677.70	\$779.36	\$571.67	\$657.42	\$404.70	\$465.40	\$551.10	\$633.76
47	\$680.06	\$782.06	\$706.17	\$812.09	\$595.68	\$685.03	\$421.70	\$484.95	\$574.24	\$660.38
48	\$711.38	\$818.09	\$738.70	\$849.50	\$623.12	\$716.58	\$441.12	\$507.29	\$600.70	\$690.80
49	\$742.28	\$853.62	\$770.77	\$886.39	\$650.18	\$747.70	\$460.28	\$529.32	\$626.78	\$720.80
50	\$777.08	\$893.65	\$806.92	\$927.96	\$680.66	\$782.76	\$481.86	\$554.14	\$656.17	\$754.60
51	\$811.46	\$933.17	\$842.61	\$969.00	\$710.77	\$817.39	\$503.18	\$578.65	\$685.20	\$787.98
52	\$849.31	\$976.71	\$881.92	\$1,014.21	\$743.93	\$855.52	\$526.65	\$605.65	\$717.16	\$824.73
53	\$887.60	\$1,020.74	\$921.68	\$1,059.93	\$777.47	\$894.09	\$550.39	\$632.95	\$749.49	\$861.91
54	\$928.93	\$1,068.27	\$964.60	\$1,109.29	\$813.67	\$935.72	\$576.02	\$662.42	\$784.39	\$902.05
55	\$970.27	\$1,115.81	\$1,007.52	\$1,158.65	\$849.88	\$977.36	\$601.65	\$691.90	\$819.30	\$942.19
56	\$1,015.08	\$1,167.34	\$1,054.05	\$1,212.16	\$889.13	\$1,022.50	\$629.44	\$723.86	\$857.14	\$985.71
57	\$1,060.33	\$1,219.38	\$1,101.04	\$1,266.20	\$928.77	\$1,068.08	\$657.50	\$756.13	\$895.35	\$1,029.65
58	\$1,108.63	\$1,274.92	\$1,151.19	\$1,323.87	\$971.07	\$1,116.73	\$687.45	\$790.57	\$936.13	\$1,076.55
59	\$1,132.56	\$1,302.44	\$1,176.04	\$1,352.45	\$992.03	\$1,140.84	\$702.29	\$807.63	\$956.34	\$1,099.79
60	\$1,180.85	\$1,357.98	\$1,226.19	\$1,410.12	\$1,034.34	\$1,189.49	\$732.24	\$842.07	\$997.12	\$1,146.68
61	\$1,222.62	\$1,406.02	\$1,269.56	\$1,460.00	\$1,070.92	\$1,231.56	\$758.14	\$871.86	\$1,032.39	\$1,187.25
62	\$1,250.03	\$1,437.54	\$1,298.03	\$1,492.73	\$1,094.93	\$1,259.17	\$775.13	\$891.40	\$1,055.53	\$1,213.86
63	\$1,284.41	\$1,477.07	\$1,333.72	\$1,533.78	\$1,125.04	\$1,293.80	\$796.45	\$915.91	\$1,084.56	\$1,247.24
64+	\$1,305.27	\$1,501.06	\$1,355.39	\$1,558.70	\$1,143.31	\$1,314.81	\$809.38	\$930.79	\$1,102.17	\$1,267.50

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035	
HIOS Plan ID (Off Exchange)=>	86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035	
Plan Marketing Name =>	Ambetter Everyday Bronze		Ambetter Elite Bronze		Ambetter Clear Silver		Ambetter Focused Silver		Ambetter Everyday Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Bronze		Silver		Silver		Gold	
Deductible =>	\$8450 INT		\$0 Med / \$3800 Rx		\$5400 INT		\$6300 INT		\$750 INT	
Coinsurance =>	50% Preferred Brand Drugs		50%		0%		50%		35%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	
OOP Maximum =>	9250		9250		5400		8000		7500	
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	\$213.61	\$213.61	\$249.27	\$249.27	\$279.04	\$279.04	\$282.29	\$282.29	\$267.93	\$267.93
15	\$232.60	\$232.60	\$271.42	\$271.42	\$303.85	\$303.85	\$307.38	\$307.38	\$291.74	\$291.74
16	\$239.86	\$239.86	\$279.90	\$279.90	\$313.33	\$313.33	\$316.98	\$316.98	\$300.85	\$300.85
17	\$247.12	\$247.12	\$288.37	\$288.37	\$322.82	\$322.82	\$326.57	\$326.57	\$309.96	\$309.96
18	\$254.93	\$254.93	\$297.49	\$297.49	\$333.03	\$333.03	\$336.90	\$336.90	\$319.76	\$319.76
19	\$262.75	\$262.75	\$306.61	\$306.61	\$343.24	\$343.24	\$347.23	\$347.23	\$329.57	\$329.57
20	\$270.85	\$270.85	\$316.06	\$316.06	\$353.82	\$353.82	\$357.93	\$357.93	\$339.73	\$339.73
21	\$279.23	\$321.11	\$325.84	\$374.71	\$364.76	\$419.48	\$369.00	\$424.36	\$350.23	\$402.77
22	\$279.23	\$321.11	\$325.84	\$374.71	\$364.76	\$419.48	\$369.00	\$424.36	\$350.23	\$402.77
23	\$279.23	\$321.11	\$325.84	\$374.71	\$364.76	\$419.48	\$369.00	\$424.36	\$350.23	\$402.77
24	\$279.23	\$321.11	\$325.84	\$374.71	\$364.76	\$419.48	\$369.00	\$424.36	\$350.23	\$402.77
25	\$280.34	\$322.40	\$327.14	\$376.21	\$366.22	\$421.16	\$370.48	\$426.05	\$351.63	\$404.38
26	\$285.93	\$328.82	\$333.66	\$383.71	\$373.52	\$429.54	\$377.86	\$434.54	\$358.64	\$412.43
27	\$292.63	\$336.52	\$341.48	\$392.70	\$382.27	\$439.61	\$386.72	\$444.72	\$367.04	\$422.10
28	\$303.52	\$349.05	\$354.19	\$407.31	\$396.50	\$455.97	\$401.11	\$461.27	\$380.70	\$437.81
29	\$312.45	\$359.32	\$364.61	\$419.31	\$408.17	\$469.40	\$412.92	\$474.85	\$391.91	\$450.70
30	\$316.92	\$364.46	\$369.83	\$425.30	\$414.01	\$476.11	\$418.82	\$481.64	\$397.51	\$457.14
31	\$323.62	\$372.17	\$377.65	\$434.29	\$422.76	\$486.17	\$427.68	\$491.83	\$405.92	\$466.81
32	\$330.33	\$379.87	\$385.47	\$443.29	\$431.51	\$496.24	\$436.53	\$502.01	\$414.33	\$476.47
33	\$334.51	\$384.69	\$390.35	\$448.91	\$436.99	\$502.53	\$442.07	\$508.38	\$419.58	\$482.52
34	\$338.98	\$389.83	\$395.57	\$454.90	\$442.82	\$509.25	\$447.97	\$515.17	\$425.18	\$488.96
35	\$341.21	\$392.40	\$398.18	\$457.90	\$445.74	\$512.60	\$450.92	\$518.56	\$427.98	\$492.18
36	\$343.45	\$394.97	\$400.78	\$460.90	\$448.66	\$515.96	\$453.88	\$521.96	\$430.79	\$495.40
37	\$345.68	\$397.53	\$403.39	\$463.90	\$451.58	\$519.31	\$456.83	\$525.35	\$433.59	\$498.63
38	\$347.92	\$400.10	\$406.00	\$466.89	\$454.49	\$522.67	\$459.78	\$528.75	\$436.39	\$501.85
39	\$352.38	\$405.24	\$411.21	\$472.89	\$460.33	\$529.38	\$465.68	\$535.54	\$441.99	\$508.29
40	\$356.85	\$410.38	\$416.42	\$478.89	\$466.17	\$536.09	\$471.59	\$542.33	\$447.60	\$514.74
41	\$363.55	\$418.09	\$424.24	\$487.88	\$474.92	\$546.16	\$480.44	\$552.51	\$456.00	\$524.40
42	\$369.98	\$425.47	\$431.74	\$496.50	\$483.31	\$555.81	\$488.93	\$562.27	\$464.06	\$533.67
43	\$378.91	\$435.75	\$442.16	\$508.49	\$494.98	\$569.23	\$500.74	\$575.85	\$475.27	\$546.56
44	\$390.08	\$448.59	\$455.20	\$523.48	\$509.57	\$586.01	\$515.50	\$592.82	\$489.27	\$562.67
45	\$403.20	\$463.68	\$470.51	\$541.09	\$526.72	\$605.73	\$532.84	\$612.77	\$505.74	\$581.60
46	\$418.84	\$481.67	\$488.76	\$562.07	\$547.14	\$629.22	\$553.51	\$636.53	\$525.35	\$604.15
47	\$436.43	\$501.90	\$509.29	\$585.68	\$570.12	\$655.64	\$576.75	\$663.27	\$547.41	\$629.53
48	\$456.54	\$525.02	\$532.75	\$612.66	\$596.39	\$685.85	\$603.32	\$693.82	\$572.63	\$658.52
49	\$476.36	\$547.81	\$555.88	\$639.26	\$622.29	\$715.63	\$629.52	\$723.95	\$597.50	\$687.12
50	\$498.70	\$573.50	\$581.95	\$669.24	\$651.47	\$749.19	\$659.04	\$757.90	\$625.52	\$719.34
51	\$520.76	\$598.87	\$607.69	\$698.84	\$680.28	\$782.33	\$688.19	\$791.42	\$653.18	\$751.16
52	\$545.05	\$626.81	\$636.04	\$731.44	\$712.02	\$818.82	\$720.30	\$828.34	\$683.65	\$786.20
53	\$569.62	\$655.07	\$664.71	\$764.42	\$744.12	\$855.73	\$752.77	\$865.69	\$714.47	\$821.65
54	\$596.15	\$685.57	\$695.67	\$800.02	\$778.77	\$895.58	\$787.83	\$906.00	\$747.75	\$859.91
55	\$622.68	\$716.08	\$726.62	\$835.61	\$813.42	\$935.43	\$822.88	\$946.31	\$781.02	\$898.17
56	\$651.44	\$749.15	\$760.18	\$874.21	\$850.99	\$978.64	\$860.89	\$990.02	\$817.09	\$939.66
57	\$680.48	\$782.55	\$794.07	\$913.18	\$888.93	\$1,022.27	\$899.27	\$1,034.15	\$853.52	\$981.54
58	\$711.47	\$818.19	\$830.24	\$954.77	\$929.42	\$1,068.83	\$940.22	\$1,081.26	\$892.39	\$1,026.25
59	\$726.83	\$835.85	\$848.16	\$975.38	\$949.48	\$1,091.90	\$960.52	\$1,104.60	\$911.66	\$1,048.40
60	\$757.82	\$871.49	\$884.33	\$1,016.98	\$989.97	\$1,138.46	\$1,001.48	\$1,151.70	\$950.53	\$1,093.11
61	\$784.63	\$902.32	\$915.61	\$1,052.95	\$1,024.98	\$1,178.73	\$1,036.90	\$1,192.44	\$984.15	\$1,131.78
62	\$802.22	\$922.55	\$936.14	\$1,076.56	\$1,047.96	\$1,205.16	\$1,060.15	\$1,219.17	\$1,006.22	\$1,157.15
63	\$824.28	\$947.92	\$961.88	\$1,106.16	\$1,076.78	\$1,238.30	\$1,089.30	\$1,252.70	\$1,033.89	\$1,188.97
64+	\$837.66	\$963.31	\$977.50	\$1,124.12	\$1,094.27	\$1,258.41	\$1,106.99	\$1,273.05	\$1,050.68	\$1,208.28

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025	
HIOS Plan ID (Off Exchange)=>	86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025	
Plan Marketing Name =>	Ambetter Clear Gold		Ambetter Elite Gold		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Bronze		Gold	
Deductible =>	\$900 INT		\$0 INT		\$6000 INT		\$7250 INT		\$1450 INT	
Coinsurance =>	30% Laboratory Outpatient and Professional Services		30%		40%		0%		20%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	8700		5500		8500		7250		7500	
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	\$264.62	\$264.62	\$310.00	\$310.00	\$302.74	\$302.74	\$214.32	\$214.32	\$291.85	\$291.85
15	\$288.14	\$288.14	\$337.55	\$337.55	\$329.65	\$329.65	\$233.37	\$233.37	\$317.79	\$317.79
16	\$297.13	\$297.13	\$348.09	\$348.09	\$339.94	\$339.94	\$240.66	\$240.66	\$327.71	\$327.71
17	\$306.13	\$306.13	\$358.62	\$358.62	\$350.23	\$350.23	\$247.94	\$247.94	\$337.63	\$337.63
18	\$315.81	\$315.81	\$369.97	\$369.97	\$361.31	\$361.31	\$255.78	\$255.78	\$348.31	\$348.31
19	\$325.50	\$325.50	\$381.31	\$381.31	\$372.40	\$372.40	\$263.63	\$263.63	\$359.00	\$359.00
20	\$335.53	\$335.53	\$393.07	\$393.07	\$383.87	\$383.87	\$271.75	\$271.75	\$370.06	\$370.06
21	\$345.91	\$345.91	\$405.22	\$405.22	\$395.74	\$395.74	\$280.16	\$280.16	\$381.50	\$381.50
22	\$345.91	\$345.91	\$405.22	\$405.22	\$395.74	\$395.74	\$280.16	\$280.16	\$381.50	\$381.50
23	\$345.91	\$345.91	\$405.22	\$405.22	\$395.74	\$395.74	\$280.16	\$280.16	\$381.50	\$381.50
24	\$345.91	\$345.91	\$405.22	\$405.22	\$395.74	\$395.74	\$280.16	\$280.16	\$381.50	\$381.50
25	\$347.29	\$347.29	\$399.38	\$399.38	\$406.84	\$406.84	\$281.28	\$281.28	\$383.03	\$383.03
26	\$354.21	\$354.21	\$407.34	\$407.34	\$414.95	\$414.95	\$286.88	\$286.88	\$390.66	\$390.66
27	\$362.51	\$362.51	\$416.89	\$416.89	\$424.67	\$424.67	\$293.61	\$293.61	\$399.82	\$399.82
28	\$376.00	\$376.00	\$432.40	\$432.40	\$440.48	\$440.48	\$304.53	\$304.53	\$414.69	\$414.69
29	\$387.07	\$387.07	\$445.13	\$445.13	\$453.44	\$453.44	\$313.50	\$313.50	\$426.90	\$426.90
30	\$392.60	\$392.60	\$451.50	\$451.50	\$459.93	\$459.93	\$317.98	\$317.98	\$433.01	\$433.01
31	\$400.91	\$400.91	\$461.04	\$461.04	\$469.65	\$469.65	\$324.70	\$324.70	\$442.16	\$442.16
32	\$409.21	\$409.21	\$470.59	\$470.59	\$479.38	\$479.38	\$331.43	\$331.43	\$451.32	\$451.32
33	\$414.40	\$414.40	\$476.56	\$476.56	\$485.46	\$485.46	\$335.63	\$335.63	\$457.04	\$457.04
34	\$419.93	\$419.93	\$482.92	\$482.92	\$491.94	\$491.94	\$340.11	\$340.11	\$463.15	\$463.15
35	\$422.70	\$422.70	\$486.10	\$486.10	\$495.18	\$495.18	\$342.35	\$342.35	\$466.20	\$466.20
36	\$425.47	\$425.47	\$489.29	\$489.29	\$498.42	\$498.42	\$344.59	\$344.59	\$469.25	\$469.25
37	\$428.23	\$428.23	\$492.47	\$492.47	\$501.67	\$501.67	\$346.84	\$346.84	\$472.30	\$472.30
38	\$431.00	\$431.00	\$495.65	\$495.65	\$504.91	\$504.91	\$349.08	\$349.08	\$475.35	\$475.35
39	\$436.53	\$436.53	\$502.01	\$502.01	\$511.39	\$511.39	\$353.56	\$353.56	\$481.46	\$481.46
40	\$442.07	\$442.07	\$508.38	\$508.38	\$517.87	\$517.87	\$358.04	\$358.04	\$487.56	\$487.56
41	\$450.37	\$450.37	\$517.93	\$517.93	\$527.60	\$527.60	\$364.77	\$364.77	\$496.72	\$496.72
42	\$458.33	\$458.33	\$527.08	\$527.08	\$536.92	\$536.92	\$371.21	\$371.21	\$505.49	\$505.49
43	\$469.40	\$469.40	\$539.81	\$539.81	\$549.89	\$549.89	\$380.17	\$380.17	\$517.70	\$517.70
44	\$483.23	\$483.23	\$555.72	\$555.72	\$566.10	\$566.10	\$391.38	\$391.38	\$532.96	\$532.96
45	\$499.49	\$499.49	\$574.41	\$574.41	\$585.14	\$585.14	\$404.55	\$404.55	\$550.89	\$550.89
46	\$518.86	\$518.86	\$596.69	\$596.69	\$607.83	\$607.83	\$420.24	\$420.24	\$572.26	\$572.26
47	\$540.65	\$540.65	\$621.75	\$621.75	\$633.36	\$633.36	\$437.89	\$437.89	\$596.29	\$596.29
48	\$565.56	\$565.56	\$650.39	\$650.39	\$662.54	\$662.54	\$458.06	\$458.06	\$623.76	\$623.76
49	\$590.12	\$590.12	\$678.63	\$678.63	\$691.31	\$691.31	\$477.95	\$477.95	\$650.85	\$650.85
50	\$617.79	\$617.79	\$710.46	\$710.46	\$723.73	\$723.73	\$500.36	\$500.36	\$681.37	\$681.37
51	\$645.12	\$645.12	\$741.88	\$741.88	\$755.74	\$755.74	\$522.50	\$522.50	\$711.50	\$711.50
52	\$675.21	\$675.21	\$776.49	\$776.49	\$791.00	\$791.00	\$546.87	\$546.87	\$744.70	\$744.70
53	\$705.65	\$705.65	\$811.50	\$811.50	\$826.65	\$826.65	\$571.52	\$571.52	\$778.27	\$778.27
54	\$738.51	\$738.51	\$849.29	\$849.29	\$865.15	\$865.15	\$598.14	\$598.14	\$814.51	\$814.51
55	\$771.37	\$771.37	\$887.08	\$887.08	\$903.65	\$903.65	\$624.75	\$624.75	\$850.75	\$850.75
56	\$807.00	\$807.00	\$928.05	\$928.05	\$945.39	\$945.39	\$653.61	\$653.61	\$890.05	\$890.05
57	\$842.98	\$842.98	\$969.42	\$969.42	\$987.53	\$987.53	\$682.75	\$682.75	\$929.72	\$929.72
58	\$881.37	\$881.37	\$1,013.58	\$1,013.58	\$1,032.51	\$1,032.51	\$713.84	\$713.84	\$972.07	\$972.07
59	\$900.40	\$900.40	\$1,035.46	\$1,035.46	\$1,054.80	\$1,054.80	\$729.25	\$729.25	\$993.05	\$993.05
60	\$938.79	\$938.79	\$1,079.61	\$1,079.61	\$1,099.77	\$1,099.77	\$760.35	\$760.35	\$1,035.40	\$1,035.40
61	\$972.00	\$972.00	\$1,117.80	\$1,117.80	\$1,138.68	\$1,138.68	\$787.24	\$787.24	\$1,072.03	\$1,072.03
62	\$993.79	\$993.79	\$1,142.86	\$1,142.86	\$1,164.21	\$1,164.21	\$804.89	\$804.89	\$1,096.06	\$1,096.06
63	\$1,021.12	\$1,021.12	\$1,174.29	\$1,174.29	\$1,196.22	\$1,196.22	\$827.03	\$827.03	\$1,126.20	\$1,126.20
64+	\$1,037.70	\$1,037.70	\$1,193.36	\$1,193.36	\$1,215.65	\$1,215.65	\$840.45	\$840.45	\$1,144.49	\$1,144.49

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036	
HIOS Plan ID (Off Exchange)=>	86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036	
Plan Marketing Name =>	Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Clear Silver + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Bronze		Silver		Gold		Silver	
Deductible =>	\$8450 INT		\$0 Med / \$3800 Rx		\$6300 INT		\$750 INT		\$5400 INT	
Coinsurance =>	50% Preferred Brand Drugs		50%		50%		35%		0%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		N/A	
OOP Maximum =>	9250		9250		8000		7500		5400	
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	\$221.81	\$221.81	\$258.84	\$258.84	\$293.13	\$293.13	\$278.21	\$278.21	\$289.76	\$289.76
15	\$241.53	\$241.53	\$281.85	\$281.85	\$319.18	\$319.18	\$302.95	\$302.95	\$315.51	\$315.51
16	\$249.06	\$249.06	\$290.64	\$290.64	\$329.15	\$329.15	\$312.40	\$312.40	\$325.36	\$325.36
17	\$256.60	\$256.60	\$299.44	\$299.44	\$339.11	\$339.11	\$321.86	\$321.86	\$335.21	\$335.21
18	\$264.72	\$264.72	\$308.91	\$308.91	\$349.84	\$349.84	\$332.04	\$332.04	\$345.82	\$345.82
19	\$272.84	\$272.84	\$318.39	\$318.39	\$360.57	\$360.57	\$342.22	\$342.22	\$356.42	\$356.42
20	\$281.25	\$281.25	\$328.20	\$328.20	\$371.68	\$371.68	\$352.77	\$352.77	\$367.41	\$367.41
21	\$289.95	\$333.44	\$338.35	\$389.10	\$383.17	\$440.65	\$363.68	\$418.23	\$378.77	\$435.58
22	\$289.95	\$333.44	\$338.35	\$389.10	\$383.17	\$440.65	\$363.68	\$418.23	\$378.77	\$435.58
23	\$289.95	\$333.44	\$338.35	\$389.10	\$383.17	\$440.65	\$363.68	\$418.23	\$378.77	\$435.58
24	\$289.95	\$333.44	\$338.35	\$389.10	\$383.17	\$440.65	\$363.68	\$418.23	\$378.77	\$435.58
25	\$291.11	\$334.77	\$339.70	\$390.66	\$384.71	\$442.41	\$365.13	\$419.90	\$380.28	\$437.33
26	\$296.91	\$341.44	\$346.47	\$398.44	\$392.37	\$451.22	\$372.41	\$428.27	\$387.86	\$446.04
27	\$303.87	\$349.44	\$354.59	\$407.78	\$401.57	\$461.80	\$381.14	\$438.31	\$396.95	\$456.49
28	\$315.17	\$362.45	\$367.79	\$422.95	\$416.51	\$478.99	\$395.32	\$454.62	\$411.72	\$473.48
29	\$324.45	\$373.12	\$378.61	\$435.40	\$428.77	\$493.09	\$406.96	\$468.00	\$423.84	\$487.42
30	\$329.09	\$378.45	\$384.03	\$441.63	\$434.90	\$500.14	\$412.78	\$474.69	\$429.90	\$494.39
31	\$336.05	\$386.46	\$392.15	\$450.97	\$444.10	\$510.71	\$421.50	\$484.73	\$438.99	\$504.84
32	\$343.01	\$394.46	\$400.27	\$460.31	\$453.29	\$521.29	\$430.23	\$494.77	\$448.08	\$515.30
33	\$347.36	\$399.46	\$405.34	\$466.14	\$459.04	\$527.90	\$435.69	\$501.04	\$453.76	\$521.83
34	\$352.00	\$404.80	\$410.76	\$472.37	\$465.17	\$534.95	\$441.51	\$507.73	\$459.82	\$528.80
35	\$354.32	\$407.46	\$413.46	\$475.48	\$468.24	\$538.47	\$444.42	\$511.08	\$462.85	\$532.28
36	\$356.64	\$410.13	\$416.17	\$478.60	\$471.30	\$542.00	\$447.33	\$514.42	\$465.88	\$535.77
37	\$358.96	\$412.80	\$418.88	\$481.71	\$474.37	\$545.52	\$450.24	\$517.77	\$468.91	\$539.25
38	\$361.27	\$415.47	\$421.58	\$484.82	\$477.43	\$549.05	\$453.14	\$521.12	\$471.95	\$542.74
39	\$365.91	\$420.80	\$427.00	\$491.05	\$483.56	\$556.10	\$458.96	\$527.81	\$478.01	\$549.71
40	\$370.55	\$426.14	\$432.41	\$497.27	\$489.70	\$563.15	\$464.78	\$534.50	\$484.07	\$556.68
41	\$377.51	\$434.14	\$440.53	\$506.61	\$498.89	\$573.72	\$473.51	\$544.54	\$493.16	\$567.13
42	\$384.18	\$441.81	\$448.31	\$515.56	\$507.70	\$583.86	\$481.88	\$554.16	\$501.87	\$577.15
43	\$393.46	\$452.48	\$459.14	\$528.01	\$519.97	\$597.96	\$493.51	\$567.54	\$513.99	\$591.09
44	\$405.06	\$465.82	\$472.67	\$543.58	\$535.29	\$615.59	\$508.06	\$584.27	\$529.14	\$608.51
45	\$418.68	\$481.49	\$488.58	\$561.86	\$553.30	\$636.30	\$525.15	\$603.93	\$546.94	\$628.98
46	\$434.92	\$500.16	\$507.52	\$583.65	\$574.76	\$660.97	\$545.52	\$627.35	\$568.15	\$653.37
47	\$453.19	\$521.17	\$528.84	\$608.17	\$598.90	\$688.73	\$568.43	\$653.70	\$592.01	\$680.82
48	\$474.06	\$545.17	\$553.20	\$636.18	\$626.49	\$720.46	\$594.62	\$683.81	\$619.29	\$712.18
49	\$494.65	\$568.85	\$577.22	\$663.81	\$653.69	\$751.75	\$620.44	\$713.50	\$646.18	\$743.11
50	\$517.85	\$595.52	\$604.29	\$694.94	\$684.35	\$787.00	\$649.53	\$746.96	\$676.48	\$777.95
51	\$540.75	\$621.87	\$631.02	\$725.67	\$714.62	\$821.81	\$678.26	\$780.00	\$706.40	\$812.36
52	\$565.98	\$650.87	\$660.46	\$759.53	\$747.95	\$860.15	\$709.90	\$816.39	\$739.36	\$850.26
53	\$591.49	\$680.22	\$690.23	\$793.77	\$781.67	\$898.92	\$741.91	\$853.19	\$772.69	\$888.59
54	\$619.04	\$711.89	\$722.38	\$830.73	\$818.07	\$940.79	\$776.46	\$892.92	\$808.67	\$929.97
55	\$646.58	\$743.57	\$754.52	\$867.70	\$854.48	\$982.65	\$811.01	\$932.66	\$844.65	\$971.35
56	\$676.45	\$777.91	\$789.37	\$907.77	\$893.94	\$1,028.03	\$848.46	\$975.73	\$883.67	\$1,016.22
57	\$706.60	\$812.59	\$824.56	\$948.24	\$933.79	\$1,073.86	\$886.29	\$1,019.23	\$923.06	\$1,061.52
58	\$738.79	\$849.60	\$862.11	\$991.43	\$976.32	\$1,122.77	\$926.66	\$1,065.65	\$965.10	\$1,109.87
59	\$754.73	\$867.94	\$880.72	\$1,012.83	\$997.40	\$1,147.01	\$946.66	\$1,088.66	\$985.93	\$1,133.82
60	\$786.92	\$904.96	\$918.28	\$1,056.02	\$1,039.93	\$1,195.92	\$987.03	\$1,135.08	\$1,027.98	\$1,182.17
61	\$814.75	\$936.97	\$950.76	\$1,093.38	\$1,076.72	\$1,238.22	\$1,021.94	\$1,175.23	\$1,064.34	\$1,223.99
62	\$833.02	\$957.97	\$972.08	\$1,117.89	\$1,100.86	\$1,265.98	\$1,044.85	\$1,201.58	\$1,088.20	\$1,251.43
63	\$855.93	\$984.31	\$998.81	\$1,148.63	\$1,131.13	\$1,300.80	\$1,073.58	\$1,234.62	\$1,118.12	\$1,285.84
64+	\$869.82	\$1,000.30	\$1,015.03	\$1,167.29	\$1,149.50	\$1,321.93	\$1,091.02	\$1,254.68	\$1,136.28	\$1,306.73

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020039		86199PA0020040		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020039		86199PA0020040		86199PA0030003		86199PA0030004		86199PA0030007	
Plan Marketing Name =>	Ambetter Clear Gold + Vision + Adult Dental		Ambetter Elite Gold + Vision + Adult Dental		Ambetter Silver 201 HSA		Ambetter Silver 203		Ambetter Gold 201 HSA	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver		Gold	
Deductible =>	\$900 INT		\$0 INT		\$5800 INT		\$6450 INT		\$3200 INT	
Coinsurance =>	30% Laboratory Outpatient and Professional Services		30%		0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services		0%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		N/A	
OOP Maximum =>	8700		5500		5800		8200		3200	
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	\$274.78	\$274.78	\$321.90	\$321.90	\$203.36	\$203.36	\$213.27	\$213.27	\$253.92	\$253.92
15	\$299.20	\$299.20	\$350.51	\$350.51	\$221.43	\$221.43	\$232.23	\$232.23	\$276.49	\$276.49
16	\$308.54	\$308.54	\$361.45	\$361.45	\$228.35	\$228.35	\$239.48	\$239.48	\$285.12	\$285.12
17	\$317.88	\$317.88	\$372.39	\$372.39	\$235.26	\$235.26	\$246.73	\$246.73	\$293.75	\$293.75
18	\$327.94	\$327.94	\$384.17	\$384.17	\$242.70	\$242.70	\$254.53	\$254.53	\$303.04	\$303.04
19	\$338.00	\$338.00	\$395.96	\$395.96	\$250.14	\$250.14	\$262.34	\$262.34	\$312.34	\$312.34
20	\$348.41	\$348.41	\$408.16	\$408.16	\$257.85	\$257.85	\$270.42	\$270.42	\$321.96	\$321.96
21	\$359.19	\$413.07	\$420.78	\$483.90	\$265.83	\$305.70	\$278.79	\$320.61	\$331.92	\$381.71
22	\$359.19	\$413.07	\$420.78	\$483.90	\$265.83	\$305.70	\$278.79	\$320.61	\$331.92	\$381.71
23	\$359.19	\$413.07	\$420.78	\$483.90	\$265.83	\$305.70	\$278.79	\$320.61	\$331.92	\$381.71
24	\$359.19	\$413.07	\$420.78	\$483.90	\$265.83	\$305.70	\$278.79	\$320.61	\$331.92	\$381.71
25	\$360.62	\$414.72	\$422.46	\$485.83	\$266.89	\$306.92	\$279.90	\$321.89	\$333.25	\$383.24
26	\$367.81	\$422.98	\$430.88	\$495.51	\$272.21	\$313.04	\$285.48	\$328.30	\$339.89	\$390.87
27	\$376.43	\$432.89	\$440.98	\$507.13	\$278.59	\$320.37	\$292.17	\$336.00	\$347.85	\$400.03
28	\$390.44	\$449.00	\$457.39	\$526.00	\$288.95	\$332.30	\$303.04	\$348.50	\$360.80	\$414.92
29	\$401.93	\$462.22	\$470.85	\$541.48	\$297.46	\$342.08	\$311.96	\$358.76	\$371.42	\$427.13
30	\$407.68	\$468.83	\$477.59	\$549.22	\$301.71	\$346.97	\$316.42	\$363.89	\$376.73	\$433.24
31	\$416.30	\$478.74	\$487.69	\$560.84	\$308.09	\$354.31	\$323.12	\$371.58	\$384.70	\$442.40
32	\$424.92	\$488.66	\$497.78	\$572.45	\$314.47	\$361.64	\$329.81	\$379.28	\$392.66	\$451.56
33	\$430.31	\$494.85	\$504.10	\$579.71	\$318.46	\$366.23	\$333.99	\$384.09	\$397.64	\$457.29
34	\$436.05	\$501.46	\$510.83	\$587.45	\$322.71	\$371.12	\$338.45	\$389.22	\$402.95	\$463.40
35	\$438.93	\$504.77	\$514.19	\$591.32	\$324.84	\$373.57	\$340.68	\$391.78	\$405.61	\$466.45
36	\$441.80	\$508.07	\$517.56	\$595.20	\$326.97	\$376.01	\$342.91	\$394.35	\$408.26	\$469.50
37	\$444.67	\$511.38	\$520.93	\$599.07	\$329.09	\$378.46	\$345.14	\$396.91	\$410.92	\$472.56
38	\$447.55	\$514.68	\$524.29	\$602.94	\$331.22	\$380.90	\$347.37	\$399.48	\$413.57	\$475.61
39	\$453.30	\$521.29	\$531.03	\$610.68	\$335.47	\$385.79	\$351.83	\$404.61	\$418.88	\$481.72
40	\$459.04	\$527.90	\$537.76	\$618.42	\$339.73	\$390.69	\$356.29	\$409.73	\$424.20	\$487.82
41	\$467.66	\$537.81	\$547.86	\$630.04	\$346.11	\$398.02	\$362.98	\$417.43	\$432.16	\$496.99
42	\$475.92	\$547.31	\$557.54	\$641.17	\$352.22	\$405.05	\$369.39	\$424.80	\$439.80	\$505.76
43	\$487.42	\$560.53	\$571.00	\$656.65	\$360.73	\$414.84	\$378.32	\$435.06	\$450.42	\$517.98
44	\$501.79	\$577.05	\$587.83	\$676.01	\$371.36	\$427.06	\$389.47	\$447.89	\$463.69	\$533.25
45	\$518.67	\$596.47	\$607.61	\$698.75	\$383.85	\$441.43	\$402.57	\$462.96	\$479.29	\$551.19
46	\$538.78	\$619.60	\$631.17	\$725.85	\$398.74	\$458.55	\$418.18	\$480.91	\$497.88	\$572.56
47	\$561.41	\$645.62	\$657.68	\$756.33	\$415.49	\$477.81	\$435.75	\$501.11	\$518.79	\$596.61
48	\$587.27	\$675.36	\$687.98	\$791.17	\$434.63	\$499.82	\$455.82	\$524.19	\$542.69	\$624.09
49	\$617.77	\$704.69	\$717.85	\$825.53	\$453.50	\$521.53	\$475.61	\$546.95	\$566.26	\$651.20
50	\$641.51	\$737.74	\$751.52	\$864.24	\$474.77	\$545.98	\$497.92	\$572.60	\$592.81	\$681.73
51	\$669.89	\$770.37	\$784.76	\$902.47	\$495.77	\$570.13	\$519.94	\$597.93	\$619.03	\$711.89
52	\$701.14	\$806.31	\$821.37	\$944.57	\$518.89	\$596.73	\$544.19	\$625.82	\$647.91	\$745.10
53	\$732.74	\$842.66	\$858.39	\$987.15	\$542.29	\$623.63	\$568.73	\$654.04	\$677.12	\$778.69
54	\$766.87	\$881.90	\$898.37	\$1,033.12	\$567.54	\$652.67	\$595.21	\$684.49	\$708.65	\$814.95
55	\$800.99	\$921.14	\$938.34	\$1,079.09	\$592.79	\$681.71	\$621.70	\$714.95	\$740.18	\$851.21
56	\$837.99	\$963.68	\$981.68	\$1,128.94	\$620.17	\$713.20	\$650.41	\$747.97	\$774.37	\$890.53
57	\$875.34	\$1,006.64	\$1,025.44	\$1,179.26	\$647.82	\$744.99	\$679.41	\$781.32	\$808.89	\$930.23
58	\$915.21	\$1,052.49	\$1,072.15	\$1,232.97	\$677.33	\$778.93	\$710.35	\$816.90	\$845.74	\$972.60
59	\$934.97	\$1,075.21	\$1,095.29	\$1,259.59	\$691.95	\$795.74	\$725.69	\$834.54	\$863.99	\$993.59
60	\$974.84	\$1,121.06	\$1,142.00	\$1,313.30	\$721.45	\$829.67	\$756.63	\$870.13	\$900.83	\$1,035.96
61	\$1,009.32	\$1,160.72	\$1,182.40	\$1,359.76	\$746.97	\$859.02	\$783.39	\$900.90	\$932.70	\$1,072.60
62	\$1,031.95	\$1,186.74	\$1,208.91	\$1,390.24	\$763.72	\$878.28	\$800.96	\$921.10	\$953.61	\$1,096.65
63	\$1,060.32	\$1,219.37	\$1,242.15	\$1,428.47	\$784.72	\$902.43	\$822.98	\$946.43	\$979.83	\$1,126.81
64+	\$1,077.54	\$1,239.18	\$1,262.32	\$1,451.68	\$797.46	\$917.08	\$836.34	\$961.80	\$995.74	\$1,145.11

Company Name: **Pennsylvania Health & Wellness, Inc.**
 Market: **Individual**
 Product: **Ambetter**
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	N/A		86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022	
HIOS Plan ID (Off Exchange)=>	86199PA0030008		86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022	
Plan Marketing Name =>	Ambetter Gold 202		Ambetter Franklin Silver		Ambetter Franklin Silver + Vision + Adult Dental		Ambetter Complete Silver		Ambetter Choice Bronze HSA	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Bronze	
Deductible =>	\$2000 INT		\$5000 Med / \$300 Rx		\$5000 Med / \$300 Rx		\$6000 INT		\$7250 INT	
Coinsurance =>	20%		40%; 50%Preferred Brand Drugs		40%; 50%Preferred Brand Drugs		40%		0%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A	
OOP Maximum =>	6000		9200		9200		8500		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	\$272.62	\$272.62	\$297.55	\$297.55	\$308.97	\$308.97	\$228.06	\$228.06	\$161.45	\$161.45
15	\$296.86	\$296.86	\$324.00	\$324.00	\$336.44	\$336.44	\$248.33	\$248.33	\$175.80	\$175.80
16	\$306.12	\$306.12	\$334.11	\$334.11	\$346.94	\$346.94	\$256.08	\$256.08	\$181.29	\$181.29
17	\$315.39	\$315.39	\$344.22	\$344.22	\$357.44	\$357.44	\$263.83	\$263.83	\$186.78	\$186.78
18	\$325.37	\$325.37	\$355.11	\$355.11	\$368.75	\$368.75	\$272.18	\$272.18	\$192.68	\$192.68
19	\$335.35	\$335.35	\$366.01	\$366.01	\$380.06	\$380.06	\$280.53	\$280.53	\$198.59	\$198.59
20	\$345.68	\$345.68	\$377.29	\$377.29	\$391.77	\$391.77	\$289.17	\$289.17	\$204.71	\$204.71
21	\$356.37	\$409.83	\$388.95	\$447.30	\$403.89	\$464.47	\$298.12	\$342.84	\$211.05	\$242.70
22	\$356.37	\$409.83	\$388.95	\$447.30	\$403.89	\$464.47	\$298.12	\$342.84	\$211.05	\$242.70
23	\$356.37	\$409.83	\$388.95	\$447.30	\$403.89	\$464.47	\$298.12	\$342.84	\$211.05	\$242.70
24	\$356.37	\$409.83	\$388.95	\$447.30	\$403.89	\$464.47	\$298.12	\$342.84	\$211.05	\$242.70
25	\$357.80	\$411.47	\$390.51	\$449.09	\$405.50	\$466.33	\$299.31	\$344.21	\$211.89	\$243.67
26	\$364.92	\$419.66	\$398.29	\$458.03	\$413.58	\$475.62	\$305.27	\$351.06	\$216.11	\$248.53
27	\$373.48	\$429.50	\$407.62	\$468.77	\$423.27	\$486.77	\$312.43	\$359.29	\$221.18	\$254.35
28	\$387.38	\$445.48	\$422.79	\$486.21	\$439.03	\$504.88	\$324.05	\$372.66	\$229.41	\$263.82
29	\$398.78	\$458.60	\$435.24	\$500.53	\$451.95	\$519.74	\$333.59	\$383.63	\$236.16	\$271.58
30	\$404.48	\$465.15	\$441.46	\$507.68	\$458.41	\$527.17	\$338.36	\$389.12	\$239.54	\$275.47
31	\$413.04	\$474.99	\$450.80	\$518.42	\$468.11	\$538.32	\$345.52	\$397.35	\$244.60	\$281.29
32	\$421.59	\$484.83	\$460.13	\$529.15	\$477.80	\$549.47	\$352.67	\$405.57	\$249.67	\$287.12
33	\$426.93	\$490.97	\$465.97	\$535.86	\$483.86	\$556.44	\$357.14	\$410.72	\$252.83	\$290.76
34	\$432.64	\$497.53	\$472.19	\$543.02	\$490.32	\$563.87	\$361.91	\$416.20	\$256.21	\$294.64
35	\$435.49	\$500.81	\$475.30	\$546.60	\$493.55	\$567.58	\$364.30	\$418.94	\$257.90	\$296.58
36	\$438.34	\$504.09	\$478.41	\$550.18	\$496.78	\$571.30	\$366.68	\$421.69	\$259.59	\$298.52
37	\$441.19	\$507.37	\$481.53	\$553.75	\$500.01	\$575.02	\$369.07	\$424.43	\$261.27	\$300.47
38	\$444.04	\$510.65	\$484.64	\$557.33	\$503.24	\$578.73	\$371.45	\$427.17	\$262.96	\$302.41
39	\$449.74	\$517.20	\$490.86	\$564.49	\$509.71	\$586.16	\$376.22	\$432.66	\$266.34	\$306.29
40	\$455.44	\$523.76	\$497.08	\$571.65	\$516.17	\$593.59	\$380.99	\$438.14	\$269.72	\$310.17
41	\$464.00	\$533.60	\$506.42	\$582.38	\$525.86	\$604.74	\$388.15	\$446.37	\$274.78	\$316.00
42	\$472.19	\$543.02	\$515.36	\$592.67	\$535.15	\$615.42	\$395.01	\$454.26	\$279.64	\$321.58
43	\$483.60	\$556.14	\$527.81	\$606.98	\$548.08	\$630.29	\$404.55	\$465.23	\$286.39	\$329.35
44	\$497.85	\$572.53	\$543.37	\$624.87	\$564.23	\$648.87	\$416.47	\$478.94	\$294.83	\$339.06
45	\$514.60	\$591.79	\$561.65	\$645.90	\$583.21	\$670.70	\$430.48	\$495.05	\$304.75	\$350.46
46	\$534.56	\$614.74	\$583.43	\$670.95	\$605.83	\$696.71	\$447.18	\$514.25	\$316.57	\$364.05
47	\$557.01	\$640.56	\$607.94	\$699.13	\$631.28	\$725.97	\$465.96	\$535.85	\$329.86	\$379.34
48	\$582.67	\$670.07	\$635.94	\$731.33	\$660.36	\$759.41	\$487.42	\$560.54	\$345.06	\$396.82
49	\$607.97	\$699.17	\$663.56	\$763.09	\$689.03	\$792.39	\$508.59	\$584.88	\$360.04	\$414.05
50	\$636.48	\$731.95	\$694.67	\$798.87	\$721.34	\$829.55	\$532.44	\$612.30	\$376.93	\$433.47
51	\$664.63	\$764.33	\$725.40	\$834.21	\$753.25	\$866.24	\$555.99	\$639.39	\$393.60	\$452.64
52	\$695.64	\$799.98	\$759.24	\$873.12	\$788.39	\$906.65	\$581.93	\$669.21	\$411.96	\$473.76
53	\$727.00	\$836.05	\$793.47	\$912.49	\$823.93	\$947.52	\$608.16	\$699.38	\$430.53	\$495.11
54	\$760.85	\$874.98	\$830.42	\$954.98	\$862.30	\$991.65	\$636.48	\$731.95	\$450.58	\$518.17
55	\$794.71	\$913.92	\$867.37	\$997.47	\$900.67	\$1,035.77	\$664.80	\$764.52	\$470.63	\$541.23
56	\$831.42	\$956.13	\$907.43	\$1,043.54	\$942.27	\$1,083.61	\$695.51	\$799.83	\$492.37	\$566.23
57	\$868.48	\$998.75	\$947.88	\$1,090.06	\$984.27	\$1,131.92	\$726.51	\$835.49	\$514.32	\$591.47
58	\$908.04	\$1,044.24	\$991.05	\$1,139.71	\$1,029.11	\$1,183.47	\$759.60	\$873.54	\$537.74	\$618.41
59	\$927.64	\$1,066.78	\$1,012.45	\$1,164.31	\$1,051.32	\$1,209.02	\$776.00	\$892.40	\$549.35	\$631.75
60	\$967.19	\$1,112.27	\$1,055.62	\$1,213.96	\$1,096.15	\$1,260.57	\$809.09	\$930.45	\$572.78	\$658.69
61	\$1,001.41	\$1,151.62	\$1,092.96	\$1,256.90	\$1,134.92	\$1,305.16	\$837.71	\$963.37	\$593.04	\$681.99
62	\$1,023.86	\$1,177.43	\$1,117.46	\$1,285.08	\$1,160.37	\$1,334.43	\$856.49	\$984.97	\$606.33	\$697.28
63	\$1,052.01	\$1,209.81	\$1,148.19	\$1,320.42	\$1,192.28	\$1,371.12	\$880.04	\$1,012.05	\$623.01	\$716.46
64+	\$1,069.10	\$1,229.46	\$1,166.84	\$1,341.87	\$1,211.64	\$1,393.39	\$894.33	\$1,028.49	\$633.12	\$728.09

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034	
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034	
Plan Marketing Name =>	Ambetter Complete Gold		Ambetter Everyday Bronze		Ambetter Elite Bronze		Ambetter Clear Silver		Ambetter Focused Silver	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Bronze		Bronze		Silver		Silver	
Deductible =>	\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx		\$5400 INT		\$6300 INT	
Coinsurance =>	20%		50% Preferred Brand Drugs		50%		0%		50%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	7500		9250		9250		5400		8000	
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	\$219.85	\$219.85	\$167.09	\$167.09	\$194.98	\$194.98	\$218.28	\$218.28	\$220.82	\$220.82
15	\$239.40	\$239.40	\$181.94	\$181.94	\$212.32	\$212.32	\$237.68	\$237.68	\$240.44	\$240.44
16	\$246.87	\$246.87	\$187.62	\$187.62	\$218.94	\$218.94	\$245.10	\$245.10	\$247.95	\$247.95
17	\$254.34	\$254.34	\$193.30	\$193.30	\$225.57	\$225.57	\$252.52	\$252.52	\$255.45	\$255.45
18	\$262.39	\$262.39	\$199.42	\$199.42	\$232.71	\$232.71	\$260.51	\$260.51	\$263.54	\$263.54
19	\$270.43	\$270.43	\$205.53	\$205.53	\$239.84	\$239.84	\$268.49	\$268.49	\$271.62	\$271.62
20	\$278.77	\$278.77	\$211.87	\$211.87	\$247.24	\$247.24	\$276.77	\$276.77	\$279.99	\$279.99
21	\$287.39	\$330.50	\$218.42	\$251.18	\$254.88	\$293.11	\$285.33	\$328.13	\$288.65	\$331.94
22	\$287.39	\$330.50	\$218.42	\$251.18	\$254.88	\$293.11	\$285.33	\$328.13	\$288.65	\$331.94
23	\$287.39	\$330.50	\$218.42	\$251.18	\$254.88	\$293.11	\$285.33	\$328.13	\$288.65	\$331.94
24	\$287.39	\$330.50	\$218.42	\$251.18	\$254.88	\$293.11	\$285.33	\$328.13	\$288.65	\$331.94
25	\$288.54	\$331.82	\$219.29	\$252.19	\$255.90	\$294.29	\$286.47	\$329.44	\$289.80	\$333.27
26	\$294.29	\$338.43	\$223.66	\$257.21	\$261.00	\$300.15	\$292.18	\$336.00	\$295.58	\$339.91
27	\$301.19	\$346.36	\$228.90	\$263.24	\$267.12	\$307.18	\$299.03	\$343.88	\$302.50	\$347.88
28	\$312.39	\$359.25	\$237.42	\$273.04	\$277.06	\$318.61	\$310.15	\$356.68	\$313.76	\$360.82
29	\$321.59	\$369.83	\$244.41	\$281.07	\$285.21	\$327.99	\$319.28	\$367.18	\$323.00	\$371.45
30	\$326.19	\$375.12	\$247.91	\$285.09	\$289.29	\$332.68	\$323.85	\$372.43	\$327.62	\$376.76
31	\$333.09	\$383.05	\$253.15	\$291.12	\$295.41	\$339.72	\$330.70	\$380.30	\$334.54	\$384.72
32	\$339.98	\$390.98	\$258.39	\$297.15	\$301.53	\$346.75	\$337.54	\$388.18	\$341.47	\$392.69
33	\$344.29	\$395.94	\$261.67	\$300.92	\$305.35	\$351.15	\$341.82	\$393.10	\$345.80	\$397.67
34	\$348.89	\$401.23	\$265.16	\$304.94	\$309.43	\$355.84	\$346.39	\$398.35	\$350.42	\$402.98
35	\$351.19	\$403.87	\$266.91	\$306.95	\$311.47	\$358.19	\$348.67	\$400.97	\$352.73	\$405.64
36	\$353.49	\$406.51	\$268.66	\$308.96	\$313.50	\$360.53	\$350.96	\$403.60	\$355.04	\$408.29
37	\$355.79	\$409.16	\$270.40	\$310.96	\$315.54	\$362.88	\$353.24	\$406.22	\$357.35	\$410.95
38	\$358.09	\$411.80	\$272.15	\$312.97	\$317.58	\$365.22	\$355.52	\$408.85	\$359.65	\$413.60
39	\$362.69	\$417.09	\$275.65	\$316.99	\$321.66	\$369.91	\$360.09	\$414.10	\$364.27	\$418.91
40	\$367.28	\$422.38	\$279.14	\$321.01	\$325.74	\$374.60	\$364.65	\$419.35	\$368.89	\$424.23
41	\$374.18	\$430.31	\$284.38	\$327.04	\$331.86	\$381.63	\$371.50	\$427.22	\$375.82	\$432.19
42	\$380.79	\$437.91	\$289.41	\$332.82	\$337.72	\$388.38	\$378.06	\$434.77	\$382.46	\$439.83
43	\$389.99	\$448.49	\$296.40	\$340.86	\$345.87	\$397.76	\$387.19	\$445.27	\$391.69	\$450.45
44	\$401.48	\$461.71	\$305.13	\$350.90	\$356.07	\$409.48	\$398.61	\$458.40	\$403.24	\$463.73
45	\$414.99	\$477.24	\$315.40	\$362.71	\$368.05	\$423.26	\$412.02	\$473.82	\$416.81	\$479.33
46	\$431.09	\$495.75	\$327.63	\$376.77	\$382.32	\$439.67	\$427.99	\$492.19	\$432.97	\$497.92
47	\$449.19	\$516.57	\$341.39	\$392.60	\$398.38	\$458.14	\$445.97	\$512.87	\$451.16	\$518.83
48	\$469.88	\$540.37	\$357.12	\$410.68	\$416.73	\$479.24	\$466.51	\$536.49	\$471.94	\$542.73
49	\$490.29	\$563.83	\$372.62	\$428.52	\$434.83	\$500.05	\$486.77	\$559.79	\$492.43	\$566.30
50	\$513.28	\$590.27	\$390.10	\$448.61	\$455.22	\$523.50	\$509.60	\$586.04	\$515.52	\$592.85
51	\$535.98	\$616.38	\$407.35	\$468.46	\$475.35	\$546.66	\$532.14	\$611.96	\$538.33	\$619.08
52	\$560.99	\$645.13	\$426.36	\$490.31	\$497.53	\$572.16	\$556.96	\$640.51	\$563.44	\$647.96
53	\$586.28	\$674.22	\$445.58	\$512.41	\$519.96	\$597.95	\$582.07	\$669.38	\$588.84	\$677.17
54	\$613.58	\$705.62	\$466.33	\$536.28	\$544.17	\$625.80	\$609.18	\$700.56	\$616.26	\$708.70
55	\$640.88	\$737.01	\$487.08	\$560.14	\$568.39	\$653.64	\$636.28	\$731.73	\$643.68	\$740.24
56	\$670.48	\$771.05	\$509.57	\$586.01	\$594.64	\$683.83	\$665.67	\$765.52	\$673.41	\$774.43
57	\$700.37	\$805.43	\$532.29	\$612.13	\$621.15	\$714.32	\$695.35	\$799.65	\$703.43	\$808.95
58	\$732.27	\$842.11	\$556.53	\$640.01	\$649.44	\$746.85	\$727.02	\$836.07	\$735.47	\$845.80
59	\$748.08	\$860.29	\$568.55	\$653.83	\$663.46	\$762.98	\$742.71	\$854.12	\$751.35	\$864.05
60	\$779.98	\$896.97	\$592.79	\$681.71	\$691.75	\$795.51	\$774.38	\$890.54	\$783.39	\$900.90
61	\$807.57	\$928.70	\$613.76	\$705.82	\$716.22	\$823.65	\$801.78	\$922.04	\$811.10	\$932.76
62	\$825.67	\$949.52	\$627.52	\$721.65	\$732.28	\$842.12	\$819.75	\$942.71	\$829.28	\$953.68
63	\$848.38	\$975.63	\$644.78	\$741.49	\$752.41	\$865.27	\$842.29	\$968.64	\$852.09	\$979.90
64+	\$862.15	\$991.48	\$655.24	\$753.53	\$764.63	\$879.32	\$855.97	\$984.37	\$865.92	\$995.81

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010035		86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022	
HIOS Plan ID (Off Exchange)=>	86199PA0010035		86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022	
Plan Marketing Name =>	Ambetter Everyday Gold		Ambetter Clear Gold		Ambetter Elite Gold		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver		Bronze	
Deductible =>	\$750 INT		\$900 INT		\$0 INT		\$6000 INT		\$7250 INT	
Coinsurance =>	35%		30% Laboratory Outpatient and Professional Services		30%		40%		0%	
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A	
OOP Maximum =>	7500		8700		5500		8500		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	\$209.58	\$209.58	\$206.99	\$206.99	\$242.49	\$242.49	\$236.82	\$236.82	\$167.65	\$167.65
15	\$228.21	\$228.21	\$225.39	\$225.39	\$264.04	\$264.04	\$257.87	\$257.87	\$182.55	\$182.55
16	\$235.33	\$235.33	\$232.43	\$232.43	\$272.28	\$272.28	\$265.92	\$265.92	\$188.25	\$188.25
17	\$242.46	\$242.46	\$239.46	\$239.46	\$280.53	\$280.53	\$273.96	\$273.96	\$193.95	\$193.95
18	\$250.13	\$250.13	\$247.04	\$247.04	\$289.40	\$289.40	\$282.63	\$282.63	\$200.08	\$200.08
19	\$257.80	\$257.80	\$254.62	\$254.62	\$298.28	\$298.28	\$291.30	\$291.30	\$206.22	\$206.22
20	\$265.74	\$265.74	\$262.46	\$262.46	\$307.47	\$307.47	\$300.28	\$300.28	\$212.57	\$212.57
21	\$273.96	\$315.06	\$270.58	\$311.17	\$316.98	\$364.53	\$309.56	\$356.00	\$219.15	\$252.02
22	\$273.96	\$315.06	\$270.58	\$311.17	\$316.98	\$364.53	\$309.56	\$356.00	\$219.15	\$252.02
23	\$273.96	\$315.06	\$270.58	\$311.17	\$316.98	\$364.53	\$309.56	\$356.00	\$219.15	\$252.02
24	\$273.96	\$315.06	\$270.58	\$311.17	\$316.98	\$364.53	\$309.56	\$356.00	\$219.15	\$252.02
25	\$275.06	\$316.32	\$271.66	\$312.41	\$318.25	\$365.98	\$310.80	\$357.42	\$220.03	\$253.03
26	\$280.54	\$322.62	\$277.07	\$318.63	\$324.59	\$373.27	\$316.99	\$364.54	\$224.41	\$258.07
27	\$287.11	\$330.18	\$283.57	\$326.10	\$332.19	\$382.02	\$324.42	\$373.09	\$229.67	\$264.12
28	\$297.80	\$342.47	\$294.12	\$338.24	\$344.56	\$396.24	\$336.50	\$386.97	\$238.21	\$273.95
29	\$306.56	\$352.55	\$302.78	\$348.20	\$354.70	\$407.90	\$346.40	\$398.36	\$245.23	\$282.91
30	\$310.95	\$357.59	\$307.11	\$353.17	\$359.77	\$413.74	\$351.35	\$404.06	\$248.73	\$286.04
31	\$317.52	\$365.15	\$313.60	\$360.64	\$367.38	\$422.48	\$358.78	\$412.60	\$253.99	\$292.09
32	\$324.10	\$372.71	\$320.10	\$368.11	\$374.99	\$431.23	\$366.21	\$421.15	\$259.25	\$298.14
33	\$328.21	\$377.44	\$324.15	\$372.78	\$379.74	\$436.70	\$370.86	\$426.49	\$262.54	\$301.92
34	\$332.59	\$382.48	\$328.48	\$377.76	\$384.81	\$442.53	\$375.81	\$432.18	\$266.05	\$305.95
35	\$334.78	\$385.00	\$330.65	\$380.25	\$387.35	\$445.45	\$378.29	\$435.03	\$267.80	\$307.97
36	\$336.97	\$387.52	\$332.81	\$382.73	\$389.88	\$448.37	\$380.76	\$437.88	\$269.55	\$309.99
37	\$339.17	\$390.04	\$334.98	\$385.22	\$392.42	\$451.28	\$383.24	\$440.73	\$271.31	\$312.00
38	\$341.36	\$392.56	\$337.14	\$387.71	\$394.96	\$454.20	\$385.72	\$443.57	\$273.06	\$314.02
39	\$345.74	\$397.60	\$341.47	\$392.69	\$400.03	\$460.03	\$390.67	\$449.27	\$276.57	\$318.05
40	\$350.13	\$402.64	\$345.80	\$397.67	\$405.10	\$465.86	\$395.62	\$454.97	\$280.07	\$322.08
41	\$356.70	\$410.21	\$352.29	\$405.14	\$412.71	\$474.61	\$403.05	\$463.51	\$285.33	\$328.13
42	\$363.00	\$417.45	\$358.52	\$412.30	\$420.00	\$483.00	\$410.17	\$471.70	\$290.37	\$333.93
43	\$371.77	\$427.53	\$367.18	\$422.25	\$430.14	\$494.66	\$420.08	\$483.09	\$297.38	\$341.99
44	\$382.73	\$440.14	\$378.00	\$434.70	\$442.82	\$509.24	\$432.46	\$497.33	\$306.15	\$352.07
45	\$395.60	\$454.94	\$390.72	\$449.32	\$457.72	\$526.37	\$447.01	\$514.06	\$316.45	\$363.92
46	\$410.94	\$472.59	\$405.87	\$466.75	\$475.47	\$546.79	\$464.35	\$534.00	\$328.72	\$378.03
47	\$428.20	\$492.44	\$422.92	\$486.35	\$495.44	\$569.75	\$483.85	\$556.43	\$342.53	\$393.91
48	\$447.93	\$515.12	\$442.40	\$508.76	\$518.26	\$596.00	\$506.14	\$582.06	\$358.31	\$412.05
49	\$467.38	\$537.49	\$461.61	\$530.85	\$540.77	\$621.88	\$528.12	\$607.33	\$373.87	\$429.95
50	\$489.30	\$562.69	\$483.26	\$555.74	\$566.12	\$651.04	\$552.88	\$635.81	\$391.40	\$450.11
51	\$510.94	\$587.58	\$504.63	\$580.33	\$591.16	\$679.84	\$577.34	\$663.94	\$408.71	\$470.02
52	\$534.78	\$614.99	\$528.17	\$607.40	\$618.74	\$711.55	\$604.27	\$694.91	\$427.78	\$491.95
53	\$558.88	\$642.72	\$551.98	\$634.78	\$646.64	\$743.63	\$631.51	\$726.24	\$447.06	\$514.12
54	\$584.91	\$672.65	\$577.69	\$664.34	\$676.75	\$778.26	\$660.92	\$760.06	\$467.88	\$538.07
55	\$610.94	\$702.58	\$603.39	\$693.90	\$706.86	\$812.89	\$690.33	\$793.88	\$488.70	\$562.01
56	\$639.16	\$735.03	\$631.26	\$725.95	\$739.51	\$850.44	\$722.21	\$830.54	\$511.27	\$587.97
57	\$667.65	\$767.80	\$659.40	\$758.31	\$772.48	\$888.35	\$754.41	\$867.57	\$534.07	\$614.18
58	\$698.06	\$802.77	\$689.44	\$792.85	\$807.66	\$928.81	\$788.77	\$907.08	\$558.39	\$642.15
59	\$713.13	\$820.10	\$704.32	\$809.97	\$825.09	\$948.86	\$805.79	\$926.66	\$570.44	\$656.01
60	\$743.54	\$855.07	\$734.35	\$844.51	\$860.28	\$989.32	\$840.16	\$966.18	\$594.77	\$683.99
61	\$769.84	\$885.31	\$760.33	\$874.38	\$890.71	\$1,024.32	\$869.87	\$1,000.36	\$615.81	\$708.18
62	\$787.10	\$905.16	\$777.38	\$893.98	\$910.68	\$1,047.28	\$889.38	\$1,022.78	\$629.61	\$724.06
63	\$808.74	\$930.05	\$798.75	\$918.56	\$935.72	\$1,076.08	\$913.83	\$1,050.91	\$646.93	\$743.97
64+	\$821.87	\$945.15	\$811.72	\$933.48	\$950.92	\$1,093.56	\$928.67	\$1,067.97	\$657.43	\$756.04

Company Name: **Pennsylvania Health & Wellness, Inc.**
Market: **Individual**
Product: **Ambetter**
Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	86199PA0020025		86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035	
HIOS Plan ID (Off Exchange)=>	86199PA0020025		86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035	
Plan Marketing Name =>	Ambetter Complete Gold + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Bronze		Bronze		Silver		Gold	
Deductible =>	\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx		\$6300 INT		\$750 INT	
Coinsurance =>	20%		50% Preferred Brand Drugs		50%		50%		35%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	
OOP Maximum =>	7500		9250		9250		8000		7500	
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	\$228.29	\$228.29	\$173.51	\$173.51	\$202.47	\$202.47	\$229.29	\$229.29	\$217.63	\$217.63
15	\$248.59	\$248.59	\$188.93	\$188.93	\$220.47	\$220.47	\$249.68	\$249.68	\$236.97	\$236.97
16	\$256.35	\$256.35	\$194.83	\$194.83	\$227.35	\$227.35	\$257.47	\$257.47	\$244.37	\$244.37
17	\$264.11	\$264.11	\$200.72	\$200.72	\$234.23	\$234.23	\$265.26	\$265.26	\$251.77	\$251.77
18	\$272.46	\$272.46	\$207.07	\$207.07	\$241.64	\$241.64	\$273.65	\$273.65	\$259.73	\$259.73
19	\$280.82	\$280.82	\$213.42	\$213.42	\$249.05	\$249.05	\$282.05	\$282.05	\$267.70	\$267.70
20	\$289.47	\$289.47	\$220.00	\$220.00	\$256.73	\$256.73	\$290.74	\$290.74	\$275.95	\$275.95
21	\$298.42	\$343.19	\$226.81	\$260.83	\$264.67	\$304.37	\$299.73	\$344.69	\$284.48	\$327.15
22	\$298.42	\$343.19	\$226.81	\$260.83	\$264.67	\$304.37	\$299.73	\$344.69	\$284.48	\$327.15
23	\$298.42	\$343.19	\$226.81	\$260.83	\$264.67	\$304.37	\$299.73	\$344.69	\$284.48	\$327.15
24	\$298.42	\$343.19	\$226.81	\$260.83	\$264.67	\$304.37	\$299.73	\$344.69	\$284.48	\$327.15
25	\$299.62	\$344.56	\$227.71	\$261.87	\$265.73	\$305.59	\$300.93	\$346.07	\$285.62	\$328.46
26	\$305.59	\$351.42	\$232.25	\$267.09	\$271.02	\$311.67	\$306.92	\$352.96	\$291.31	\$335.01
27	\$312.75	\$359.66	\$237.69	\$273.35	\$277.37	\$318.98	\$314.12	\$361.23	\$298.14	\$342.86
28	\$324.39	\$373.05	\$246.54	\$283.52	\$287.69	\$330.85	\$325.81	\$374.68	\$309.23	\$355.62
29	\$333.94	\$384.03	\$253.80	\$291.87	\$296.16	\$340.59	\$335.40	\$385.71	\$318.34	\$366.09
30	\$338.71	\$389.52	\$257.43	\$296.04	\$300.40	\$345.46	\$340.19	\$391.22	\$322.89	\$371.32
31	\$345.87	\$397.76	\$262.87	\$302.30	\$306.75	\$352.76	\$347.39	\$399.50	\$329.71	\$379.17
32	\$353.04	\$405.99	\$268.31	\$308.56	\$313.10	\$360.07	\$354.58	\$407.77	\$336.54	\$387.02
33	\$357.51	\$411.14	\$271.71	\$312.47	\$317.07	\$364.63	\$359.08	\$412.94	\$340.81	\$391.93
34	\$362.29	\$416.63	\$275.34	\$316.64	\$321.31	\$369.50	\$363.87	\$418.45	\$345.36	\$397.17
35	\$364.67	\$419.38	\$277.16	\$318.73	\$323.42	\$371.94	\$366.27	\$421.21	\$347.64	\$399.78
36	\$367.06	\$422.12	\$278.97	\$320.82	\$325.54	\$374.37	\$368.67	\$423.97	\$349.91	\$402.40
37	\$369.45	\$424.87	\$280.79	\$322.90	\$327.66	\$376.81	\$371.07	\$426.73	\$352.19	\$405.02
38	\$371.84	\$427.61	\$282.60	\$324.99	\$329.78	\$379.24	\$373.46	\$429.48	\$354.46	\$407.63
39	\$376.61	\$433.10	\$286.23	\$329.16	\$334.01	\$384.11	\$378.26	\$435.00	\$359.02	\$412.87
40	\$381.39	\$438.59	\$289.86	\$333.34	\$338.25	\$388.98	\$383.06	\$440.51	\$363.57	\$418.10
41	\$388.55	\$446.83	\$295.30	\$339.60	\$344.60	\$396.29	\$390.25	\$448.79	\$370.40	\$425.95
42	\$395.41	\$454.72	\$300.52	\$345.60	\$350.68	\$403.29	\$397.14	\$456.71	\$376.94	\$433.48
43	\$404.96	\$465.71	\$307.78	\$353.94	\$359.15	\$413.03	\$406.73	\$467.74	\$386.04	\$443.95
44	\$416.90	\$479.43	\$316.85	\$364.38	\$369.74	\$425.20	\$418.72	\$481.53	\$397.42	\$457.03
45	\$430.93	\$495.56	\$327.51	\$376.63	\$382.18	\$439.51	\$432.81	\$497.73	\$410.79	\$472.41
46	\$447.64	\$514.78	\$340.21	\$391.24	\$397.00	\$456.55	\$449.60	\$517.03	\$426.72	\$490.73
47	\$466.44	\$536.40	\$354.50	\$407.67	\$413.68	\$475.73	\$468.48	\$538.75	\$444.65	\$511.34
48	\$487.92	\$561.11	\$370.83	\$426.45	\$432.73	\$497.64	\$490.06	\$563.57	\$465.13	\$534.90
49	\$509.11	\$585.48	\$386.93	\$444.97	\$451.52	\$519.25	\$511.34	\$588.04	\$485.33	\$558.13
50	\$532.99	\$612.93	\$405.08	\$465.84	\$472.70	\$543.60	\$535.32	\$615.62	\$508.08	\$584.30
51	\$556.56	\$640.05	\$422.99	\$486.44	\$493.61	\$567.65	\$559.00	\$642.85	\$530.56	\$610.14
52	\$582.52	\$669.90	\$442.73	\$509.13	\$516.63	\$594.13	\$585.07	\$672.83	\$555.31	\$638.61
53	\$608.79	\$700.10	\$462.68	\$532.09	\$539.92	\$620.91	\$611.45	\$703.17	\$580.34	\$667.39
54	\$637.14	\$732.71	\$484.23	\$556.87	\$565.07	\$649.83	\$639.92	\$735.91	\$607.37	\$698.47
55	\$665.49	\$765.31	\$505.78	\$581.64	\$590.21	\$678.74	\$668.40	\$768.66	\$634.39	\$729.55
56	\$696.22	\$800.66	\$529.14	\$608.51	\$617.47	\$710.09	\$699.27	\$804.16	\$663.70	\$763.25
57	\$727.26	\$836.35	\$552.73	\$635.64	\$645.00	\$741.74	\$730.44	\$840.01	\$693.28	\$797.28
58	\$760.39	\$874.44	\$577.90	\$664.59	\$674.37	\$775.53	\$763.71	\$878.27	\$724.86	\$833.59
59	\$776.80	\$893.32	\$590.38	\$678.93	\$688.93	\$792.27	\$780.20	\$897.23	\$740.51	\$851.58
60	\$809.92	\$931.41	\$615.55	\$707.89	\$718.31	\$826.05	\$813.47	\$935.49	\$772.08	\$887.90
61	\$838.57	\$964.36	\$637.33	\$732.92	\$743.72	\$855.27	\$842.24	\$968.58	\$799.39	\$919.30
62	\$857.37	\$985.98	\$651.61	\$749.36	\$760.39	\$874.45	\$861.13	\$990.29	\$817.32	\$939.91
63	\$880.95	\$1,013.09	\$669.53	\$769.96	\$781.30	\$898.49	\$884.80	\$1,017.52	\$839.79	\$965.76
64+	\$895.25	\$1,029.55	\$680.40	\$782.46	\$793.98	\$913.08	\$899.17	\$1,034.05	\$853.43	\$981.44

Company Name: **Pennsylvania Health & Wellness, Inc.**
 Market: **Individual**
 Product: **Ambetter**
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	86199PA0020036		86199PA0020039		86199PA0020040		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020036		86199PA0020039		86199PA0020040		86199PA0030003		86199PA0030004	
Plan Marketing Name =>	Ambetter Clear Silver + Vision + Adult Dental		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Elite Gold + Vision + Adult Dental		Ambetter Silver 201 HSA		Ambetter Silver 203	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		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 =>	\$5400 INT		\$900 INT		\$0 INT		\$5800 INT		\$6450 INT	
Coinsurance =>	0%		30% Laboratory Outpatient and Professional Services		30%		0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services	
Copays =>	N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	5400		8700		5500		5800		8200	
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	\$226.66	\$226.66	\$214.94	\$214.94	\$251.80	\$251.80	\$159.07	\$159.07	\$166.83	\$166.83
15	\$246.81	\$246.81	\$234.05	\$234.05	\$274.18	\$274.18	\$173.21	\$173.21	\$181.66	\$181.66
16	\$254.51	\$254.51	\$241.35	\$241.35	\$282.74	\$282.74	\$178.62	\$178.62	\$187.33	\$187.33
17	\$262.21	\$262.21	\$248.66	\$248.66	\$291.30	\$291.30	\$184.03	\$184.03	\$193.00	\$193.00
18	\$270.51	\$270.51	\$256.52	\$256.52	\$300.51	\$300.51	\$189.85	\$189.85	\$199.10	\$199.10
19	\$278.80	\$278.80	\$264.39	\$264.39	\$309.73	\$309.73	\$195.67	\$195.67	\$205.21	\$205.21
20	\$287.40	\$287.40	\$272.54	\$272.54	\$319.27	\$319.27	\$201.70	\$201.70	\$211.53	\$211.53
21	\$296.28	\$340.73	\$280.97	\$323.11	\$329.15	\$378.52	\$207.94	\$239.13	\$218.08	\$250.79
22	\$296.28	\$340.73	\$280.97	\$323.11	\$329.15	\$378.52	\$207.94	\$239.13	\$218.08	\$250.79
23	\$296.28	\$340.73	\$280.97	\$323.11	\$329.15	\$378.52	\$207.94	\$239.13	\$218.08	\$250.79
24	\$296.28	\$340.73	\$280.97	\$323.11	\$329.15	\$378.52	\$207.94	\$239.13	\$218.08	\$250.79
25	\$297.47	\$342.09	\$282.09	\$324.41	\$330.47	\$380.04	\$208.77	\$240.09	\$218.95	\$251.79
26	\$303.40	\$348.90	\$287.71	\$330.87	\$337.05	\$387.61	\$212.93	\$244.87	\$223.31	\$256.81
27	\$310.51	\$357.08	\$294.46	\$338.62	\$344.95	\$396.69	\$217.92	\$250.61	\$228.54	\$262.83
28	\$322.06	\$370.37	\$305.41	\$351.22	\$357.78	\$411.45	\$226.03	\$259.93	\$237.05	\$272.61
29	\$331.54	\$381.27	\$314.40	\$361.56	\$368.32	\$423.57	\$232.68	\$267.59	\$244.03	\$280.63
30	\$336.28	\$386.73	\$318.90	\$366.73	\$373.58	\$429.62	\$236.01	\$271.41	\$247.52	\$284.65
31	\$343.39	\$394.90	\$325.64	\$374.49	\$381.48	\$438.71	\$241.00	\$277.15	\$252.75	\$290.66
32	\$350.50	\$403.08	\$332.39	\$382.24	\$389.38	\$447.79	\$245.99	\$282.89	\$257.99	\$296.68
33	\$354.95	\$408.19	\$336.60	\$387.09	\$394.32	\$453.47	\$249.11	\$286.48	\$261.26	\$300.44
34	\$359.69	\$413.64	\$341.10	\$392.26	\$399.59	\$459.52	\$252.44	\$290.30	\$264.75	\$304.46
35	\$362.06	\$416.37	\$343.34	\$394.85	\$402.22	\$462.55	\$254.10	\$292.22	\$266.49	\$306.46
36	\$364.43	\$419.09	\$345.59	\$397.43	\$404.85	\$465.58	\$255.76	\$294.13	\$268.23	\$308.47
37	\$366.80	\$421.82	\$347.84	\$400.01	\$407.49	\$468.61	\$257.43	\$296.04	\$269.98	\$310.48
38	\$369.17	\$424.55	\$350.09	\$402.60	\$410.12	\$471.64	\$259.09	\$297.96	\$271.72	\$312.48
39	\$373.91	\$430.00	\$354.58	\$407.77	\$415.39	\$477.69	\$262.42	\$301.78	\$275.21	\$316.50
40	\$378.65	\$435.45	\$359.08	\$412.94	\$420.65	\$483.75	\$265.75	\$305.61	\$278.70	\$320.51
41	\$385.76	\$443.63	\$365.82	\$420.69	\$428.55	\$492.83	\$270.74	\$311.35	\$283.94	\$326.53
42	\$392.58	\$451.46	\$372.28	\$428.13	\$436.12	\$501.54	\$275.52	\$316.85	\$288.95	\$332.29
43	\$402.06	\$462.37	\$381.27	\$438.47	\$446.65	\$513.65	\$282.17	\$324.50	\$295.93	\$340.32
44	\$413.91	\$476.00	\$392.51	\$451.39	\$459.82	\$528.79	\$290.49	\$334.06	\$304.65	\$350.35
45	\$427.84	\$492.01	\$405.72	\$466.58	\$475.29	\$546.58	\$300.26	\$345.30	\$314.90	\$362.14
46	\$444.43	\$511.09	\$421.45	\$484.67	\$493.72	\$567.78	\$311.91	\$358.69	\$327.12	\$376.18
47	\$463.09	\$532.56	\$439.15	\$505.03	\$514.46	\$591.63	\$325.01	\$373.76	\$340.85	\$391.98
48	\$484.43	\$557.09	\$459.38	\$528.29	\$538.16	\$618.88	\$339.98	\$390.98	\$356.56	\$410.04
49	\$505.46	\$581.28	\$479.33	\$551.23	\$561.53	\$645.76	\$354.74	\$407.95	\$372.04	\$427.85
50	\$529.16	\$608.54	\$501.81	\$577.08	\$587.86	\$676.04	\$371.38	\$427.08	\$389.49	\$447.91
51	\$552.57	\$635.46	\$524.01	\$602.61	\$613.86	\$705.94	\$387.81	\$445.98	\$406.71	\$467.72
52	\$578.35	\$665.10	\$548.45	\$630.72	\$642.50	\$738.87	\$405.90	\$466.78	\$425.69	\$489.54
53	\$604.42	\$695.08	\$573.18	\$659.15	\$671.46	\$772.18	\$424.19	\$487.82	\$444.88	\$511.61
54	\$632.57	\$727.45	\$599.87	\$689.85	\$702.73	\$808.14	\$443.95	\$510.54	\$465.59	\$535.43
55	\$660.71	\$759.82	\$626.56	\$720.54	\$734.00	\$844.10	\$463.70	\$533.26	\$486.31	\$559.26
56	\$691.23	\$794.92	\$655.50	\$753.82	\$767.90	\$883.09	\$485.12	\$557.89	\$508.77	\$585.09
57	\$722.05	\$830.35	\$684.72	\$787.43	\$802.14	\$922.46	\$506.75	\$582.76	\$531.45	\$611.17
58	\$754.93	\$868.17	\$715.91	\$823.29	\$838.67	\$964.47	\$529.83	\$609.30	\$555.66	\$639.01
59	\$771.23	\$886.91	\$731.36	\$841.07	\$856.77	\$985.29	\$541.26	\$622.45	\$567.65	\$652.80
60	\$804.12	\$924.73	\$762.55	\$876.93	\$893.31	\$1,027.31	\$564.35	\$649.00	\$591.86	\$680.64
61	\$832.56	\$957.44	\$789.52	\$907.95	\$924.91	\$1,063.64	\$584.31	\$671.95	\$612.80	\$704.72
62	\$851.23	\$978.91	\$807.22	\$928.31	\$945.64	\$1,087.49	\$597.41	\$687.02	\$626.54	\$720.52
63	\$874.63	\$1,005.83	\$829.42	\$953.83	\$971.65	\$1,117.39	\$613.83	\$705.91	\$643.76	\$740.33
64+	\$888.83	\$1,022.16	\$842.89	\$969.32	\$987.43	\$1,135.54	\$623.80	\$717.37	\$654.21	\$752.35

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		86199PA0010041		86199PA0020041	
HIOS Plan ID (Off Exchange)=>	86199PA0030007		86199PA0030008		86199PA0010041		86199PA0020041	
Plan Marketing Name =>	Ambetter Gold 201 HSA		Ambetter Gold 202		Ambetter Franklin Silver		Ambetter Franklin Silver + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$3200 INT		\$2000 INT		\$5000 Med / \$300 Rx		\$5000 Med / \$300 Rx	
Coinsurance =>	0%		20%		40%; 50%Preferred Brand Drugs		40%; 50%Preferred Brand Drugs	
Copays =>	N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs	
OOP Maximum =>	3200		6000		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$198.62	\$198.62	\$213.26	\$213.26	\$232.75	\$232.75	\$241.69	\$241.69
15	\$216.28	\$216.28	\$232.21	\$232.21	\$253.44	\$253.44	\$263.17	\$263.17
16	\$223.03	\$223.03	\$239.46	\$239.46	\$261.35	\$261.35	\$271.39	\$271.39
17	\$229.78	\$229.78	\$246.71	\$246.71	\$269.26	\$269.26	\$279.60	\$279.60
18	\$237.05	\$237.05	\$254.51	\$254.51	\$277.78	\$277.78	\$288.45	\$288.45
19	\$244.32	\$244.32	\$262.32	\$262.32	\$286.30	\$286.30	\$297.29	\$297.29
20	\$251.85	\$251.85	\$270.40	\$270.40	\$295.12	\$295.12	\$306.46	\$306.46
21	\$259.64	\$259.64	\$278.77	\$278.77	\$304.25	\$304.25	\$315.93	\$315.93
22	\$259.64	\$259.64	\$278.77	\$278.77	\$304.25	\$304.25	\$315.93	\$315.93
23	\$259.64	\$259.64	\$278.77	\$278.77	\$304.25	\$304.25	\$315.93	\$315.93
24	\$259.64	\$259.64	\$278.77	\$278.77	\$304.25	\$304.25	\$315.93	\$315.93
25	\$260.68	\$260.68	\$279.88	\$279.88	\$305.47	\$305.47	\$317.20	\$317.20
26	\$265.87	\$265.87	\$285.46	\$285.46	\$311.55	\$311.55	\$323.52	\$323.52
27	\$272.10	\$272.10	\$292.15	\$292.15	\$318.86	\$318.86	\$331.10	\$331.10
28	\$282.23	\$282.23	\$303.02	\$303.02	\$330.72	\$330.72	\$343.42	\$343.42
29	\$290.54	\$290.54	\$311.94	\$311.94	\$340.46	\$340.46	\$353.53	\$353.53
30	\$294.69	\$294.69	\$316.40	\$316.40	\$345.33	\$345.33	\$359.13	\$359.13
31	\$300.92	\$300.92	\$323.09	\$323.09	\$352.63	\$352.63	\$366.17	\$366.17
32	\$307.15	\$307.15	\$329.78	\$329.78	\$359.93	\$359.93	\$373.75	\$373.75
33	\$311.05	\$311.05	\$333.96	\$333.96	\$364.49	\$364.49	\$378.49	\$378.49
34	\$315.20	\$315.20	\$338.42	\$338.42	\$369.36	\$369.36	\$383.54	\$383.54
35	\$317.28	\$317.28	\$340.65	\$340.65	\$371.80	\$371.80	\$386.07	\$386.07
36	\$319.36	\$319.36	\$342.88	\$342.88	\$374.23	\$374.23	\$388.60	\$388.60
37	\$321.43	\$321.43	\$345.11	\$345.11	\$376.66	\$376.66	\$391.13	\$391.13
38	\$323.51	\$323.51	\$347.34	\$347.34	\$379.10	\$379.10	\$393.65	\$393.65
39	\$327.67	\$327.67	\$351.80	\$351.80	\$383.97	\$383.97	\$398.71	\$398.71
40	\$331.82	\$331.82	\$356.26	\$356.26	\$388.83	\$388.83	\$403.76	\$403.76
41	\$338.05	\$338.05	\$362.95	\$362.95	\$396.14	\$396.14	\$411.35	\$411.35
42	\$344.02	\$344.02	\$369.36	\$369.36	\$403.13	\$403.13	\$418.61	\$418.61
43	\$352.33	\$352.33	\$378.28	\$378.28	\$412.87	\$412.87	\$428.72	\$428.72
44	\$362.72	\$362.72	\$389.44	\$389.44	\$425.04	\$425.04	\$441.36	\$441.36
45	\$374.92	\$374.92	\$402.54	\$402.54	\$439.34	\$439.34	\$456.21	\$456.21
46	\$389.46	\$389.46	\$418.15	\$418.15	\$456.38	\$456.38	\$473.90	\$473.90
47	\$405.82	\$405.82	\$435.71	\$435.71	\$475.55	\$475.55	\$493.81	\$493.81
48	\$424.51	\$424.51	\$455.78	\$455.78	\$497.45	\$497.45	\$516.55	\$516.55
49	\$442.95	\$442.95	\$475.57	\$475.57	\$519.05	\$519.05	\$538.98	\$538.98
50	\$463.72	\$463.72	\$497.88	\$497.88	\$543.39	\$543.39	\$564.26	\$564.26
51	\$484.23	\$484.23	\$519.90	\$519.90	\$567.43	\$567.43	\$589.22	\$589.22
52	\$506.82	\$506.82	\$544.15	\$544.15	\$593.90	\$593.90	\$616.70	\$616.70
53	\$529.66	\$529.66	\$568.68	\$568.68	\$620.67	\$620.67	\$644.51	\$644.51
54	\$554.33	\$554.33	\$595.16	\$595.16	\$649.58	\$649.58	\$674.02	\$674.02
55	\$579.00	\$579.00	\$621.65	\$621.65	\$678.48	\$678.48	\$704.53	\$704.53
56	\$605.74	\$605.74	\$650.36	\$650.36	\$709.82	\$709.82	\$737.07	\$737.07
57	\$632.74	\$632.74	\$679.35	\$679.35	\$741.46	\$741.46	\$769.93	\$769.93
58	\$661.56	\$661.56	\$710.29	\$710.29	\$775.24	\$775.24	\$805.00	\$805.00
59	\$675.84	\$675.84	\$725.63	\$725.63	\$791.97	\$791.97	\$822.38	\$822.38
60	\$704.66	\$704.66	\$756.57	\$756.57	\$825.74	\$825.74	\$857.45	\$857.45
61	\$729.59	\$729.59	\$783.33	\$783.33	\$854.95	\$854.95	\$887.77	\$887.77
62	\$745.94	\$745.94	\$800.89	\$800.89	\$874.12	\$874.12	\$907.68	\$907.68
63	\$766.46	\$766.46	\$822.92	\$822.92	\$898.15	\$898.15	\$932.64	\$932.64
64+	\$778.90	\$778.90	\$836.28	\$836.28	\$912.74	\$912.74	\$947.78	\$947.78

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

RATING AREA 2

02-01-2023 Number of Covered Lives by Rating County					0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Elk	Cameron	Potter
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off			
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off			
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off			
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off			
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off			
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off			
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off			
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off			
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off			
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off			
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off			
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off			
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off			
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off			
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off			
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off			
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off			
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off			
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off			
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off			
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off			
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off			
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off			
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off			
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off			
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off			

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

RATING AREA 3

02-01-2023 Number of Covered Lives by Rating County					184	129	0	638	743	0	447	0	19	129	0	161	38
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off	\$335.27	\$335.27		\$335.27	\$335.27		\$335.27		\$335.27	\$335.27		\$335.27	\$335.27
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off	\$237.35	\$237.35		\$237.35	\$237.35		\$237.35		\$237.35	\$237.35		\$237.35	\$237.35
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off	\$323.21	\$323.21		\$323.21	\$323.21		\$323.21		\$323.21	\$323.21		\$323.21	\$323.21
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off	\$245.64	\$245.64		\$245.64	\$245.64		\$245.64		\$245.64	\$245.64		\$245.64	\$245.64
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off	\$286.65	\$286.65		\$286.65	\$286.65		\$286.65		\$286.65	\$286.65		\$286.65	\$286.65
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off	\$320.89	\$320.89		\$320.89	\$320.89		\$320.89		\$320.89	\$320.89		\$320.89	\$320.89
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off	\$324.62	\$324.62		\$324.62	\$324.62		\$324.62		\$324.62	\$324.62		\$324.62	\$324.62
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off	\$308.11	\$308.11		\$308.11	\$308.11		\$308.11		\$308.11	\$308.11		\$308.11	\$308.11
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off	\$304.30	\$304.30		\$304.30	\$304.30		\$304.30		\$304.30	\$304.30		\$304.30	\$304.30
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off	\$356.49	\$356.49		\$356.49	\$356.49		\$356.49		\$356.49	\$356.49		\$356.49	\$356.49
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$348.15	\$348.15		\$348.15	\$348.15		\$348.15		\$348.15	\$348.15		\$348.15	\$348.15
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off	\$246.46	\$246.46		\$246.46	\$246.46		\$246.46		\$246.46	\$246.46		\$246.46	\$246.46
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$335.62	\$335.62		\$335.62	\$335.62		\$335.62		\$335.62	\$335.62		\$335.62	\$335.62
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$255.07	\$255.07		\$255.07	\$255.07		\$255.07		\$255.07	\$255.07		\$255.07	\$255.07
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$297.66	\$297.66		\$297.66	\$297.66		\$297.66		\$297.66	\$297.66		\$297.66	\$297.66
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$337.09	\$337.09		\$337.09	\$337.09		\$337.09		\$337.09	\$337.09		\$337.09	\$337.09
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$319.94	\$319.94		\$319.94	\$319.94		\$319.94		\$319.94	\$319.94		\$319.94	\$319.94
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$333.21	\$333.21		\$333.21	\$333.21		\$333.21		\$333.21	\$333.21		\$333.21	\$333.21
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$315.99	\$315.99		\$315.99	\$315.99		\$315.99		\$315.99	\$315.99		\$315.99	\$315.99
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$370.17	\$370.17		\$370.17	\$370.17		\$370.17		\$370.17	\$370.17		\$370.17	\$370.17
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	\$233.86	\$233.86		\$233.86	\$233.86		\$233.86		\$233.86	\$233.86		\$233.86	\$233.86
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	\$245.26	\$245.26		\$245.26	\$245.26		\$245.26		\$245.26	\$245.26		\$245.26	\$245.26
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	\$292.00	\$292.00		\$292.00	\$292.00		\$292.00		\$292.00	\$292.00		\$292.00	\$292.00
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	\$313.51	\$313.51		\$313.51	\$313.51		\$313.51		\$313.51	\$313.51		\$313.51	\$313.51
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off	\$342.17	\$342.17		\$342.17	\$342.17		\$342.17		\$342.17	\$342.17		\$342.17	\$342.17
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$355.31	\$355.31		\$355.31	\$355.31		\$355.31		\$355.31	\$355.31		\$355.31	\$355.31

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

RATING AREA 5

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
					86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off		
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off							
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off							
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off							
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off							
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off							
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off							
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off							
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off							
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off							
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off							
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off							
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off							
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off							
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off							
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off							
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off							
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off							
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off							
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off							
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off							
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off							

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

RATING AREA 6

02-01-2023 Number of Covered Lives by Rating County					0	0	1,449	0	0	924	0	319	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
					86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off			\$426.32		
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off			\$301.81			\$301.81		\$301.81		
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off			\$410.98			\$410.98		\$410.98		
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off			\$312.35			\$312.35		\$312.35		
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off			\$364.49			\$364.49		\$364.49		
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off			\$408.04			\$408.04		\$408.04		
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off			\$412.78			\$412.78		\$412.78		
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off			\$391.78			\$391.78		\$391.78		
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off			\$386.94			\$386.94		\$386.94		
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off			\$453.30			\$453.30		\$453.30		
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off			\$442.69			\$442.69		\$442.69		
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off			\$313.39			\$313.39		\$313.39		
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off			\$426.76			\$426.76		\$426.76		
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off			\$324.34			\$324.34		\$324.34		
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off			\$378.49			\$378.49		\$378.49		
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off			\$428.63			\$428.63		\$428.63		
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off			\$406.82			\$406.82		\$406.82		
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off			\$423.70			\$423.70		\$423.70		
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off			\$401.80			\$401.80		\$401.80		
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off			\$470.70			\$470.70		\$470.70		
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off			\$297.36			\$297.36		\$297.36		
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off			\$311.86			\$311.86		\$311.86		
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off			\$371.30			\$371.30		\$371.30		
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off			\$398.65			\$398.65		\$398.65		
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off			\$435.10			\$435.10		\$435.10		
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off			\$451.80			\$451.80		\$451.80		

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

RATING AREA 7

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0			
					Adams	Berks	Lancaster	York
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off		\$381.11	\$381.11	
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off		\$269.80	\$269.80	
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off		\$367.40	\$367.40	
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off		\$279.23	\$279.23	
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off		\$325.84	\$325.84	
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off		\$364.76	\$364.76	
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off		\$369.00	\$369.00	
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off		\$350.23	\$350.23	
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off		\$345.91	\$345.91	
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off		\$405.22	\$405.22	
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$395.74	\$395.74	
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off		\$280.16	\$280.16	
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$381.50	\$381.50	
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off		\$289.95	\$289.95	
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off		\$338.35	\$338.35	
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$383.17	\$383.17	
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$363.68	\$363.68	
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$378.77	\$378.77	
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$359.19	\$359.19	
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off		\$420.78	\$420.78	
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off		\$265.83	\$265.83	
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off		\$278.79	\$278.79	
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off		\$331.92	\$331.92	
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off		\$356.37	\$356.37	
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off		\$388.95	\$388.95	
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off		\$403.89	\$403.89	

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

RATING AREA 8

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	907	471	554	1,022	2,750
					Bucks	Chester	Delaware	Montgomery	Philadelphia
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off	\$298.12	\$298.12	\$298.12	\$298.12	\$298.12
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off	\$211.05	\$211.05	\$211.05	\$211.05	\$211.05
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off	\$287.39	\$287.39	\$287.39	\$287.39	\$287.39
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off	\$218.42	\$218.42	\$218.42	\$218.42	\$218.42
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off	\$254.88	\$254.88	\$254.88	\$254.88	\$254.88
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off	\$285.33	\$285.33	\$285.33	\$285.33	\$285.33
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off	\$288.65	\$288.65	\$288.65	\$288.65	\$288.65
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off	\$273.96	\$273.96	\$273.96	\$273.96	\$273.96
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off	\$270.58	\$270.58	\$270.58	\$270.58	\$270.58
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off	\$316.98	\$316.98	\$316.98	\$316.98	\$316.98
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$309.56	\$309.56	\$309.56	\$309.56	\$309.56
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off	\$219.15	\$219.15	\$219.15	\$219.15	\$219.15
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$298.42	\$298.42	\$298.42	\$298.42	\$298.42
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$226.81	\$226.81	\$226.81	\$226.81	\$226.81
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off	\$264.67	\$264.67	\$264.67	\$264.67	\$264.67
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$299.73	\$299.73	\$299.73	\$299.73	\$299.73
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$284.48	\$284.48	\$284.48	\$284.48	\$284.48
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$296.28	\$296.28	\$296.28	\$296.28	\$296.28
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$280.97	\$280.97	\$280.97	\$280.97	\$280.97
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off	\$329.15	\$329.15	\$329.15	\$329.15	\$329.15
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	\$207.94	\$207.94	\$207.94	\$207.94	\$207.94
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	\$218.08	\$218.08	\$218.08	\$218.08	\$218.08
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	\$259.64	\$259.64	\$259.64	\$259.64	\$259.64
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	\$278.77	\$278.77	\$278.77	\$278.77	\$278.77
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off	\$304.25	\$304.25	\$304.25	\$304.25	\$304.25
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off	\$315.93	\$315.93	\$315.93	\$315.93	\$315.93

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

RATING AREA 9

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On/Off							
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On/Off							
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On/Off							
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On/Off							
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On/Off							
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On/Off							
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On/Off							
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On/Off							
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On/Off							
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On/Off							
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On/Off							
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On/Off							
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On/Off							
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On/Off							
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On/Off							
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On/Off							
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On/Off							
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off							
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off							
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off							
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off							
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On/Off							
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On/Off							

Unified Rate Review v6.0

Company Legal Name:	Pennsylvania Health & Wellness Inc.		
HIOS Issuer ID:	86199	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Individual

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.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2022	to	12/31/2022
		Total	PMPM
Allowed Claims		\$26,445,567.23	\$256.74
Reinsurance		\$960,527.00	\$9.32
Incurred Claims in Experience Period		\$20,058,797.54	\$194.73
Risk Adjustment		-\$14,951,804.06	-\$145.15
Experience Period Premium		\$52,662,254.08	\$511.25
Experience Period Member Months		103,006	

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	\$46.96	1.134	1.004	1.134	1.004	\$60.89
Outpatient Hospital	\$71.19	1.134	1.004	1.134	1.004	\$92.30
Professional	\$66.44	1.014	1.004	1.014	1.004	\$68.90
Other Medical	\$3.23	0.986	1.004	0.986	1.004	\$3.17
Capitation	\$2.05	1.000	1.000	1.000	1.000	\$2.05
Prescription Drug	\$66.04	1.034	1.009	1.034	1.009	\$71.93
Total	\$255.91					\$299.24

Morbidity Adjustment	1.046
Demographic Shift	1.055
Plan Design Changes	1.001
Other	1.010
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2024	\$333.88
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals			
Projected Index Rate for 1/1/2024	\$333.88	\$61,606,869.84	
Reinsurance	\$15.49	\$2,858,183.82	
Risk Adjustment Payment/Charge	-\$226.59	-\$41,809,933.62	
Exchange User Fees	3.65%	\$3,804,229.76	
Market Adjusted Index Rate	\$565.60	\$104,362,849.40	
Projected Member Months	184,518		

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

Product-Plan Data Collection

Company Legal Name: Pennsylvania Health & Wellness Inc. PA
 HIOS Issuer ID: 86199 State: PA
 Effective Date of Rate Change(s): 1/1/2024 Market: Individual

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 + V.
 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.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

		Ambetter 86199PA001																															
		Complete Silver		Clear Silver		Everyday Bronze		Choice Bronze		Complete Gold		Focused Silver		Elite Bronze		Everyday Gold		Clear Gold		Elite Gold		Franklin Silver		Clear Bronze		Ambetter		Ambetter		Ambetter		Ambetter	
		86199PA0010004		86199PA0010012		86199PA0010028		86199PA0010027		86199PA0010025		86199PA0010034		86199PA0010031		86199PA0010039		86199PA0010040		86199PA0010040		86199PA0010041		86199PA0010037		86199PA0010012		86199PA0010033		86199PA0010006		86199PA0010030	
1.1	Product Name																																
1.2	Product ID																																
1.3	Plan Name																																
1.4	Plan ID (Standard Component ID)																																
1.5	Metal																																
1.6	AV Metal Value																																
1.7	Plan Category																																
1.8	Plan Type																																
1.9	Exchange Plan?																																
1.10	Effective Date of Proposed Rates																																
1.11	Cumulative Rate Change % (over 12 mos prior)																																
1.12	Product Rate Increase %																																
1.13	Submission Level Rate Increase %																																

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

		86199PA0010004																86199PA0010012																86199PA0010028																86199PA0010027																86199PA0010025																86199PA0010034																86199PA0010031																86199PA0010039																86199PA0010040																86199PA0010041																86199PA0010037																86199PA0010012																86199PA0010033																86199PA0010006																86199PA0010030															
2.1	Plan ID (Standard Component ID)																																																																																																																																																																																																																																																
2.2	Allowed Claims																																																																																																																																																																																																																																																
2.3	Reinsurance																																																																																																																																																																																																																																																
2.4	Member Cost Sharing																																																																																																																																																																																																																																																
2.5	Cost Sharing Reduction																																																																																																																																																																																																																																																
2.6	Incurred Claims																																																																																																																																																																																																																																																
2.7	Risk Adjustment Transfer Amount																																																																																																																																																																																																																																																
2.8	Premium																																																																																																																																																																																																																																																
2.9	Experience Period Member Months																																																																																																																																																																																																																																																
2.10	Current Enrollment																																																																																																																																																																																																																																																
2.11	Current Premium P/MTM																																																																																																																																																																																																																																																
2.12	Loss Ratio																																																																																																																																																																																																																																																
Per Member Per Month																																																																																																																																																																																																																																																	
2.13	Allowed Claims																																																																																																																																																																																																																																																
2.14	Reinsurance																																																																																																																																																																																																																																																
2.15	Member Cost Sharing																																																																																																																																																																																																																																																
2.16	Cost Sharing Reduction																																																																																																																																																																																																																																																
2.17	Incurred Claims																																																																																																																																																																																																																																																
2.18	Risk Adjustment Transfer Amount																																																																																																																																																																																																																																																
2.19	Premium																																																																																																																																																																																																																																																

Section III: Plan Adjustment Factors

		86199PA0010004																86199PA0010012																86199PA0010028																86199PA0010027																86199PA0010025																86199PA0010034																86199PA0010031																86199PA0010039																86199PA0010040																86199PA0010041																86199PA0010037																86199PA0010012																86199PA0010033																86199PA0010006																86199PA0010030															
3.1	Plan ID (Standard Component ID)																																																																																																																																																																																																																																																
3.2	Market Adjusted Index Rate																																																																																																																																																																																																																																																
3.3	AV and Cost Sharing Design of Plan																																																																																																																																																																																																																																																
3.4	Provider Network Adjustment																																																																																																																																																																																																																																																
3.5	Benefits in Addition to EHB																																																																																																																																																																																																																																																
Administrative Costs																																																																																																																																																																																																																																																	
3.6	Administrative Expense																																																																																																																																																																																																																																																
3.7	Taxes and Fees																																																																																																																																																																																																																																																
3.8	Profit & Risk Load																																																																																																																																																																																																																																																
3.9	Catastrophic Adjustment																																																																																																																																																																																																																																																
3.10	Plan Adjusted Index Rate																																																																																																																																																																																																																																																
3.11	Age Calibration Factor																																																																																																																																																																																																																																																
3.12	Geographic Calibration Factor																																																																																																																																																																																																																																																
3.13	Tobacco Calibration Factor																																																																																																																																																																																																																																																
3.14	Calibrated Plan Adjusted Index Rate																																																																																																																																																																																																																																																

Section IV: Projected Plan Level Information

		86199PA0010004																86199PA0010012																86199PA0010028																86199PA0010027																86199PA0010025																86199PA0010034																86199PA0010031																86199PA0010039																86199PA0010040																86199PA0010041																86199PA0010037																86199PA0010012																86199PA0010033																86199PA0010006																86199PA0010030															
4.1	Plan ID (Standard Component ID)																																																																																																																																																																																																																																																
4.2	Allowed Claims																																																																																																																																																																																																																																																
4.3	Reinsurance																																																																																																																																																																																																																																																
4.4	Member Cost Sharing																																																																																																																																																																																																																																																
4.5	Cost Sharing Reduction																																																																																																																																																																																																																																																
4.6	Incurred Claims																																																																																																																																																																																																																																																
4.7	Risk Adjustment Transfer Amount																																																																																																																																																																																																																																																
4.8	Premium																																																																																																																																																																																																																																																
4.9	Projected Member Months																																																																																																																																																																																																																																																
4.10	Loss Ratio																																																																																																																																																																																																																																																
Per Member Per Month																																																																																																																																																																																																																																																	
4.11	Allowed Claims																																																																																																																																																																																																																																																
4.12	Reinsurance																																																																																																																																																																																																																																																
4.13	Member Cost Sharing																																																																																																																																																																																																																																																
4.14	Cost Sharing Reduction																																																																																																																																																																																																																																																
4.15	Incurred Claims																																																																																																																																																																																																																																																
4.16	Risk Adjustment Transfer Amount																																																																																																																																																																																																																																																
4.17	Premium																																																																																																																																																																																																																																																

Product-Plan Data Collection

Company Legal Name: Pennsylvania Health & Wellness Inc. PA
 HIOS Issuer ID: 86199 Market: Individual
 Effective Date of Rate Change(s): 1/1/2024

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 + V.
 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.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1	Product Name	
1.2	Product ID	
1.3	Plan Name	
1.4	Plan ID (Standard Component ID)	
1.5	Metal	
1.6	AV Metal Value	
1.7	Plan Category	
1.8	Plan Type	
1.9	Exchange Plan?	
1.10	Effective Date of Proposed Rates	
1.11	Cumulative Rate Change % (over 12 mos prior)	
1.12	Product Rate Increase %	
1.13	Submission Level Rate Increase %	

Ambetter + Vision + Adult Dental														
86199PA002														
Complete Silver +	Clear Silver +	Everyday Bronze	Choice Bronze	Complete Gold +	Focused Silver +	Elite Bronze +	Everyday Gold +	Clear Gold +	Elite Gold + Vision	Franklin Silver +	Clear Bronze +	Ambetter	Ambetter	Ambetter
86199PA002004	86199PA002036	86199PA002028	86199PA002022	86199PA002025	86199PA002034	86199PA002031	86199PA002035	86199PA002039	86199PA002040	86199PA002041	86199PA002017	86199PA002033	86199PA002006	86199PA002016
Silver	Silver	Bronze	Bronze	Gold	Silver	Bronze	Gold	Gold	Gold	Silver	Bronze	Silver	Bronze	Bronze
0.715	0.710	0.647	0.645	0.808	0.702	0.647	0.783	0.786	0.816	0.714	0.614	0.660	0.649	0.682
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
-2.88%	2.33%	-4.40%	-7.24%	-1.15%	-1.67%	-1.73%	2.23%	1.73%	-4.01%	0.00%	0.00%	0.00%	0.00%	0.00%
2.67%														

Worksheet 1 Totals

Section II: Expense Period and Current Plan Level Information	Total
2.1 Plan ID (Standard Component ID)	Info
2.2 Allowed Claims	\$26,445,567
2.3 Reinsurance	\$960,537
2.4 Member Cost Sharing	\$5,426,243
2.5 Cost Sharing Reduction	\$0
2.6 Incurred Claims	\$20,058,798
2.7 Risk Adjustment Transfer Amount	-\$14,951,804
2.8 Premium	\$52,662,254
2.9 Experience Period Member Months	103,006
3.0 Current Enrollment	13,923
3.11 Current Premium PMPM	\$551.44
3.12 Loss Ratio	\$3.19%
Per Member Per Month	
2.13 Allowed Claims	\$256.74
2.14 Reinsurance	\$9.32
2.15 Member Cost Sharing	\$52.68
2.16 Cost Sharing Reduction	\$0.00
2.17 Incurred Claims	\$194.73
2.18 Risk Adjustment Transfer Amount	-\$145.15
2.19 Premium	\$511.25

86199PA002004	86199PA002036	86199PA002028	86199PA002022	86199PA002025	86199PA002034	86199PA002031	86199PA002035	86199PA002039	86199PA002040	86199PA002041	86199PA002017	86199PA002033	86199PA002006	86199PA002016	86199PA002030
\$1,116,058	\$0	\$74,916	\$833,425	\$563,762	\$456,613	\$55,130	\$450,134	\$0	\$0	\$0	\$281,713	\$419,038	\$79,517	\$28,073	
\$16,660	\$0	\$7,563	\$16,636	\$17,383	\$14,015	\$4,830	\$9,997	\$0	\$0	\$0	\$3,888	\$12,971	\$2,425	\$3,384	
\$182,681	\$0	\$5,015	\$166,536	\$136,662	\$66,936	\$21,192	\$99,326	\$0	\$0	\$0	\$28,272	\$121,093	\$8,191	\$13,308	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$906,718	\$0	\$16,138	\$650,254	\$409,717	\$176,501	\$79,109	\$140,871	\$0	\$0	\$0	\$249,552	\$284,974	\$48,402	\$13,881	
\$174,448	\$0	-\$24,493	-\$174,180	-\$18,119	-\$10,779	-\$17,947	-\$22,056	\$0	\$0	\$0	\$17,388	-\$711	-\$12,002	-\$77,952	
\$1,570,601	\$0	\$136,074	\$769,161	\$888,247	\$790,111	\$269,084	\$555,183	\$0	\$0	\$0	\$242,860	\$565,198	\$150,448	\$189,176	
2,859	0	811	1,784	1,862	1,503	518	1,072	0	0	0	417	1,391	260	363	
234	120	220	147	182	400	81	245	307	222	0	78	0	0	0	
\$576.55	\$617.55	\$433.02	\$420.97	\$518.23	\$543.68	\$541.36	\$532.57	\$509.71	\$585.60	\$0.00	\$391.49	\$0.00	\$0.00	\$0.00	
\$1.96%	#DIV/0!	14.64%	109.29%	58.22%	54.65%	102.23%	102.23%	#DIV/0!	#DIV/0!	#DIV/0!	67.40%	50.48%	49.76%	10.23%	
Per Member Per Month															
\$390.37	#DIV/0!	\$99.37	\$467.17	\$302.77	\$303.80	\$106.43	\$419.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$675.57	\$301.25	\$305.84	\$77.34
\$9.33	#DIV/0!	\$9.33	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$9.32	\$9.33	\$9.33	\$9.32
\$63.90	#DIV/0!	\$62.80	\$99.35	\$73.40	\$44.88	\$40.91	\$92.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$67.80	\$87.05	\$31.50	\$36.65
\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
\$317.14	#DIV/0!	\$30.15	\$384.49	\$320.05	\$250.30	\$56.19	\$317.98	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$598.45	\$204.87	\$265.01	\$31.35
\$61.02	#DIV/0!	-\$276.81	-\$97.63	-\$106.40	-\$67.72	-\$266.31	-\$207.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$305.48	-\$0.51	-\$46.16	-\$214.76
\$549.35	#DIV/0!	\$414.39	\$431.14	\$482.41	\$525.69	\$159.47	\$517.89	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$582.40	\$406.33	\$578.72	\$521.15

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	Total
3.1 Market Adjusted Index Rate	
3.2 AV and Cost Sharing Design of Plan	
3.3 Provider Network Adjustment	
3.4 Benefits in Addition to EHB	
Administrative Costs	
3.6 Administrative Expense	
3.7 Taxes and Fees	
3.8 Profit & Risk Load	
3.9 Catastrophe Adjustment	
3.10 Plan Adjusted Index Rate	
3.11 Age Calibration Factor	0.5663
3.12 Geographic Calibration Factor	1.0000
3.13 Tobacco Calibration Factor	0.9955
3.14 Calibrated Plan Adjusted Index Rate	

86199PA002004	86199PA002036	86199PA002028	86199PA002022	86199PA002025	86199PA002034	86199PA002031	86199PA002035	86199PA002039	86199PA002040	86199PA002041	86199PA002017	86199PA002033	86199PA002006	86199PA002016	86199PA002030
0.9025	0.8638	0.6662	0.6389	0.8700	0.8738	0.7736	0.8294	0.8191	0.9596	0.9211	0.0000	0.0000	0.0000	0.0000	0.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1.0384	1.0384	1.0384	1.0384	1.0384	1.0384	1.0384	1.0384	1.0384	1.0384	1.0384	0.0000	0.0000	0.0000	0.0000	0.0000
14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	0.00%	0.00%	0.00%	0.00%	0.00%
0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000
\$640.83	\$613.34	\$469.52	\$453.66	\$617.77	\$620.48	\$547.89	\$588.91	\$581.64	\$681.38	\$654.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0.5663															
1.0000															
0.9955															
\$360.59	\$345.13	\$264.19	\$255.27	\$347.62	\$348.14	\$308.30	\$331.38	\$327.29	\$383.41	\$368.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total
4.2 Allowed Claims	\$69,122,418
4.3 Reinsurance	\$2,858,446
4.4 Member Cost Sharing	\$10,384,547
4.5 Cost Sharing Reduction	\$0
4.6 Incurred Claims	\$48,879,435
4.7 Risk Adjustment Transfer Amount	-\$34,500,742
4.8 Premium	\$104,583,759
4.9 Projected Member Months	184,518
4.10 Loss Ratio	69.29%
Per Member Per Month	
4.11 Allowed Claims	\$336.67
4.12 Reinsurance	\$15.49
4.13 Member Cost Sharing	\$56.28
4.14 Cost Sharing Reduction	\$0.00
4.15 Incurred Claims	\$264.90
4.16 Risk Adjustment Transfer Amount	-\$186.98
4.17 Premium	\$566.79

86199PA002004	86199PA002036	86199PA002028	86199PA002022	86199PA002025	86199PA002034	86199PA002031	86199PA002035	86199PA002039	86199PA002040	86199PA002041	86199PA002017	86199PA002033	86199PA002006	86199PA002016	86199PA002030
\$489,788	\$1,469,622	\$1,048,538	\$546,229	\$663,323	\$2,363,513	\$426,598	\$802,336	\$5,095,527	\$436,084	\$498,609	\$0	\$0	\$0	\$0	\$0
\$21,413	\$67,622	\$48,247	\$25,134	\$30,522	\$131,799	\$19,353	\$36,918	\$56,409	\$20,066	\$22,943	\$0	\$0	\$0	\$0	\$0
\$48,517	\$166,656	\$132,885	\$187,511	\$108,712	\$259,963	\$104,039	\$147,613	\$207,584	\$55,884	\$36,249	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$399,579	\$1,235,344	\$677,407	\$333,584	\$534,089	\$2,471,791	\$797,207	\$617,798	\$813,544	\$360,144	\$439,417	\$0	\$0	\$0	\$0	\$0
-\$223,914	-\$702,283	-\$647,410	-\$339,342	-\$382,109	-\$1,343,755	-\$250,818	-\$468,952	-\$642,638	-\$243,160	-\$230,129	\$0	\$0	\$0	\$0	\$0
\$767,397	\$2,303,617	\$1,625,659	\$823,314	\$1,262,441	\$4,459,031	\$734,934	\$1,476,972	\$1,999,001	\$886,082	\$804,926	\$0	\$0	\$0	\$0	\$0
1,198	3,796	3,469	1,815	2,044	7,487	1,344	2,208	3,497	1,294	1,234	0	0	0	0	0
73.25%	77.14%	69.29%	68.93%	69.39%	79.14%	63.39%	61.29%	61.75%	66.0%	76.45%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$392.08	\$391.27	\$302.78	\$300.95	\$324.52	\$398.43	\$313.65	\$319.91	\$318.75	\$335.46	\$405.04	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$18.04	\$18.00	\$13.83	\$13.85	\$14.93	\$18.33	\$14.43	\$14.72	\$14.67	\$15.44	\$18.64	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$40.50	\$44.37	\$99.24	\$103.31	\$53.19	\$77.58	\$58.86	\$60.40	\$42.99	\$29.45	\$58.86	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$133.54	\$128.90	\$139.61	\$183.79	\$236.40	\$144.93	\$212.63	\$246.33	\$241.68	\$277.03	\$356.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-\$186.91	-\$186.98	-\$186.91	-\$186.97	-\$186.94	-\$186.97	-\$187.04	-\$186.98	-\$186.98	-\$187.05	-\$186.94	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$640.57	\$613.32	\$469.44	\$453.62	\$617.63	\$620.43	\$548.05	\$588.90	\$581.61	\$681.60	\$653.88	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.

Select only the Rating Areas you are offering plans within and add a factor for each area.

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

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

Rating Area	Rating Factor
Rating Area 3	0.9655
Rating Area 6	1.2277
Rating Area 7	1.0975
Rating Area 8	0.8585

2024 Rates Table Template v13.0		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*	86199					
Rate Effective Date*	1/1/2024					
Rate Expiration Date*	12/31/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an individual tobacco enrollee on a plan</small>	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.57	181.57	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	15	197.71	197.71	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	16	203.88	203.88	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.05	210.05	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	18	216.70	216.70	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.35	223.35	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.23	230.23	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.35	272.95	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.35	272.95	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.35	272.95	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.35	272.95	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.30	274.04	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.05	279.50	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	27	248.74	286.05	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.00	296.70	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	29	265.59	305.43	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.39	309.80	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.09	316.35	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	32	280.78	322.90	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.34	327.00	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.14	331.36	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.04	333.55	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	36	291.94	335.73	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	37	293.84	337.91	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	38	295.74	340.10	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	39	299.54	344.47	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.33	348.83	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.03	355.38	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	42	314.49	361.66	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.08	370.40	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	44	331.58	381.31	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	45	342.73	394.14	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.02	409.43	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	47	370.98	426.62	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.07	446.28	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	49	404.92	465.66	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	50	423.91	487.49	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	51	442.66	509.06	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	52	463.31	532.80	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	53	484.19	556.82	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	54	506.74	582.75	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	55	529.29	608.68	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	56	553.74	636.80	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	57	578.42	665.18	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	58	604.77	695.48	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	59	617.82	710.49	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	60	644.17	740.79	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	61	666.95	767.00	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	62	681.91	784.19	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	63	700.66	805.75	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	712.03	818.84	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	230.88	230.88	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	15	251.40	251.40	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	16	259.25	259.25	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	17	267.10	267.10	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	18	275.55	275.55	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	19	284.00	284.00	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	20	292.75	292.75	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	21	301.81	347.08	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	22	301.81	347.08	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	23	301.81	347.08	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	24	301.81	347.08	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	25	303.01	348.47	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	26	309.05	355.41	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	27	316.29	363.74	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	28	328.06	377.27	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	29	337.72	388.38	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	30	342.55	393.93	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	31	349.79	402.26	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	32	357.04	410.59	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	33	361.56	415.80	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	34	366.39	421.35	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	35	368.81	424.13	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	36	371.22	426.91	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	37	373.64	429.68	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	38	376.05	432.46	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	39	380.88	438.01	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	40	385.71	443.56	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	41	392.95	451.89	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	42	399.89	459.88	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	43	409.55	470.98	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	44	421.62	484.87	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	45	435.81	501.18	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	46	452.71	520.62	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	47	471.72	542.48	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	48	493.45	567.47	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	49	514.88	592.11	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	50	539.03	619.88	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	51	562.87	647.30	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	52	589.13	677.50	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	53	615.69	708.04	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	54	644.36	741.01	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	55	673.03	773.98	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	56	704.11	809.73	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	57	735.50	845.83	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	58	769.00	884.35	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	59	785.60	903.44	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	60	819.10	941.97	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	61	848.08	975.29	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	62	867.09	997.15	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	63	890.93	1024.57	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	905.40	1041.21	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	206.40	206.40	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	15	224.74	224.74	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	16	231.76	231.76	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	17	238.77	238.77	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	18	246.33	246.33	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	19	253.88	253.88	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	20	261.71	261.71	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	21	269.80	310.27	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	22	269.80	310.27	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	23	269.80	310.27	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	24	269.80	310.27	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	25	270.88	311.51	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	26	276.27	317.72	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	27	282.75	325.16	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	28	293.27	337.26	

86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	63	727.56	836.69
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	739.37	850.28
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	239.75	239.75
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	15	261.06	261.06
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	16	269.21	269.21
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	17	277.35	277.35
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	18	286.13	286.13
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	19	294.90	294.90
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	20	303.99	303.99
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	21	313.39	360.40
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	22	313.39	360.40
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	23	313.39	360.40
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	24	313.39	360.40
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	25	314.65	361.85
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	26	320.92	369.05
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	27	328.44	377.70
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	28	340.66	391.76
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	29	350.69	403.29
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	30	355.70	409.06
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	31	363.22	417.71
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	32	370.75	426.36
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	33	375.45	431.76
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	34	380.46	437.53
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	35	382.97	440.41
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	36	385.48	443.30
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	37	387.98	446.18
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	38	390.49	449.06
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	39	395.50	454.83
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	40	400.52	460.60
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	41	408.04	469.25
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	42	415.25	477.53
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	43	425.28	489.07
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	44	437.81	503.48
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	45	452.54	520.42
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	46	470.09	540.61
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	47	489.84	563.31
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	48	512.40	589.26
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	49	534.65	614.85
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	50	559.72	643.68
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	51	584.48	672.15
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	52	611.75	703.51
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	53	639.32	735.22
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	54	669.10	769.46
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	55	698.87	803.70
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	56	731.15	840.82
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	57	763.74	878.30
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	58	798.53	918.31
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	59	815.77	938.13
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	60	850.55	978.14
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	61	880.64	1012.73
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	62	900.38	1035.44
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	63	925.14	1063.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	940.16	1081.19
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	214.32	214.32
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	233.37	233.37
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	240.66	240.66
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	247.94	247.94
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	255.78	255.78
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	263.63	263.63
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	271.75	271.75
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	280.16	322.18
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	280.16	322.18
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	280.16	322.18
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	280.16	322.18
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	281.28	323.47
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	286.88	329.91
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	293.61	337.65
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	304.53	350.21
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	313.50	360.52
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	317.98	365.68
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	324.70	373.41
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	331.43	381.14
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	335.63	385.97
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	340.11	391.13
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	342.35	393.71
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	344.59	396.28
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	346.84	398.86
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	349.08	401.44
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	353.56	406.59
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	358.04	411.75
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	364.77	419.48
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	371.21	426.89
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	380.17	437.20
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	391.38	450.09
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	404.55	465.23
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	420.24	483.27
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	437.89	503.57
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	458.06	526.77
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	477.95	549.64
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	500.36	575.42
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	522.50	600.87
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	546.87	628.90
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	571.52	657.25
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	598.14	687.86
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	624.75	718.47
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	653.61	751.65
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	682.75	785.16
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	713.84	820.92
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	729.25	838.64
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	760.35	874.40
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	787.24	905.33
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	804.89	925.63
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	827.03	951.08
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	840.45	966.53
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	167.65	167.65
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	15	182.55	182.55
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	16	188.25	188.25
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	17	193.95	193.95
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	18	200.08	200.08
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	19	206.22	206.22
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	20	212.57	212.57
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	21	219.15	252.02
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	22	219.15	252.02
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	23	219.15	252.02
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	24	219.15	252.02
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	25	220.03	253.03
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	26	224.41	258.07
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	27	229.67	264.12
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	28	238.21	273.95
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	29	245.23	282.01
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	30	248.73	286.04
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	31	253.99	292.09
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	32	259.25	298.14
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	33	262.54	301.92
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	34	266.05	305.95
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	35	267.80	307.97
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	36	269.55	309.99
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	37	271.31	312.00
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	38	273.06	314.02
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	39	276.57	318.05
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	40	280.07	322.08
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	41	285.33	328.13
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	42	290.37	333.93
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	43	297.38	341.99
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	44	306.15	352.07
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	45	316.45	363.92

86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	46	328.72	378.03
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	47	342.53	393.91
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	48	358.31	412.05
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	49	373.87	429.95
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	50	391.40	450.11
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	51	408.71	470.02
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	52	427.78	491.95
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	53	447.06	514.12
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	54	467.88	538.07
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	55	488.70	562.01
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	56	511.27	587.97
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	57	534.07	614.18
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	58	558.39	642.15
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	59	570.44	656.01
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	60	594.77	683.99
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	61	615.81	708.18
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	62	629.61	724.06
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	63	646.93	743.97
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	657.43	756.04
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	219.29	219.29
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	15	238.78	238.78
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	16	246.23	246.23
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	17	253.68	253.68
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	18	261.71	261.71
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	19	269.74	269.74
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	20	278.05	278.05
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	21	286.65	329.65
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	22	286.65	329.65
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	23	286.65	329.65
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	24	286.65	329.65
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	25	287.80	330.97
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	26	293.53	337.56
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	27	300.41	345.47
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	28	311.59	358.33
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	29	320.76	368.87
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	30	325.35	374.15
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	31	332.23	382.06
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	32	339.11	389.97
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	33	343.41	394.92
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	34	347.99	400.19
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	35	350.29	402.83
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	36	352.58	405.47
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	37	354.87	408.10
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	38	357.16	410.74
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	39	361.75	416.01
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	40	366.34	421.29
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	41	373.22	429.20
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	42	379.81	436.78
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	43	388.98	447.33
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	44	400.45	460.52
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	45	413.92	476.01
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	46	429.97	494.47
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	47	448.03	515.24
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	48	468.67	538.97
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	49	489.02	562.38
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	50	511.96	588.75
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	51	534.60	614.79
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	52	559.54	643.47
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	53	584.76	672.48
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	54	612.00	703.80
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	55	639.23	735.11
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	56	668.75	769.07
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	57	698.56	803.35
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	58	730.38	839.94
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	59	746.15	858.07
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	60	777.97	894.66
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	61	805.48	926.31
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	62	823.54	947.07
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	63	846.19	973.12
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	859.93	988.92
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.84	278.84
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.62	303.62
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	16	313.10	313.10
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.58	322.58
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.78	332.78
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.99	342.99
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.56	353.56
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.49	419.17
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.49	419.17
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.49	419.17
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.49	419.17
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.95	420.84
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	26	373.24	429.23
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	27	381.99	439.29
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	28	396.21	455.64
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.87	469.05
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.70	475.76
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	31	422.45	485.82
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	32	431.20	495.88
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	33	436.66	502.16
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	34	442.50	508.87
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	35	445.41	512.22
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	36	448.33	515.58
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	37	451.24	518.93
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	38	454.16	522.28
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	39	459.99	528.99
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	40	465.82	535.70
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	41	474.57	545.76
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	42	482.95	555.40
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	43	494.62	568.81
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	44	509.20	585.58
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	45	526.33	605.28
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	46	546.74	628.75
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	47	569.70	655.16
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	48	595.95	685.34
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	49	621.83	715.10
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	50	650.99	748.63
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	51	679.78	781.75
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	52	711.49	818.22
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	53	743.57	855.10
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	54	778.20	894.92
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	55	812.82	934.75
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	56	850.36	977.92
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	57	888.27	1021.51
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	58	928.73	1068.04
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	59	948.78	1091.10
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	60	989.24	1137.62
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	61	1024.23	1177.86
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	62	1047.19	1204.27
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	63	1075.99	1237.38
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1093.46	1257.48
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	249.27	249.27
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	15	271.42	271.42
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	16	279.90	279.90
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	17	288.37	288.37
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	18	297.49	297.49
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	19	306.61	306.61
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	20	316.06	316.06
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	21	325.84	374.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	22	325.84	374.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	23	325.84	374.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	24	325.84	374.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	25	327.14	376.21
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	26	333.66	383.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	27	341.48	392.70
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	28	354.19	407.31

86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	29	364.61	419.31
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	30	369.83	425.30
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	31	377.65	434.29
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	32	385.47	443.29
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	33	390.35	448.91
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	34	395.57	454.90
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	35	398.18	457.90
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	36	400.78	460.90
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	37	403.39	463.90
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	38	406.00	466.89
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	39	411.21	472.89
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	40	416.42	478.89
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	41	424.24	487.88
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	42	431.74	496.50
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	43	442.16	508.49
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	44	455.20	523.48
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	45	470.51	541.09
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	46	488.76	562.07
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	47	509.29	585.68
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	48	532.75	612.66
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	49	555.88	639.26
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	50	581.95	669.24
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	51	607.69	698.84
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	52	636.04	731.44
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	53	664.71	764.42
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	54	695.67	800.02
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	55	726.62	835.61
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	56	760.18	874.21
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	57	794.07	913.18
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	58	830.24	954.77
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	59	848.16	975.38
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	60	884.33	1016.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	61	915.61	1052.95
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	62	936.14	1076.56
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	63	961.88	1106.16
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	977.50	1124.12
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	194.98	194.98
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	15	212.32	212.32
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	16	218.94	218.94
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	17	225.57	225.57
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	18	232.71	232.71
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	19	239.84	239.84
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	20	247.24	247.24
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	21	254.88	293.11
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	22	254.88	293.11
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	23	254.88	293.11
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	24	254.88	293.11
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	25	255.90	294.29
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	26	261.00	300.15
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	27	267.12	307.18
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	28	277.06	318.61
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	29	285.21	327.99
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	30	289.29	332.68
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	31	295.41	339.72
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	32	301.53	346.75
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	33	305.35	351.15
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	34	309.43	355.84
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	35	311.47	358.19
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	36	313.50	360.53
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	37	315.54	362.88
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	38	317.58	365.22
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	39	321.66	369.91
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	40	325.74	374.60
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	41	331.86	381.63
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	42	337.72	388.38
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	43	345.87	397.76
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	44	356.07	409.48
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	45	368.05	423.26
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	46	382.32	439.67
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	47	398.38	458.14
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	48	416.73	479.24
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	49	434.83	500.05
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	50	455.22	523.50
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	51	475.35	546.66
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	52	497.53	572.16
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	53	519.96	597.95
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	54	544.17	625.80
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	55	568.39	653.64
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	56	594.64	683.83
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	57	621.15	714.32
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	58	649.44	746.85
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	59	663.46	762.98
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	60	691.75	795.51
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	61	716.22	823.65
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	62	732.28	842.12
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	63	752.41	865.27
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	764.63	879.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	227.71	227.71
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	15	247.95	247.95
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	16	255.69	255.69
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	17	263.42	263.42
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	18	271.76	271.76
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	19	280.09	280.09
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	20	288.73	288.73
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	21	297.66	342.30
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	22	297.66	342.30
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	23	297.66	342.30
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	24	297.66	342.30
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	25	298.85	343.67
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	26	304.80	350.52
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	27	311.94	358.73
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	28	323.55	372.08
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	29	333.08	383.04
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	30	337.84	388.51
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	31	344.98	396.73
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	32	352.13	404.94
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	33	356.59	410.08
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	34	361.35	415.56
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	35	363.73	418.29
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	36	366.12	421.03
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	37	368.50	423.77
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	38	370.88	426.51
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	39	375.64	431.99
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	40	380.40	437.46
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	41	387.55	445.68
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	42	394.39	453.55
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	43	403.92	464.51
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	44	415.82	478.20
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	45	429.81	494.29
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	46	446.48	513.45
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	47	465.23	535.02
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	48	486.67	559.67
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	49	507.80	583.97
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	50	531.61	611.35
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	51	555.13	638.40
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	52	581.02	668.18
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	53	607.22	698.30
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	54	635.49	730.82
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	55	663.77	763.34
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	56	694.43	798.59
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	57	725.39	834.19
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	58	758.42	872.19
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	59	774.80	891.02
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	60	807.84	929.01
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	61	836.41	961.87
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	62	855.16	983.44

86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	63	878.68	1010.48
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	892.95	1026.89
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.54	289.54
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	315.28	315.28
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	16	325.12	325.12
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	17	334.96	334.96
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	18	345.56	345.56
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	19	356.16	356.16
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	20	367.13	367.13
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	21	378.49	435.26
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	22	378.49	435.26
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	23	378.49	435.26
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	24	378.49	435.26
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	25	380.00	437.00
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	26	387.57	445.71
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	27	396.66	456.15
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	28	411.42	473.13
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	29	423.53	487.06
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	30	429.58	494.02
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	31	438.67	504.47
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	32	447.75	514.92
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	33	453.43	521.44
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	34	459.49	528.41
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	35	462.51	531.89
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	36	465.54	535.37
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	37	468.57	538.85
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	38	471.60	542.34
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	39	477.65	549.30
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	40	483.71	556.27
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	41	492.79	566.71
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	42	501.50	576.72
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	43	513.61	590.65
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	44	528.75	608.06
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	45	546.54	628.52
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	567.73	652.89
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	47	591.58	680.31
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	48	618.83	711.65
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	49	645.70	742.56
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	50	675.98	777.38
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	51	705.88	811.76
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	52	738.81	849.63
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	53	772.12	887.94
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	54	808.07	929.28
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	55	844.03	970.63
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	56	883.01	1015.47
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	57	922.38	1060.73
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	58	964.39	1109.05
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	59	985.21	1132.99
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	60	1027.22	1181.30
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	61	1063.55	1223.09
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	62	1087.40	1250.51
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	63	1117.30	1284.89
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1135.45	1305.77
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	258.84	258.84
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	281.85	281.85
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	16	290.64	290.64
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	17	299.44	299.44
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	18	308.91	308.91
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	19	318.39	318.39
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	20	328.20	328.20
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	21	338.35	389.10
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	22	338.35	389.10
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	23	338.35	389.10
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	24	338.35	389.10
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	25	339.70	390.66
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	26	346.47	398.44
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	27	354.59	407.78
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	28	367.79	422.95
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	29	378.61	435.40
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	30	384.03	441.63
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	31	392.15	450.97
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	32	400.27	460.31
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	33	405.34	466.14
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	34	410.76	472.37
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	35	413.46	475.48
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	36	416.17	478.60
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	37	418.88	481.71
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	38	421.58	484.82
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	39	427.00	491.05
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	40	432.41	497.27
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	41	440.53	506.61
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	42	448.31	515.56
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	43	459.14	528.01
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	44	472.67	543.58
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	45	488.58	561.86
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	46	507.52	583.65
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	47	528.84	608.17
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	48	553.20	636.18
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	49	577.22	663.81
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	50	604.29	694.94
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	631.02	725.67
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	52	660.46	759.53
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	53	690.23	793.77
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	54	722.38	830.73
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	55	754.52	867.70
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	56	789.37	907.77
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	57	824.56	948.24
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	58	862.11	991.43
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	59	880.72	1012.83
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	60	918.28	1056.02
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	61	950.76	1093.38
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	62	972.08	1117.89
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	63	998.81	1148.63
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1015.03	1167.29
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	202.47	202.47
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	15	220.47	220.47
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	16	227.35	227.35
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	17	234.23	234.23
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	18	241.64	241.64
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	19	249.05	249.05
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	20	256.73	256.73
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	21	264.67	304.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	22	264.67	304.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	23	264.67	304.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	24	264.67	304.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	25	265.73	305.59
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	26	271.02	311.67
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	27	277.37	318.98
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	28	287.69	330.85
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	29	296.16	340.59
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	30	300.40	345.46
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	31	306.75	352.76
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	32	313.10	360.07
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	33	317.07	364.63
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	34	321.31	369.50
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	35	323.42	371.94
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	36	325.54	374.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	37	327.66	376.81
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	38	329.78	379.24
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	39	334.01	384.11
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	40	338.25	388.98
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	41	344.60	396.29
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	42	350.68	403.29
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	43	359.15	413.03
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	44	369.74	425.20
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	45	382.18	439.51

86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	63	752.98	865.93
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	765.20	879.99
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	248.12	248.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.18	270.18
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	16	278.61	278.61
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	17	287.05	287.05
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	18	296.13	296.13
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	19	305.21	305.21
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	20	314.61	314.61
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	21	324.34	324.34
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	22	324.34	373.00
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	23	324.34	373.00
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	24	324.34	373.00
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	25	325.64	374.49
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	26	332.13	381.95
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	27	339.91	390.90
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	28	352.56	405.45
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	29	362.94	417.38
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	30	368.13	423.35
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	31	375.92	432.30
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	32	383.70	441.26
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	33	388.57	446.85
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	34	393.75	452.82
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	35	396.35	455.80
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	36	398.94	458.79
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	37	401.54	461.77
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	38	404.13	464.75
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	39	409.32	470.72
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	40	414.51	476.69
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	41	422.30	485.64
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	42	429.76	494.22
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	43	440.14	506.16
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	44	453.11	521.08
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	45	468.35	538.61
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	46	486.52	559.50
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	47	506.95	582.99
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	48	530.30	609.85
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	49	553.33	636.33
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	50	579.28	666.17
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	51	604.90	695.64
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	52	633.12	728.09
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	53	661.66	760.91
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	54	692.48	796.35
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	55	723.29	831.78
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	56	756.70	870.20
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	57	790.43	908.99
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	58	826.43	950.40
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	59	844.27	970.91
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	60	880.27	1012.31
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	61	911.41	1048.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	62	931.84	1071.62
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	63	957.47	1101.09
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	973.01	1118.97
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	221.81	221.81
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	241.53	241.53
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	16	249.06	249.06
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	17	256.60	256.60
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	18	264.72	264.72
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	19	272.84	272.84
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	20	281.25	281.25
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	21	289.95	333.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	22	289.95	333.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	23	289.95	333.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	24	289.95	333.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	25	291.11	334.77
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	26	296.91	341.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	27	303.87	349.44
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	28	315.17	362.45
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	29	324.45	373.12
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	30	329.09	378.45
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	31	336.05	386.46
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	32	343.01	394.46
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	33	347.36	399.46
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	34	352.00	404.80
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	35	354.32	407.46
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	36	356.64	410.13
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	37	358.96	412.80
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	38	361.27	415.47
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	39	365.91	420.80
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	40	370.55	426.14
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	41	377.51	434.14
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	42	384.18	441.81
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	43	393.46	452.48
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	44	405.06	465.82
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	45	418.68	481.49
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	46	434.92	500.16
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	47	453.19	521.17
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	48	474.06	545.17
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	49	494.65	568.85
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	50	517.85	595.52
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	51	540.75	621.87
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	52	565.98	650.87
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	53	591.49	680.22
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	54	619.04	711.89
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	55	646.58	743.57
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	56	676.45	777.91
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	57	706.60	812.59
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	58	738.79	849.60
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	59	754.73	867.94
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	60	786.92	904.96
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	61	814.75	936.97
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	62	833.02	957.97
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	63	855.93	984.31
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	869.82	1000.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	173.51	173.51
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	15	188.93	188.93
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	16	194.83	194.83
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	17	200.72	200.72
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	18	207.07	207.07
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	19	213.42	213.42
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	20	220.00	220.00
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	21	226.81	260.83
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	22	226.81	260.83
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	23	226.81	260.83
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	24	226.81	260.83
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	25	227.71	261.87
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	26	232.25	267.09
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	27	237.69	273.35
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	28	246.54	283.52
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	29	253.80	291.87
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	30	257.43	296.04
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	31	262.87	302.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	32	268.31	308.56
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	33	271.71	312.47
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	34	275.34	316.64
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	35	277.16	318.73
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	36	278.97	320.82
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	37	280.79	322.90
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	38	282.60	324.99
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	39	286.23	329.16
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	40	289.86	333.34
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	41	295.30	339.60
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	42	300.52	345.60
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	43	307.78	353.94
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	44	316.85	364.38
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	45	327.51	376.63

86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	46	340.21	391.24
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	47	354.50	407.67
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	48	370.83	426.45
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	49	386.93	444.97
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	50	405.08	465.84
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	51	422.99	486.44
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	52	442.73	509.13
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	53	462.68	532.09
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	54	484.23	556.87
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	55	505.78	581.64
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	56	529.14	608.51
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	57	552.73	635.64
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	58	577.90	664.59
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	59	590.38	678.93
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	60	615.55	707.89
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	61	637.33	732.92
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	62	651.61	749.36
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	63	669.53	769.96
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	680.40	782.46
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	232.79	232.79
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	15	253.48	253.48
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	16	261.40	261.40
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	17	269.31	269.31
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	18	277.83	277.83
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	19	286.35	286.35
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	20	295.17	295.17
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	21	304.30	349.95
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	22	304.30	349.95
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	23	304.30	349.95
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	24	304.30	349.95
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	25	305.52	351.35
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	26	311.61	358.35
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	27	318.91	366.75
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	28	330.78	380.39
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	29	340.52	391.59
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	30	345.38	397.19
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	31	352.69	405.59
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	32	359.99	413.99
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	33	364.56	419.24
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	34	369.42	424.84
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	35	371.86	427.64
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	36	374.29	430.44
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	37	376.73	433.24
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	38	379.16	436.04
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	39	384.03	441.64
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	40	388.90	447.24
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	41	396.20	455.63
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	42	403.20	463.68
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	43	412.94	474.88
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	44	425.11	488.88
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	45	439.41	505.33
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	46	456.46	524.92
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	47	475.63	546.97
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	48	497.54	572.17
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	49	519.14	597.01
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	50	543.49	625.01
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	51	567.53	652.66
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	52	594.00	683.10
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	53	620.78	713.90
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	54	649.69	747.14
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	55	678.60	780.39
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	56	709.94	816.43
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	57	741.59	852.83
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	58	775.37	891.67
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	59	792.10	910.92
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	60	825.88	949.76
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	61	855.09	983.36
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	62	874.26	1005.40
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	63	898.30	1033.05
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	912.89	1049.83
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	296.01	296.01
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	15	322.32	322.32
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	16	332.38	332.38
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	17	342.44	342.44
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	18	353.28	353.28
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	19	364.11	364.11
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	20	375.33	375.33
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	21	386.94	444.98
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	22	386.94	444.98
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	23	386.94	444.98
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	24	386.94	444.98
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	25	388.49	446.76
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	26	396.23	455.66
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	27	405.52	466.34
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	28	420.61	483.70
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	29	432.99	497.94
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	30	439.18	505.06
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	31	448.47	515.74
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	32	457.75	526.42
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	33	463.56	533.09
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	34	469.75	540.21
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	35	472.84	543.77
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	36	475.94	547.33
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	37	479.04	550.89
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	38	482.13	554.45
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	39	488.32	561.57
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	40	494.51	568.69
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	41	503.80	579.37
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	42	512.70	589.60
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	43	525.08	603.84
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	44	540.56	621.64
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	45	558.75	642.56
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	46	580.41	667.48
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	47	604.79	695.51
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	48	632.65	727.55
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	49	660.12	759.14
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	50	691.08	794.74
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	51	721.65	829.90
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	52	755.31	868.61
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	53	789.36	907.77
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	54	826.12	950.04
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	55	862.88	992.32
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	56	902.74	1038.15
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	57	942.98	1084.43
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	58	985.93	1133.82
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	59	1007.21	1158.29
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	60	1050.16	1207.69
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	61	1087.31	1250.41
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	62	1111.69	1278.44
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	63	1142.26	1313.59
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1160.81	1334.93
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	264.62	264.62
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	15	288.14	288.14
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	16	297.13	297.13
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	17	306.13	306.13
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	18	315.81	315.81
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	19	325.50	325.50
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	20	335.53	335.53
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	21	345.91	397.79
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	22	345.91	397.79
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	23	345.91	397.79
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	24	345.91	397.79
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	25	347.29	399.38
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	26	354.21	407.34
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	27	362.51	416.89
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	28	376.00	432.40

86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	29	387.07	445.13
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	30	392.60	451.50
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	31	400.91	461.04
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	32	409.21	470.59
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	33	414.40	476.56
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	34	419.93	482.92
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	35	422.70	486.10
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	36	425.47	489.29
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	37	428.23	492.47
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	38	431.00	495.65
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	39	436.53	502.01
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	40	442.07	508.38
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	41	450.37	517.93
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	42	458.33	527.08
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	43	469.40	539.81
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	44	483.23	555.72
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	45	499.49	574.41
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	46	518.86	596.69
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	47	540.65	621.75
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	48	565.56	650.39
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	49	590.12	678.63
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	50	617.79	710.46
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	51	645.12	741.88
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	52	675.21	776.49
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	53	705.65	811.50
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	54	738.51	849.29
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	55	771.37	887.08
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	56	807.00	928.05
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	57	842.98	969.42
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	58	881.37	1013.58
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	59	900.40	1035.46
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	60	938.79	1079.61
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	61	972.00	1117.80
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	62	993.79	1142.86
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	63	1021.12	1174.29
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1037.70	1193.36
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	206.99	206.99
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	15	225.39	225.39
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	16	232.43	232.43
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	17	239.46	239.46
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	18	247.04	247.04
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	19	254.62	254.62
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	20	262.46	262.46
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	21	270.58	311.17
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	22	270.58	311.17
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	23	270.58	311.17
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	24	270.58	311.17
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	25	271.66	312.41
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	26	277.07	318.63
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	27	283.57	326.10
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	28	294.12	338.24
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	29	302.78	348.20
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	30	307.11	353.17
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	31	313.60	360.64
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	32	320.10	368.11
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	33	324.15	372.78
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	34	328.48	377.76
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	35	330.65	380.25
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	36	332.81	382.73
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	37	334.98	385.22
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	38	337.14	387.71
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	39	341.47	392.69
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	40	345.80	397.67
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	41	352.29	405.14
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	42	358.52	412.30
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	43	367.18	422.25
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	44	378.00	434.70
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	45	390.72	449.32
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	46	405.87	466.75
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	47	422.92	486.35
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	48	442.40	508.76
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	49	461.61	530.85
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	50	483.26	555.74
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	51	504.63	580.33
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	52	528.17	607.40
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	53	551.98	634.78
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	54	577.69	664.34
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	55	603.39	693.90
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	56	631.26	725.95
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	57	659.40	758.31
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	58	689.44	792.85
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	59	704.32	809.97
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	60	734.35	844.51
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	61	760.33	874.38
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	62	777.38	893.98
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	63	798.75	918.56
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	811.72	933.48
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	241.73	241.73
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.22	263.22
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.43	271.43
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	17	279.65	279.65
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.50	288.50
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.34	297.34
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	20	306.51	306.51
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	21	315.99	363.39
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	22	315.99	363.39
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	23	315.99	363.39
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	24	315.99	363.39
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.25	364.84
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	26	323.57	372.11
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.15	380.83
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	28	343.48	395.00
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	29	353.59	406.63
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	30	358.65	412.44
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.23	421.16
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	32	373.81	429.89
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	33	378.55	435.34
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	34	383.61	441.15
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.14	444.06
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	36	388.66	446.96
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.19	449.87
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	38	393.72	452.78
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	39	398.78	458.59
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	40	403.83	464.41
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	41	411.42	473.13
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	42	418.68	481.49
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	43	428.79	493.11
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	44	441.43	507.65
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	45	456.29	524.73
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	46	473.98	545.08
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	47	493.89	567.97
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	48	516.64	594.14
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.07	619.94
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	50	564.35	649.01
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	51	589.32	677.71
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	52	616.81	709.33
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	53	644.61	741.31
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	54	674.63	775.83
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	55	704.65	810.35
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	56	737.20	847.78
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	57	770.06	885.57
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	58	805.14	925.91
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	59	822.52	945.89
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	60	857.59	986.23
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	61	887.92	1021.11
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	62	907.83	1044.01

86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	63	932.79	1072.71
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	947.94	1090.14
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	307.38	307.38
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	15	334.70	334.70
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.15	345.15
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	17	355.59	355.59
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	18	366.84	366.84
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	19	378.09	378.09
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	20	389.75	389.75
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	21	401.80	462.07
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	22	401.80	462.07
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	23	401.80	462.07
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	24	401.80	462.07
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	25	403.41	463.92
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	26	411.44	473.16
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	27	421.09	484.25
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	28	436.76	502.27
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	29	449.61	517.06
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	30	456.04	524.45
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	31	465.69	535.54
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	32	475.33	546.63
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	33	481.36	553.56
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	34	487.78	560.95
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	35	491.00	564.65
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	36	494.21	568.35
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	37	497.43	572.04
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	38	500.64	575.74
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	39	507.07	583.13
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	40	513.50	590.53
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	41	523.14	601.61
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	42	532.38	612.24
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	43	545.24	627.03
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	44	561.31	645.51
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	45	580.20	667.23
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	46	602.70	693.10
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	47	628.01	722.22
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	48	656.94	755.48
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	49	685.47	788.29
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	50	717.61	825.26
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	51	749.36	861.76
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	52	784.31	901.96
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	53	819.67	942.62
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	54	857.84	986.52
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	55	896.01	1030.42
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	56	937.40	1078.01
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	57	979.19	1126.06
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	58	1023.79	1177.35
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	59	1045.88	1202.77
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	60	1090.48	1254.06
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	61	1129.06	1298.42
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	62	1154.37	1327.53
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	63	1186.11	1364.03
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1205.38	1386.19
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	274.78	274.78
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	15	299.20	299.20
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	16	308.54	308.54
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	17	317.88	317.88
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	18	327.94	327.94
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	19	338.00	338.00
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	20	348.41	348.41
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	21	359.19	413.07
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	22	359.19	413.07
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	23	359.19	413.07
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	24	359.19	413.07
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	25	360.62	414.72
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	26	367.81	422.98
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	27	376.43	432.89
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	28	390.44	449.00
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	29	401.93	462.22
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	30	407.68	468.83
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	31	416.30	478.74
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	32	424.92	488.66
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	33	430.31	494.85
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	34	436.05	501.46
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	35	438.93	504.77
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	36	441.80	508.07
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	37	444.67	511.38
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	38	447.55	514.68
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	39	453.30	521.29
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	40	459.04	527.90
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	41	467.66	537.81
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	42	475.92	547.31
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	43	487.42	560.53
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	44	501.79	577.05
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	45	518.67	596.47
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	46	538.78	619.60
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	47	561.41	645.62
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	48	587.27	675.36
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	49	612.77	704.69
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	50	641.51	737.74
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	51	669.89	770.37
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	52	701.14	806.31
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	53	732.74	842.66
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	54	766.87	881.90
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	55	800.99	921.14
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	56	837.99	963.68
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	57	875.34	1006.64
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	58	915.21	1052.49
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	59	934.97	1075.21
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	60	974.84	1121.06
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	61	1009.32	1160.72
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	62	1031.95	1186.74
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	63	1060.32	1219.37
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1077.54	1239.18
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	214.94	214.94
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	15	234.05	234.05
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	16	241.35	241.35
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	17	248.66	248.66
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	18	256.52	256.52
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	19	264.39	264.39
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	20	272.54	272.54
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	21	280.97	323.11
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	22	280.97	323.11
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	23	280.97	323.11
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	24	280.97	323.11
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	25	282.09	324.41
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	26	287.71	330.87
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	27	294.46	338.62
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	28	305.41	351.22
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	29	314.40	361.56
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	30	318.90	366.73
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	31	325.64	374.49
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	32	332.39	382.24
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	33	336.60	387.09
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	34	341.10	392.26
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	35	343.34	394.85
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	36	345.59	397.43
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	37	347.84	400.01
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	38	350.09	402.60
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	39	354.58	407.77
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	40	359.08	412.94
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	41	365.82	420.69
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	42	372.28	428.13
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	43	381.27	438.47
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	44	392.51	451.39
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	45	405.72	466.58

86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	46	421.45	484.67
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	47	439.15	505.03
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	48	459.38	528.29
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	49	479.33	551.23
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	50	501.81	577.08
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	51	524.01	602.61
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	52	548.45	630.72
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	53	573.18	659.15
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	54	599.87	689.85
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	55	626.56	720.54
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	56	655.50	753.82
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	57	684.72	787.43
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	58	715.91	823.29
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	59	731.36	841.07
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	60	762.55	876.93
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	61	789.52	907.95
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	62	807.22	928.31
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	63	829.42	953.83
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	842.89	969.32
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	247.26	247.26
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	269.23	269.23
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.64	277.64
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	286.04	286.04
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	295.09	295.09
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	304.14	304.14
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.51	313.51
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	323.21	371.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	323.21	371.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	323.21	371.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	323.21	371.69
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	324.50	373.18
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.97	380.61
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.72	389.53
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	351.33	404.03
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.67	415.92
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.84	421.87
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.60	430.79
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	382.36	439.71
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	387.20	445.29
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	392.38	451.23
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.96	454.21
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	397.55	457.18
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	400.13	460.15
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.72	463.13
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.89	469.07
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	413.06	475.02
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.82	483.94
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	428.25	492.49
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	438.60	504.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	451.52	519.25
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	466.71	536.72
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.81	557.54
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	505.18	580.95
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	528.45	607.71
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	551.40	634.10
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	577.25	663.84
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	602.79	693.20
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	630.90	725.54
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	659.35	758.25
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	690.05	793.56
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	720.76	828.87
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	754.05	867.15
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	787.66	905.81
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	823.54	947.07
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	841.31	967.51
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	877.19	1008.77
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	908.22	1044.45
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	928.58	1067.87
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	954.11	1097.23
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	969.61	1115.05
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	314.40	314.40
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	342.35	342.35
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	353.03	353.03
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	363.72	363.72
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	375.23	375.23
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	386.74	386.74
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	398.65	398.65
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	410.98	472.63
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	410.98	472.63
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	410.98	472.63
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	410.98	472.63
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	412.63	474.52
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	420.85	483.97
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	430.71	495.32
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	446.74	513.75
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	459.89	528.87
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	466.47	536.44
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	476.33	547.78
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	486.19	559.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	492.36	566.21
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	498.93	573.77
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	502.22	577.55
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	505.51	581.34
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	508.80	585.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	512.09	588.90
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	518.66	596.46
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	525.24	604.02
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	535.10	615.37
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	544.55	626.24
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	557.70	641.36
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	574.14	660.27
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	593.46	682.48
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	616.47	708.95
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	642.37	738.72
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	671.96	772.75
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	701.14	806.31
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	734.02	844.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	766.48	881.46
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	802.24	922.58
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	53	838.41	964.17
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	54	877.45	1009.07
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	55	916.49	1053.97
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	958.82	1102.65
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1001.57	1151.80
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1047.19	1204.26
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1069.79	1230.26
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1115.41	1282.72
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1154.86	1328.09
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1180.75	1357.87
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1213.22	1395.21
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1232.93	1417.87
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	281.06	281.06
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.04	306.04
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.59	315.59
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	325.15	325.15
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	335.43	335.43
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.72	345.72
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	356.38	356.38
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.40	422.51
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.40	422.51
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.40	422.51
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.40	422.51
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	368.87	424.20
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	376.22	432.65
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	385.03	442.79
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.36	459.27

86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	411.12	472.79
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	417.00	479.55
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	425.81	489.69
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.63	499.83
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	440.14	506.16
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	446.02	512.92
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	448.96	516.30
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	451.90	519.68
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	454.84	523.06
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	457.78	526.44
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.66	533.20
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.53	539.96
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	478.35	550.10
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	486.80	559.82
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.56	573.34
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	513.25	590.24
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.52	610.10
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	551.10	633.76
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	574.24	660.38
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	600.70	690.80
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	626.78	720.80
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	656.17	754.60
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	685.20	787.98
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	717.16	824.73
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	749.49	861.91
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	784.39	902.05
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	819.30	942.19
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	857.14	985.71
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	895.35	1029.65
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	936.13	1076.55
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	956.34	1099.79
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	997.12	1146.68
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1032.39	1187.25
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1055.53	1213.86
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1084.56	1247.24
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1102.17	1267.50
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	219.85	219.85
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	239.40	239.40
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	246.87	246.87
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	254.34	254.34
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	262.39	262.39
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	270.43	270.43
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	278.77	278.77
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	287.39	330.50
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	287.39	330.50
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	287.39	330.50
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	287.39	330.50
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	288.54	331.82
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	294.29	338.43
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	301.19	346.36
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	312.39	359.25
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	321.59	369.83
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	326.19	375.12
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	333.09	383.05
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	339.98	390.98
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	344.29	395.94
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	348.89	401.23
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	351.19	403.87
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	353.49	406.51
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	355.79	409.16
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	358.09	411.80
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	362.69	417.09
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	367.28	422.38
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	374.18	430.31
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	380.79	437.91
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	389.99	448.49
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	401.48	461.71
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	414.99	477.24
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	431.09	495.75
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	449.19	516.57
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	469.88	540.37
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	490.29	563.83
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	513.28	590.27
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	535.98	616.38
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	560.99	645.13
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	586.28	674.22
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	613.58	705.62
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	640.88	737.01
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	670.48	771.05
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	700.37	805.43
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	732.27	842.11
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	748.08	860.29
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	779.98	896.97
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	807.57	928.70
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	825.67	949.52
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	848.38	975.63
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	862.15	991.48
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	256.75	256.75
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	15	279.57	279.57
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	16	288.30	288.30
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	17	297.02	297.02
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	18	306.42	306.42
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	19	315.82	315.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	20	325.55	325.55
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	21	335.62	385.96
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	22	335.62	385.96
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	23	335.62	385.96
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	24	335.62	385.96
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	25	336.96	387.51
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	26	343.67	395.23
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	27	351.73	404.49
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	28	364.82	419.54
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	29	375.56	431.89
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	30	380.93	438.07
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	31	388.98	447.33
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	32	397.04	456.59
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	33	402.07	462.38
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	34	407.44	468.56
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	35	410.13	471.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	36	412.81	474.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	37	415.50	477.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	38	418.18	480.91
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	39	423.55	487.08
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	40	428.92	493.26
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	41	436.98	502.52
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	42	444.70	511.40
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	43	455.44	523.75
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	44	468.86	539.19
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	45	484.63	557.33
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	46	503.43	578.94
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	47	524.57	603.26
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	48	548.74	631.05
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	49	572.57	658.45
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	50	599.42	689.33
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	51	625.93	719.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	52	655.13	753.40
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	53	684.66	787.36
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	54	716.55	824.03
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	55	748.43	860.70
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	56	783.00	900.45
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	57	817.90	940.59
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	58	855.16	983.43
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	59	873.62	1004.66
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	60	910.87	1047.50
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	61	943.09	1084.55
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	62	964.23	1108.87

86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	63	990.75	1139.36
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1006.84	1157.87
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	326.47	326.47
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	15	355.49	355.49
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	16	366.59	366.59
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	17	377.69	377.69
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	18	389.63	389.63
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	19	401.58	401.58
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	20	413.96	413.96
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	21	426.76	490.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	22	426.76	490.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	23	426.76	490.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	24	426.76	490.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	25	428.47	492.74
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	26	437.01	502.56
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	27	447.25	514.33
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	28	463.89	533.48
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	29	477.55	549.18
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	30	484.38	557.03
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	31	494.62	568.81
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	32	504.86	580.59
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	33	511.26	587.95
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	34	518.09	595.80
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	35	521.50	599.73
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	36	524.92	603.66
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	37	528.33	607.58
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	38	531.75	611.51
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	39	538.57	619.36
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	40	545.40	627.21
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	41	555.65	638.99
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	42	565.46	650.28
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	43	579.12	665.98
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	44	596.19	685.62
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	45	616.25	708.68
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	46	640.14	736.17
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	47	667.03	767.09
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	48	697.76	802.42
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	49	728.06	837.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	50	762.20	876.53
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	51	795.91	915.30
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	52	833.04	958.00
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	53	870.60	1001.19
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	54	911.14	1047.81
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	55	951.68	1094.43
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	56	995.64	1144.98
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1040.02	1196.02
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1087.39	1250.50
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1110.86	1277.49
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1158.23	1331.97
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1199.20	1379.08
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1226.09	1410.00
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1259.80	1448.77
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1280.27	1472.31
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	291.85	291.85
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	317.79	317.79
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	327.71	327.71
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	337.63	337.63
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	348.31	348.31
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	359.00	359.00
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	370.06	370.06
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	381.50	438.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	381.50	438.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	381.50	438.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	381.50	438.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	383.03	440.48
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	390.66	449.26
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	399.82	459.79
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	414.69	476.90
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	426.90	490.94
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	433.01	497.96
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	442.16	508.49
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	451.32	519.02
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	457.04	525.60
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	463.15	532.62
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	466.20	536.13
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	469.25	539.64
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	472.30	543.15
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	475.35	546.66
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	481.46	553.68
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	487.56	560.70
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	496.72	571.23
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	505.49	581.32
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	517.70	595.36
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	532.96	612.91
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	550.89	633.53
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	572.26	658.09
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	596.29	685.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	623.76	717.32
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	650.85	748.47
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	681.37	783.57
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	711.50	818.23
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	744.70	856.40
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	778.27	895.01
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	814.51	936.69
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	850.75	978.37
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	890.05	1023.56
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	929.72	1069.18
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	972.07	1117.88
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	993.05	1142.01
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1035.40	1190.71
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1072.03	1232.83
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1096.06	1260.47
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1126.20	1295.13
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1144.49	1316.17
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	228.29	228.29
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	15	248.59	248.59
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	16	256.35	256.35
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	17	264.11	264.11
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	18	272.46	272.46
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	19	280.82	280.82
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	20	289.47	289.47
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	21	298.42	343.19
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	22	298.42	343.19
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	23	298.42	343.19
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	24	298.42	343.19
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	25	299.62	344.56
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	26	305.59	351.42
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	27	312.75	359.66
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	28	324.39	373.05
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	29	333.94	384.03
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	30	338.71	389.52
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	31	345.87	397.76
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	32	353.04	405.99
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	33	357.51	411.14
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	34	362.29	416.63
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	35	364.67	419.38
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	36	367.06	422.12
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	37	369.45	424.87
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	38	371.84	427.61
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	39	376.61	433.10
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	40	381.39	438.59
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	41	388.55	446.83
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	42	395.41	454.72
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	43	404.96	465.71
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	44	416.90	479.43
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	45	430.93	495.56

86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	46	447.64	514.78
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	47	466.44	536.40
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	48	487.92	561.11
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	49	509.11	585.48
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	50	532.99	612.93
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	51	556.56	640.05
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	52	582.52	669.90
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	53	608.79	700.10
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	54	637.14	732.71
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	55	665.49	765.31
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	56	696.22	800.66
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	57	727.26	836.35
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	58	760.39	874.44
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	59	776.80	893.32
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	60	809.92	931.41
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	61	838.57	964.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	62	857.37	985.98
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	63	880.95	1013.09
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	895.25	1029.55
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.71	272.71
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	15	296.95	296.95
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	16	306.22	306.22
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	17	315.49	315.49
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	18	325.47	325.47
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	19	335.45	335.45
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	20	345.79	345.79
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	21	356.49	409.96
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	22	356.49	409.96
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	23	356.49	409.96
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	24	356.49	409.96
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	25	357.91	411.60
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	26	365.04	419.80
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	27	373.60	429.64
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	28	387.50	445.62
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	29	398.91	458.74
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	30	404.61	465.30
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	31	413.17	475.14
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	32	421.72	484.98
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	33	427.07	491.13
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	34	432.77	497.69
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	35	435.63	500.97
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	36	438.48	504.25
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	37	441.33	507.53
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	38	444.18	510.81
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	39	449.88	517.37
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	40	455.59	523.93
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	41	464.14	533.77
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	42	472.34	543.19
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	43	483.75	556.31
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	44	498.01	572.71
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	45	514.76	591.98
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	46	534.73	614.94
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	47	557.19	640.76
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	48	582.85	670.28
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	49	608.16	699.39
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	50	636.68	732.19
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	51	664.85	764.57
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	52	695.86	800.24
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	53	727.23	836.31
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	54	761.10	875.26
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	55	794.96	914.21
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	56	831.68	956.43
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	57	868.75	999.07
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	58	908.32	1044.57
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	59	927.93	1067.12
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	60	967.50	1112.63
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	61	1001.72	1151.98
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	62	1024.18	1177.81
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	63	1052.34	1210.20
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1069.44	1229.85
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	346.77	346.77
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	15	377.60	377.60
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	16	389.38	389.38
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	17	401.17	401.17
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	18	413.86	413.86
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	19	426.55	426.55
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	20	439.70	439.70
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	21	453.30	521.29
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	22	453.30	521.29
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	23	453.30	521.29
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	24	453.30	521.29
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	25	455.11	523.38
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	26	464.17	533.80
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	27	475.05	546.31
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	28	492.73	566.64
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	29	507.24	583.32
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	30	514.49	591.66
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	31	525.37	604.18
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	32	536.25	616.69
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	33	543.05	624.51
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	34	550.30	632.85
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	35	553.93	637.02
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	36	557.55	641.19
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	37	561.18	645.36
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	38	564.81	649.53
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	39	572.06	657.87
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	40	579.31	666.21
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	41	590.19	678.72
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	42	600.62	690.71
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	43	615.12	707.39
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	44	633.25	728.24
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	45	654.56	752.74
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	46	679.94	781.94
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	47	708.50	814.78
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	48	741.14	852.31
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	49	773.32	889.32
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	50	809.59	931.02
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	51	845.40	972.21
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	52	884.83	1017.56
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	53	924.72	1063.43
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	54	967.79	1112.95
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	55	1010.85	1162.48
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	56	1057.54	1216.17
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	57	1104.68	1270.38
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	58	1155.00	1328.25
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	59	1179.93	1356.92
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1230.24	1414.78
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1273.76	1464.83
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1302.32	1497.67
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1338.13	1538.85
86199PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1359.87	1563.85
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	310.00	310.00
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	15	337.55	337.55
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	16	348.09	348.09
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	17	358.62	358.62
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	18	369.97	369.97
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	19	381.31	381.31
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	20	393.07	393.07
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	21	405.22	466.01
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	22	405.22	466.01
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	23	405.22	466.01
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	24	405.22	466.01
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	25	406.84	467.87
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	26	414.95	477.19
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	27	424.67	488.37
86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	28	440.48	506.55

86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	63	1092.75	1256.66
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1110.50	1277.08
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	360.09	360.09
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	15	392.09	392.09
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	16	404.33	404.33
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	17	416.57	416.57
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	18	429.75	429.75
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	19	442.93	442.93
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	20	456.58	456.58
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	21	470.70	541.31
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	22	470.70	541.31
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	23	470.70	541.31
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	24	470.70	541.31
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	25	472.58	543.47
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	26	482.00	554.30
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	27	493.29	567.29
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	28	511.65	588.40
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	29	526.71	605.72
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	30	534.24	614.38
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	31	545.54	627.37
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	32	556.84	640.36
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	33	563.90	648.48
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	34	571.43	657.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	35	575.20	661.47
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	36	578.96	665.81
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	37	582.73	670.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	38	586.49	674.47
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	39	594.02	683.13
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	40	601.55	691.79
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	41	612.85	704.78
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	42	623.68	717.23
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	43	638.74	734.55
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	44	657.57	756.20
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	45	679.69	781.64
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	46	706.05	811.96
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	47	735.70	846.06
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	48	769.59	885.03
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	49	803.01	923.47
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	50	840.67	966.77
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	51	877.86	1009.53
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	52	918.81	1056.63
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	53	960.23	1104.26
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	54	1004.94	1155.69
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	55	1049.66	1207.11
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	56	1098.14	1262.86
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	57	1147.10	1319.16
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	58	1199.34	1379.25
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	59	1225.23	1409.02
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1277.48	1469.10
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1322.67	1521.07
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1352.32	1555.17
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1389.51	1597.93
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1412.08	1623.90
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	321.90	321.90
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	15	350.51	350.51
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	16	361.45	361.45
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	17	372.39	372.39
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	18	384.17	384.17
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	19	395.96	395.96
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	20	408.16	408.16
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	21	420.78	483.90
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	22	420.78	483.90
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	23	420.78	483.90
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	24	420.78	483.90
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	25	422.46	485.83
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	26	430.88	495.51
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	27	440.98	507.13
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	28	457.39	526.00
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	29	470.85	541.48
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	30	477.59	549.22
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	31	487.69	560.84
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	32	497.78	572.45
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	33	504.10	579.71
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	34	510.83	587.45
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	35	514.19	591.32
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	36	517.56	595.20
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	37	520.93	599.07
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	38	524.29	602.94
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	39	531.03	610.68
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	40	537.76	618.42
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	41	547.86	630.04
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	42	557.54	641.17
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	43	571.00	656.65
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	44	587.83	676.01
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	45	607.61	698.75
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	46	631.17	725.85
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	47	657.68	756.33
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	48	687.98	791.17
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	49	717.85	825.53
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	50	751.52	864.24
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	51	784.76	902.47
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	52	821.37	944.57
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	53	858.39	987.15
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	54	898.37	1033.12
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	55	938.34	1079.09
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	56	981.68	1128.94
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	57	1025.44	1179.26
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	58	1072.15	1232.97
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	59	1095.29	1259.59
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	60	1142.00	1313.30
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	61	1182.40	1359.76
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	62	1208.91	1390.24
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	63	1242.15	1428.47
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1262.32	1451.68
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	251.80	251.80
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	15	274.18	274.18
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	16	282.74	282.74
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	17	291.30	291.30
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	18	300.51	300.51
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	19	309.73	309.73
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	20	319.27	319.27
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	21	329.15	378.52
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	22	329.15	378.52
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	23	329.15	378.52
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	24	329.15	378.52
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	25	330.47	380.04
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	26	337.05	387.61
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	27	344.95	396.69
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	28	357.78	411.45
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	29	368.32	423.57
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	30	373.58	429.62
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	31	381.48	438.71
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	32	389.38	447.79
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	33	394.32	453.47
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	34	399.59	459.52
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	35	402.22	462.55
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	36	404.85	465.58
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	37	407.49	468.61
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	38	410.12	471.64
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	39	415.39	477.69
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	40	420.65	483.75
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	41	428.55	492.83
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	42	436.12	501.54
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	43	446.65	513.65
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	44	459.82	528.79
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	45	475.29	546.58

86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	46	493.72	567.78
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	47	514.46	591.63
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	48	538.16	618.88
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	49	561.53	645.76
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	50	587.86	676.04
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	51	613.86	705.94
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	52	642.50	738.87
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	53	671.46	772.18
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	54	702.73	808.14
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	55	734.00	844.10
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	56	767.90	883.09
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	57	802.14	922.46
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	58	838.67	964.47
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	59	856.77	985.29
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	60	893.31	1027.31
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	61	924.91	1063.64
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	62	945.64	1087.49
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	63	971.65	1117.39
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	987.43	1135.54
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	235.70	235.70
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	256.65	256.65
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	264.67	264.67
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	272.68	272.68
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	281.30	281.30
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	289.93	289.93
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	298.87	298.87
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.11	354.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.11	354.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.11	354.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.11	354.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	309.34	355.74
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	315.50	362.83
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	322.90	371.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	334.91	385.15
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	344.77	396.49
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	349.70	402.16
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	357.10	410.66
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	364.49	419.17
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	369.11	424.48
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	374.04	430.15
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	376.51	432.99
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	378.97	435.82
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	381.44	438.65
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	383.90	441.49
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	388.83	447.16
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	393.76	452.83
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	401.16	461.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	408.24	469.48
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	418.10	480.82
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	430.43	494.99
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	444.91	511.65
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	462.16	531.49
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	481.57	553.81
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	503.76	579.32
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	525.63	604.48
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	550.28	632.82
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	574.62	660.82
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	601.43	691.64
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	628.54	722.82
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	657.81	756.48
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	687.08	790.15
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	718.82	826.64
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	750.86	863.49
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	785.06	902.82
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	802.01	922.31
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	836.21	961.64
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	865.79	995.65
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	885.20	1017.98
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	909.54	1045.97
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	924.31	1062.96
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	299.71	299.71
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	326.35	326.35
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	336.54	336.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	346.73	346.73
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	357.70	357.70
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	368.67	368.67
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	380.03	380.03
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	391.78	450.55
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	391.78	450.55
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	391.78	450.55
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	391.78	450.55
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	393.35	452.35
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	401.18	461.36
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	410.59	472.18
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	425.87	489.75
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	438.40	504.16
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	444.67	511.37
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	454.08	522.19
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	463.48	533.00
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	469.35	539.76
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	475.62	546.97
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	478.76	550.57
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	481.89	554.18
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	485.03	557.78
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	488.16	561.38
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	494.43	568.59
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	500.70	575.80
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	510.10	586.61
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	519.11	596.98
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	531.65	611.40
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	547.32	629.42
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	565.73	650.59
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	587.67	675.82
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	612.35	704.21
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	640.56	736.65
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	668.38	768.64
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	699.72	804.68
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	730.67	840.27
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	764.76	879.47
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	799.23	919.12
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	836.45	961.92
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	873.67	1004.72
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	914.03	1051.13
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	954.77	1097.99
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	998.26	1148.00
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1019.81	1172.78
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1063.30	1222.79
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1100.91	1266.04
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1125.59	1294.43
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1156.54	1330.02
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1175.33	1351.63
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	267.93	267.93
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	291.74	291.74
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	300.85	300.85
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	309.96	309.96
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	319.76	319.76
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	329.57	329.57
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	20	339.73	339.73
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	21	350.23	402.77
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	22	350.23	402.77
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	23	350.23	402.77
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	24	350.23	402.77
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	25	351.63	404.38
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	26	358.64	412.43
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	27	367.04	422.10
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	28	380.70	437.81

86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	29	391.91	450.70
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	30	397.51	457.14
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	31	405.92	466.81
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	32	414.33	476.47
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	33	419.58	482.52
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	34	425.18	488.96
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	35	427.98	492.18
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	36	430.79	495.40
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	37	433.59	498.63
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	38	436.39	501.85
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	39	441.99	508.29
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	40	447.60	514.74
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	41	456.00	524.40
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	42	464.06	533.67
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	43	475.27	546.56
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	44	489.27	562.67
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	45	505.74	581.60
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	46	525.35	604.15
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	47	547.41	629.53
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	48	572.63	658.52
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	49	597.50	687.12
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	50	625.52	719.34
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	51	653.18	751.16
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	52	683.65	786.20
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	53	714.47	821.65
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	54	747.75	859.91
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	55	781.02	898.17
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	56	817.09	939.66
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	57	853.52	981.54
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	58	892.39	1026.25
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	59	911.66	1048.40
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	60	950.53	1093.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	61	984.15	1131.78
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1006.22	1157.15
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1033.89	1188.97
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1050.68	1208.28
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	209.58	209.58
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	228.21	228.21
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	16	235.33	235.33
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	17	242.46	242.46
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	18	250.13	250.13
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	19	257.80	257.80
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	20	265.74	265.74
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	21	273.96	315.06
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	22	273.96	315.06
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	23	273.96	315.06
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	273.96	315.06
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	25	275.06	316.32
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	26	280.54	322.62
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	27	287.11	330.18
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	28	297.80	342.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	29	306.56	352.55
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	30	310.95	357.59
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	31	317.52	365.15
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	32	324.10	372.71
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	33	328.21	377.44
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	34	332.59	382.48
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	35	334.78	385.00
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	36	336.97	387.52
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	37	339.17	390.04
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	38	341.36	392.56
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	39	345.74	397.60
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	40	350.13	402.64
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	41	356.70	410.21
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	42	363.00	417.45
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	43	371.77	427.53
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	44	382.73	440.14
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	45	395.60	454.94
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	46	410.94	472.59
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	47	428.20	492.44
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	48	447.93	515.12
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	49	467.38	537.49
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	50	489.30	562.69
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	51	510.94	587.58
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	52	534.78	614.99
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	53	558.88	642.72
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	54	584.91	672.65
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	55	610.94	702.58
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	56	639.16	735.03
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	57	667.65	767.80
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	58	698.06	802.77
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	59	713.13	820.10
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	60	743.54	855.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	61	769.84	885.31
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	62	787.10	905.16
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	63	808.74	930.05
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	821.87	945.15
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	244.75	244.75
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	15	266.51	266.51
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	16	274.83	274.83
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	17	283.15	283.15
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	18	292.10	292.10
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	19	301.06	301.06
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	20	310.34	310.34
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	21	319.94	367.93
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	22	319.94	367.93
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	23	319.94	367.93
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	24	319.94	367.93
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	25	321.22	369.40
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	26	327.62	376.76
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	27	335.30	385.59
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	28	347.77	399.94
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	29	358.01	411.71
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	30	363.13	417.60
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	31	370.81	426.43
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	32	378.49	435.26
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	33	383.29	440.78
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	34	388.41	446.67
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	35	390.97	449.61
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	36	393.52	452.55
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	37	396.08	455.50
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	38	398.64	458.44
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	39	403.76	464.33
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	40	408.88	470.21
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	41	416.56	479.04
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	42	423.92	487.51
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	43	434.16	499.28
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	44	446.95	514.00
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	45	461.99	531.29
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	46	479.91	551.89
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	47	500.06	575.07
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	48	523.10	601.56
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	49	545.82	627.69
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	50	571.41	657.12
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	51	596.69	686.19
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	52	624.52	718.20
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	53	652.68	750.58
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	54	683.07	785.53
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	55	713.46	820.48
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	56	746.42	858.38
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	57	779.69	896.64
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	58	815.20	937.48
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	59	832.80	957.72
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	60	868.31	998.56
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	61	899.03	1033.88
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	62	919.18	1057.06

86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	63	944.46	1086.13
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	959.80	1103.77
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	311.22	311.22
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	15	338.88	338.88
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	16	349.46	349.46
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	17	360.04	360.04
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	18	371.43	371.43
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	19	382.82	382.82
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	20	394.62	394.62
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	21	406.82	406.82
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	22	406.82	467.85
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	23	406.82	467.85
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	24	406.82	467.85
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	25	408.45	469.72
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	26	416.59	479.08
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	27	426.35	490.30
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	28	442.22	508.55
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	29	455.24	523.52
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	30	461.75	531.01
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	31	471.51	542.24
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	32	481.27	553.46
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	33	487.38	560.48
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	34	493.88	567.97
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	35	497.14	571.71
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	36	500.39	575.45
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	37	503.65	579.20
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	38	506.90	582.94
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	39	513.41	590.42
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	40	519.92	597.91
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	41	529.69	609.14
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	42	539.04	619.90
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	43	552.06	634.87
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	44	568.33	653.58
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	45	587.45	675.57
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	46	610.24	701.77
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	47	635.87	731.25
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	48	665.16	764.93
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	49	694.04	798.15
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	50	726.59	835.58
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	51	758.73	872.54
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	52	794.12	913.24
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	53	829.92	954.41
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	54	868.57	998.86
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	55	907.22	1043.30
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	56	949.12	1091.49
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	57	991.43	1140.15
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1036.59	1192.08
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1058.96	1217.81
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1104.12	1269.74
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1143.18	1314.65
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1168.81	1344.13
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1200.95	1381.09
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1220.45	1403.52
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	278.21	278.21
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	15	302.95	302.95
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	16	312.40	312.40
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	17	321.86	321.86
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	18	332.04	332.04
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	19	342.22	342.22
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	20	352.77	352.77
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	21	363.68	418.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	22	363.68	418.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	23	363.68	418.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	24	363.68	418.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	25	365.13	419.90
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	26	372.41	428.27
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	27	381.14	438.31
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	28	395.32	454.62
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	29	406.96	468.00
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	30	412.78	474.69
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	31	421.50	484.73
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	32	430.23	494.77
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	33	435.69	501.04
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	34	441.51	507.73
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	35	444.42	511.08
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	36	447.33	514.42
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	37	450.24	517.77
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	38	453.14	521.12
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	39	458.96	527.81
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	40	464.78	534.50
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	41	473.51	544.54
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	42	481.88	554.16
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	43	493.51	567.54
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	44	508.06	584.27
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	45	525.15	603.93
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	46	545.52	627.35
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	47	568.43	653.70
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	48	594.62	683.81
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	49	620.44	713.50
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	50	649.53	746.96
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	51	678.26	780.00
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	52	709.90	816.39
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	53	741.91	853.19
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	54	776.46	892.92
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	55	811.01	932.66
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	56	848.46	975.73
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	57	886.29	1019.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	58	926.66	1065.65
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	59	946.66	1088.66
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	60	987.03	1135.08
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	61	1021.94	1175.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1044.85	1201.58
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1073.58	1234.62
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1091.02	1254.68
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	217.63	217.63
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	15	236.97	236.97
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	16	244.37	244.37
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	17	251.77	251.77
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	18	259.73	259.73
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	19	267.70	267.70
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	20	275.95	275.95
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	21	284.48	327.15
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	22	284.48	327.15
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	23	284.48	327.15
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	24	284.48	327.15
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	25	285.62	328.46
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	26	291.31	335.01
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	27	298.14	342.86
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	28	309.23	355.62
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	29	318.34	366.09
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	30	322.89	371.32
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	31	329.71	379.17
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	32	336.54	387.02
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	33	340.81	391.93
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	34	345.36	397.17
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	35	347.64	399.78
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	36	349.91	402.40
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	37	352.19	405.02
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	38	354.46	407.63
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	39	359.02	412.87
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	40	363.57	418.10
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	41	370.40	425.95
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	42	376.94	433.48
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	43	386.04	443.95
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	44	397.42	457.03
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	45	410.79	472.41

86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	46	426.72	490.73
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	47	444.65	511.34
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	48	465.13	534.90
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	49	485.33	558.13
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	50	508.08	584.30
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	51	530.56	610.14
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	52	555.31	638.61
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	53	580.34	667.39
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	54	607.37	698.47
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	55	634.39	729.55
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	56	663.70	763.25
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	57	693.28	797.28
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	58	724.86	833.59
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	59	740.51	851.58
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	60	772.08	887.90
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	61	799.39	919.30
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	62	817.32	939.91
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	63	839.79	965.76
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	853.43	981.44
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.38	223.38
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.24	243.24
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	16	250.83	250.83
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	17	258.42	258.42
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	18	266.60	266.60
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	19	274.77	274.77
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.24	283.24
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	21	292.00	335.80
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	22	292.00	335.80
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	23	292.00	335.80
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	24	292.00	335.80
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	25	293.17	337.14
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	26	299.01	343.86
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	27	306.02	351.92
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	28	317.40	365.01
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	29	326.75	375.76
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	30	331.42	381.13
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	31	338.43	389.19
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	32	345.44	397.25
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	33	349.82	402.29
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	34	354.49	407.66
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	35	356.82	410.35
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	36	359.16	413.03
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	37	361.50	415.72
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	38	363.83	418.41
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	39	368.50	423.78
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	40	373.18	429.15
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	41	380.18	437.21
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	42	386.90	444.93
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	43	396.24	455.68
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	44	407.92	469.11
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	45	421.65	484.90
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	46	438.00	503.70
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	47	456.40	524.86
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	48	477.42	549.03
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	49	498.15	572.87
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	50	521.51	599.74
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	51	544.58	626.27
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	52	569.98	655.48
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	53	595.68	685.03
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	54	623.42	716.93
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	55	651.16	748.83
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	56	681.24	783.42
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	57	711.60	818.34
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	58	744.02	855.62
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	59	760.08	874.09
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	60	792.49	911.36
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	61	820.52	943.60
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	62	838.92	964.75
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	63	861.98	991.28
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	875.98	1007.38
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.04	284.04
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	15	309.29	309.29
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	16	318.95	318.95
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	17	328.60	328.60
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	18	339.00	339.00
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	19	349.39	349.39
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	20	360.16	360.16
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	21	371.30	426.99
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	22	371.30	426.99
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	23	371.30	426.99
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	24	371.30	426.99
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	25	372.78	428.70
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	26	380.21	437.24
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	27	389.12	447.49
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	28	403.60	464.14
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	29	415.48	477.80
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	30	421.42	484.64
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	31	430.33	494.88
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	32	439.25	505.13
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	33	444.82	511.54
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	34	450.76	518.37
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	35	453.73	521.79
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	36	456.70	525.20
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	37	459.67	528.62
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	38	462.64	532.03
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	39	468.58	538.86
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	40	474.52	545.70
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	41	483.43	555.94
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	42	491.97	565.77
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	43	503.85	579.43
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	44	518.70	595.51
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	45	536.15	616.58
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	46	556.95	640.49
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	47	580.34	667.39
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	48	607.07	698.13
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	49	633.43	728.45
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	50	663.14	762.61
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	51	692.47	796.34
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	52	724.77	833.49
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	53	757.45	871.07
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	54	792.72	911.63
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	55	827.99	952.19
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	56	866.24	996.17
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	57	904.85	1040.58
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	58	946.07	1087.98
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	59	966.49	1111.46
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1007.70	1158.86
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1043.35	1199.85
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1066.74	1226.75
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1096.07	1260.48
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1113.87	1280.96
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	253.92	253.92
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	15	276.49	276.49
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	16	285.12	285.12
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	17	293.75	293.75
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	18	303.04	303.04
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	19	312.34	312.34
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	20	321.96	321.96
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	21	331.92	381.71
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	22	331.92	381.71
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	23	331.92	381.71
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	24	331.92	381.71
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	25	333.25	383.24
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	26	339.89	390.87
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	27	347.85	400.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	28	360.80	414.92

86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	29	371.42	427.13
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	30	376.73	433.24
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	31	384.70	442.40
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	32	392.66	451.56
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	33	397.64	457.29
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	34	402.95	463.40
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	35	405.61	466.45
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	36	408.26	469.50
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	37	410.92	472.56
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	38	413.57	475.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	39	418.88	481.72
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	40	424.20	487.82
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	41	432.16	496.99
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	42	439.80	505.76
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	43	450.42	517.98
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	44	463.69	533.25
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	45	479.29	551.19
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	46	497.88	572.56
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	47	518.79	596.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	48	542.69	624.09
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	49	566.26	651.20
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	50	592.81	681.73
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	51	619.03	711.89
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	52	647.91	745.10
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	53	677.12	778.69
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	54	708.65	814.95
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	55	740.18	851.21
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	56	774.37	890.53
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	57	808.89	930.23
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	58	845.74	972.60
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	59	863.99	993.59
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	60	900.83	1035.96
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	61	932.70	1072.60
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	62	953.61	1096.65
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	63	979.83	1126.81
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	995.74	1145.11
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	198.62	198.62
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	15	216.28	216.28
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	16	223.03	223.03
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	17	229.78	229.78
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	18	237.05	237.05
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	19	244.32	244.32
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	20	251.85	251.85
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	21	259.64	259.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	22	259.64	298.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	23	259.64	298.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	24	259.64	298.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	25	260.68	299.78
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	26	265.87	305.75
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	27	272.10	312.92
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	28	282.23	324.56
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	29	290.54	334.12
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	30	294.69	338.89
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	31	300.92	346.06
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	32	307.15	353.23
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	33	311.05	357.71
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	34	315.20	362.48
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	35	317.28	364.87
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	36	319.36	367.26
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	37	321.43	369.65
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	38	323.51	372.04
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	39	327.67	376.81
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	40	331.82	381.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	41	338.05	388.76
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	42	344.02	395.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	43	352.33	405.18
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	44	362.72	417.12
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	45	374.92	431.16
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	46	389.46	447.88
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	47	405.82	466.69
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	48	424.51	488.19
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	49	442.95	509.39
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	50	463.72	533.27
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	51	484.23	556.86
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	52	506.82	582.84
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	53	529.66	609.11
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	54	554.33	637.48
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	55	579.00	665.85
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	56	605.74	696.60
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	57	632.74	727.65
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	58	661.56	760.80
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	59	675.84	777.22
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	60	704.66	810.36
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	61	729.59	839.03
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	62	745.94	857.84
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	63	766.46	881.42
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	778.90	895.74
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.84	239.84
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.15	261.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.30	269.30
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.46	277.46
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.23	286.23
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	19	295.01	295.01
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	20	304.10	304.10
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.51	360.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.51	360.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.51	360.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.51	360.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.76	361.98
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	26	321.03	369.19
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.56	377.84
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.79	391.90
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.82	403.44
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.83	409.21
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.36	417.86
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.88	426.51
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.58	431.92
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.60	437.69
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	35	383.11	440.58
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.62	443.46
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	37	388.13	446.34
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.63	449.23
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.65	455.00
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.67	460.77
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	41	408.19	469.42
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.40	477.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.43	489.25
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.97	503.67
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.71	520.61
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.26	540.80
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	47	490.02	563.52
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.59	589.48
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.85	615.07
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.93	643.92
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.70	672.40
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.97	703.77
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.56	735.49
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.34	769.75
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	55	699.13	804.00
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.42	841.13
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	57	764.02	878.63
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.82	918.65
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	59	816.07	938.48
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.87	978.50
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.96	1013.11
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.71	1035.82

86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.48	1064.30
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.51	1081.59
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	304.97	304.97
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	15	332.07	332.07
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	16	342.44	342.44
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	17	352.80	352.80
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	18	363.97	363.97
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	19	375.13	375.13
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	20	386.69	386.69
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	21	398.65	458.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	22	398.65	458.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	23	398.65	458.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	24	398.65	458.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	25	400.24	460.28
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	26	408.22	469.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	27	417.78	480.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	28	433.33	498.33
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	29	446.09	513.00
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	30	452.47	520.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	31	462.03	531.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	32	471.60	542.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	33	477.58	549.22
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	34	483.96	556.55
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	35	487.15	560.22
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	36	490.34	563.89
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	37	493.53	567.56
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	38	496.72	571.22
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	39	503.10	578.56
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	40	509.47	585.90
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	41	519.04	596.90
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	42	528.21	607.44
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	43	540.97	622.11
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	44	556.91	640.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	45	575.65	662.00
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	46	597.97	687.67
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	47	623.09	716.55
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	48	651.79	749.56
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	49	680.10	782.11
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	50	711.99	818.79
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	51	743.48	855.00
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	52	778.16	894.89
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	53	813.24	935.23
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	54	851.12	978.78
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	55	888.99	1022.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	56	930.05	1069.56
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	57	971.51	1117.24
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1015.76	1168.12
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1037.68	1193.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1081.93	1244.22
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1120.20	1288.24
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1145.32	1317.12
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1176.81	1353.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1195.93	1375.32
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	272.62	272.62
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	15	296.86	296.86
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	16	306.12	306.12
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	17	315.39	315.39
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	18	325.37	325.37
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	19	335.35	335.35
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	20	345.68	345.68
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	21	356.37	409.83
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	22	356.37	409.83
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	23	356.37	409.83
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	24	356.37	409.83
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	25	357.80	411.47
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	26	364.92	419.66
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	27	373.48	429.50
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	28	387.38	445.48
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	29	398.78	458.60
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	30	404.48	465.15
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	31	413.04	474.99
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	32	421.59	484.83
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	33	426.93	490.97
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	34	432.64	497.53
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	35	435.49	500.81
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	36	438.34	504.09
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	37	441.19	507.37
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	38	444.04	510.65
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	39	449.74	517.20
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	40	455.44	523.76
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	41	464.00	533.60
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	42	472.19	543.02
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	43	483.60	556.14
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	44	497.85	572.53
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	45	514.60	591.79
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	46	534.56	614.74
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	47	557.01	640.56
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	48	582.67	670.07
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	49	607.97	699.17
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	50	636.48	731.95
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	51	664.63	764.33
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	52	695.64	799.98
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	53	727.00	836.05
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	54	760.85	874.98
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	55	794.71	913.92
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	56	831.42	956.13
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	57	868.48	998.75
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	58	908.04	1044.24
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	59	927.64	1066.78
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	60	967.19	1112.27
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1001.41	1151.62
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1023.86	1177.43
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1052.01	1209.81
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1069.10	1229.46
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	213.26	213.26
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	15	232.21	232.21
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	16	239.46	239.46
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	17	246.71	246.71
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	18	254.51	254.51
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	19	262.32	262.32
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	20	270.40	270.40
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	21	278.77	320.58
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	22	278.77	320.58
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	23	278.77	320.58
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	24	278.77	320.58
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	25	279.88	321.86
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	26	285.46	328.27
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	27	292.15	335.97
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	28	303.02	348.47
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	29	311.94	358.73
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	30	316.40	363.86
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	31	323.09	371.55
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	32	329.78	379.25
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	33	333.96	384.06
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	34	338.42	389.18
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	35	340.65	391.75
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	36	342.88	394.31
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	37	345.11	396.88
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	38	347.34	399.44
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	39	351.80	404.57
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	40	356.26	409.70
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	41	362.95	417.40
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	42	369.36	424.77
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	43	378.28	435.03
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	44	389.44	447.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	45	402.54	462.92

86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	63	983.64	1131.19
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	999.62	1149.56
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	324.13	324.13
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	15	352.94	352.94
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	16	363.96	363.96
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	17	374.98	374.98
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	18	386.84	386.84
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	19	398.70	398.70
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	20	410.99	410.99
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	21	423.70	423.70
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	22	423.70	487.26
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	23	423.70	487.26
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	24	423.70	487.26
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	25	425.40	489.21
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	26	433.87	498.95
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	27	444.04	510.65
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	28	460.56	529.65
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	29	474.12	545.24
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	30	480.90	553.04
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	31	491.07	564.73
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	32	501.24	576.43
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	33	507.60	583.74
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	34	514.37	591.53
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	35	517.76	595.43
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	36	521.15	599.33
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	37	524.54	603.23
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	38	527.93	607.12
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	39	534.71	614.92
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	40	541.49	622.72
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	41	551.66	634.41
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	42	561.41	645.62
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	43	574.96	661.21
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	44	591.91	680.70
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	45	611.83	703.60
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	46	635.55	730.89
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	47	662.25	761.58
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	48	692.75	796.67
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	49	722.84	831.26
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	50	756.73	870.24
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	51	790.21	908.74
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	52	827.07	951.13
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	53	864.35	994.01
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	54	904.61	1040.30
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	55	944.86	1086.59
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	56	988.50	1136.77
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1032.56	1187.45
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1079.59	1241.53
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1102.90	1268.33
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1149.93	1322.42
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1190.60	1369.19
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1217.30	1399.89
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1250.77	1438.39
86199PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1271.09	1461.75
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	289.76	289.76
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	15	315.51	315.51
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	16	325.36	325.36
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	17	335.21	335.21
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	18	345.82	345.82
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	19	356.42	356.42
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	20	367.41	367.41
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	21	378.77	435.58
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	22	378.77	435.58
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	23	378.77	435.58
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	24	378.77	435.58
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	25	380.28	437.33
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	26	387.86	446.04
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	27	396.95	456.49
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	28	411.72	473.48
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	29	423.84	487.42
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	30	429.90	494.39
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	31	438.99	504.84
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	32	448.08	515.30
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	33	453.76	521.83
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	34	459.82	528.80
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	35	462.85	532.28
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	36	465.88	535.77
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	37	468.91	539.25
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	38	471.95	542.74
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	39	478.01	549.71
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	40	484.07	556.68
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	41	493.16	567.13
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	42	501.87	577.15
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	43	513.99	591.09
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	44	529.14	608.51
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	45	546.94	628.98
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	46	568.15	653.37
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	47	592.01	680.82
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	48	619.29	712.18
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	49	646.18	743.11
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	50	676.48	777.95
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	51	706.40	812.36
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	52	739.36	850.26
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	53	772.69	888.59
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	54	808.67	929.97
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	55	844.65	971.35
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	56	883.67	1016.22
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	57	923.06	1061.52
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	58	965.10	1109.87
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	59	985.93	1133.82
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	60	1027.98	1182.17
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	61	1064.34	1223.99
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	62	1088.20	1251.43
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	63	1118.12	1285.84
86199PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1136.28	1306.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	226.66	226.66
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	15	246.81	246.81
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	16	254.51	254.51
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	17	262.21	262.21
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	18	270.51	270.51
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	19	278.80	278.80
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	20	287.40	287.40
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	21	296.28	340.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	22	296.28	340.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	23	296.28	340.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	24	296.28	340.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	25	297.47	342.09
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	26	303.40	348.90
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	27	310.51	357.08
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	28	322.06	370.37
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	29	331.54	381.27
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	30	336.28	386.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	31	343.39	394.90
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	32	350.50	403.08
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	33	354.95	408.19
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	34	359.69	413.64
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	35	362.06	416.37
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	36	364.43	419.09
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	37	366.80	421.82
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	38	369.17	424.55
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	39	373.91	430.00
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	40	378.65	435.45
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	41	385.76	443.63
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	42	392.58	451.46
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	43	402.06	462.37
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	44	413.91	476.00
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	45	427.84	492.01

86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	46	444.43	511.09
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	47	463.09	532.56
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	48	484.43	557.09
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	49	505.46	581.28
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	50	529.16	608.54
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	51	552.57	635.46
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	52	578.35	665.10
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	53	604.42	695.08
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	54	632.57	727.45
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	55	660.71	759.82
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	56	691.23	794.92
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	57	722.05	830.35
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	58	754.93	868.17
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	59	771.23	886.91
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	60	804.12	924.73
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	61	832.56	957.44
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	62	851.23	978.91
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	63	874.63	1005.83
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	888.83	1022.16
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	256.48	256.48
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	279.28	279.28
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	16	288.00	288.00
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	17	296.72	296.72
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	18	306.10	306.10
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	19	315.49	315.49
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	20	325.22	325.22
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	21	335.27	385.56
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	22	335.27	385.56
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	23	335.27	385.56
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	24	335.27	385.56
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	25	336.61	387.11
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	26	343.32	394.82
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	27	351.37	404.07
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	28	364.44	419.11
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	29	375.17	431.45
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	30	380.54	437.62
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	31	388.58	446.87
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	32	396.63	456.12
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	33	401.66	461.91
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	34	407.02	468.08
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	35	409.70	471.16
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	36	412.39	474.24
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	37	415.07	477.33
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	38	417.75	480.41
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	39	423.12	486.58
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	40	428.48	492.75
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	41	436.53	502.01
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	42	444.24	510.87
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	43	454.97	523.21
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	44	468.38	538.63
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	45	484.14	556.76
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	46	502.91	578.35
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	47	524.03	602.64
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	48	548.17	630.40
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	571.98	657.77
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	50	598.80	688.62
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	51	625.29	719.08
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	52	654.45	752.62
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	53	683.96	786.55
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	54	715.81	823.18
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	55	747.66	859.81
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	56	782.19	899.52
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	57	817.06	939.62
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	58	854.28	982.42
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	59	872.72	1003.62
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	60	909.93	1046.42
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	61	942.12	1083.44
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	62	963.24	1107.73
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	63	989.73	1138.19
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1005.80	1156.67
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	326.14	326.14
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	355.13	355.13
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	366.21	366.21
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	377.30	377.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	389.23	389.23
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	401.17	401.17
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	413.53	413.53
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	426.32	490.27
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	426.32	490.27
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	426.32	490.27
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	426.32	490.27
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	25	428.03	492.23
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	26	436.56	502.04
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	27	446.79	513.81
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	28	463.41	532.93
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	29	477.06	548.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	30	483.88	556.46
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	31	494.11	568.23
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	32	504.34	579.99
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	33	510.74	587.35
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	34	517.56	595.19
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	35	520.97	599.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	36	524.38	603.03
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	37	527.79	606.96
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	38	531.20	610.88
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	39	538.02	618.72
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	40	544.84	626.57
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	41	555.07	638.33
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	42	564.88	649.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	43	578.52	665.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	44	595.57	684.91
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	45	615.61	707.95
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	46	639.49	735.41
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	47	666.34	766.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	48	697.04	801.59
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	49	727.31	836.40
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	50	761.41	875.63
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	51	795.09	914.36
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	52	832.18	957.01
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	53	869.70	1000.16
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	910.20	1046.73
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	55	950.70	1093.31
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	56	994.61	1143.80
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1038.95	1194.79
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1086.27	1249.21
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1109.72	1276.18
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1157.04	1330.60
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1197.97	1377.66
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1224.83	1408.55
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1258.51	1447.28
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1278.95	1470.80
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	291.55	291.55
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	15	317.47	317.47
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	16	327.37	327.37
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	17	337.28	337.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	18	347.95	347.95
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	19	358.63	358.63
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	20	369.68	369.68
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	21	381.11	438.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	22	381.11	438.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	23	381.11	438.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	24	381.11	438.28
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	25	382.64	440.03
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	26	390.26	448.80
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	27	399.40	459.32
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	28	414.27	476.41

86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	29	426.46	490.43
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	30	432.56	497.45
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	31	441.71	507.96
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	32	450.85	518.48
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	33	456.57	525.06
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	34	462.67	532.07
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	35	465.72	535.58
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	36	468.77	539.08
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	37	471.82	542.59
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	38	474.86	546.09
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	39	480.96	553.11
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	40	487.06	560.12
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	41	496.21	570.64
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	42	504.97	580.72
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	43	517.17	594.74
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	44	532.41	612.27
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	45	550.32	632.87
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	46	571.67	657.42
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	47	595.68	685.03
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	48	623.12	716.58
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	49	650.18	747.70
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	50	680.66	782.76
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	51	710.77	817.39
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	52	743.93	855.52
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	53	777.47	894.09
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	54	813.67	935.72
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	55	849.88	977.36
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	56	889.13	1022.50
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	57	928.77	1068.08
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	58	971.07	1116.73
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	59	992.03	1140.84
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1034.34	1189.49
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1070.92	1231.56
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1094.93	1259.17
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1125.04	1293.80
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1143.31	1314.81
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	228.06	228.06
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	248.33	248.33
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	256.08	256.08
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	263.83	263.83
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	272.18	272.18
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	280.53	280.53
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	289.17	289.17
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	298.12	342.84
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	298.12	342.84
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	298.12	342.84
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	298.12	342.84
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	299.31	344.21
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	305.27	351.06
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	312.43	359.29
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	324.05	372.66
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	333.59	383.63
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	338.36	389.12
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	345.52	397.35
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	352.67	405.57
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	357.14	410.72
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	361.91	416.20
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	364.30	418.94
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	366.68	421.69
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	369.07	424.43
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	371.45	427.17
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	376.22	432.66
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	380.99	438.14
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	388.15	446.37
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	395.01	454.26
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	404.55	465.23
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	416.47	478.94
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	430.48	495.05
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	447.18	514.25
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	465.96	535.85
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	487.42	560.54
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	508.59	584.88
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	532.44	612.30
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	555.99	639.39
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	581.93	669.21
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	608.16	699.38
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	636.48	731.95
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	664.80	764.52
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	695.51	799.83
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	726.51	835.49
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	759.60	873.54
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	776.00	892.40
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	809.09	930.45
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	837.71	963.37
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	856.49	984.97
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	880.04	1012.05
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	894.33	1028.49
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	266.33	266.33
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	290.01	290.01
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	16	299.06	299.06
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	308.11	308.11
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	18	317.86	317.86
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.61	327.61
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	20	337.70	337.70
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	21	348.15	400.37
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	22	348.15	400.37
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	23	348.15	400.37
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	24	348.15	400.37
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.54	401.97
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	26	356.50	409.98
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	27	364.86	419.59
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	28	378.44	435.20
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	29	389.58	448.01
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	30	395.15	454.42
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	31	403.50	464.03
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	32	411.86	473.64
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	33	417.08	479.64
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	34	422.65	486.05
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	35	425.44	489.25
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	36	428.22	492.45
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	37	431.01	495.66
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	38	433.79	498.86
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	39	439.36	505.26
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	40	444.93	511.67
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	41	453.29	521.28
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	42	461.29	530.49
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	43	472.43	543.30
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	44	486.36	559.31
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	45	502.72	578.13
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	46	522.22	600.55
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	47	544.15	625.78
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	48	569.22	654.60
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	49	593.94	683.03
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	50	621.79	715.06
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	51	649.29	746.69
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	52	679.58	781.52
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	53	710.22	816.75
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	54	743.29	854.79
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	55	776.37	892.82
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	56	812.23	934.06
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	57	848.43	975.70
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	58	887.08	1020.14
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	59	906.23	1042.16
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	60	944.87	1086.60
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	61	978.29	1125.04
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1000.22	1150.26

86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1027.73	1181.89
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1044.42	1201.09
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	338.66	338.66
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	368.76	368.76
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	16	380.27	380.27
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	17	391.78	391.78
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	18	404.18	404.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	19	416.57	416.57
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	20	429.41	429.41
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	21	442.69	509.10
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	22	442.69	509.10
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	23	442.69	509.10
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	24	442.69	509.10
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	25	444.46	511.13
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	26	453.32	521.31
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	27	463.94	533.53
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	28	481.21	553.39
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	29	495.37	569.68
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	30	502.46	577.82
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	31	513.08	590.04
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	32	523.71	602.26
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	33	530.35	609.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	34	537.43	618.04
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	35	540.97	622.12
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	36	544.51	626.19
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	37	548.05	630.26
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	38	551.59	634.33
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	39	558.68	642.48
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	40	565.76	650.62
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	41	576.39	662.84
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	42	586.57	674.55
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	43	600.73	690.84
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	44	618.44	711.21
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	45	639.25	735.13
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	46	664.04	763.64
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	47	691.93	795.72
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	48	723.80	832.37
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	49	755.23	868.52
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	50	790.65	909.25
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	51	825.62	949.46
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	52	864.14	993.76
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	53	903.09	1038.56
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	54	945.15	1086.92
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	55	987.20	1135.28
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1032.80	1187.72
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1078.84	1240.67
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1127.98	1297.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1152.33	1325.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1201.47	1381.69
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1243.97	1430.56
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1271.86	1462.63
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1306.83	1502.85
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1328.06	1527.27
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	302.74	302.74
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	15	329.65	329.65
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	16	339.94	339.94
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	17	350.23	350.23
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	18	361.31	361.31
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	19	372.40	372.40
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	20	383.87	383.87
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	21	395.74	455.11
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	22	395.74	455.11
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	23	395.74	455.11
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	24	395.74	455.11
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	25	397.33	456.93
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	26	405.24	466.03
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	27	414.74	476.95
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	28	430.17	494.70
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	29	442.84	509.26
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	30	449.17	516.54
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	31	458.67	527.47
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	32	468.17	538.39
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	33	474.10	545.22
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	34	480.43	552.50
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	35	483.60	556.14
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	36	486.77	559.78
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	37	489.93	563.42
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	38	493.10	567.06
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	39	499.43	574.34
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	40	505.76	581.62
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	41	515.26	592.55
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	42	524.36	603.01
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	43	537.02	617.58
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	44	552.85	635.78
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	45	571.45	657.17
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	46	593.62	682.66
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	47	618.55	711.33
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	48	647.04	744.10
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	49	675.14	776.41
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	50	706.80	812.82
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	51	738.06	848.77
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	52	772.49	888.37
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	53	807.32	928.42
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	54	844.91	971.65
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	55	882.51	1014.89
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	56	923.27	1061.76
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	57	964.43	1109.09
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	58	1008.36	1159.61
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	59	1030.12	1184.64
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1074.05	1235.16
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1112.04	1278.85
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1136.97	1307.52
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1168.24	1343.47
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1187.21	1365.30
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	236.82	236.82
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	15	257.87	257.87
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	16	265.92	265.92
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	17	273.96	273.96
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	18	282.63	282.63
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	19	291.30	291.30
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	20	300.28	300.28
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	21	309.56	356.00
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	22	309.56	356.00
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	23	309.56	356.00
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	24	309.56	356.00
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	25	310.80	357.42
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	26	316.99	364.54
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	27	324.42	373.09
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	28	336.50	386.97
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	29	346.40	398.36
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	30	351.35	404.06
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	31	358.78	412.60
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	32	366.21	421.15
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	33	370.86	426.49
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	34	375.81	432.18
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	35	378.29	435.03
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	36	380.76	437.88
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	37	383.24	440.73
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	38	385.72	443.57
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	39	390.67	449.27
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	40	395.62	454.97
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	41	403.05	463.51
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	42	410.17	471.70
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	43	420.08	483.09
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	44	432.46	497.33
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	45	447.01	514.06

86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	29	412.92	474.85
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	30	418.82	481.64
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	31	427.68	491.83
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	32	436.53	502.01
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	33	442.07	508.38
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	34	447.97	515.17
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	35	450.92	518.56
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	36	453.88	521.96
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	37	456.83	525.35
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	38	459.78	528.75
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	39	465.68	535.54
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	40	471.59	542.33
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	41	480.44	552.51
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	42	488.93	562.27
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	43	500.74	575.85
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	44	515.50	592.82
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	45	532.84	612.77
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	46	553.51	636.53
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	47	576.75	663.27
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	48	603.32	693.82
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	49	629.52	723.95
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	50	659.04	757.90
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	51	688.19	791.42
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	52	720.30	828.34
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	53	752.77	865.69
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	54	787.83	906.00
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	55	822.88	946.31
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	56	860.89	990.02
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	57	899.27	1034.15
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	58	940.22	1081.26
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	59	960.52	1104.60
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	60	1001.48	1151.70
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1036.90	1192.44
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1060.15	1219.17
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1089.30	1252.70
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1106.99	1273.05
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	220.82	220.82
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	15	240.44	240.44
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	16	247.95	247.95
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	17	255.45	255.45
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	18	263.54	263.54
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	19	271.62	271.62
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	20	279.99	279.99
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.65	331.94
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.65	331.94
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.65	331.94
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.65	331.94
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.80	333.27
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.58	339.91
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	27	302.50	347.88
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.76	360.82
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	29	323.00	371.45
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	30	327.62	376.76
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	31	334.54	384.72
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	32	341.47	392.69
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.80	397.67
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	34	350.42	402.98
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.73	405.64
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	36	355.04	408.29
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	37	357.35	410.95
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	38	359.65	413.60
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	39	364.27	418.91
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.89	424.23
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.82	432.19
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	42	382.46	439.83
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	43	391.69	450.45
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	44	403.24	463.73
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.81	479.33
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	46	432.97	497.92
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	47	451.16	518.83
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.94	542.73
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	49	492.43	566.30
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	50	515.52	592.85
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	51	538.33	619.08
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	52	563.44	647.96
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	53	588.84	677.17
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	54	616.26	708.70
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	55	643.68	740.24
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	56	673.41	774.43
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	57	703.43	808.95
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	58	735.47	845.80
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	59	751.35	864.05
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	60	783.39	900.90
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	61	811.10	932.76
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	62	829.28	953.68
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	63	852.09	979.90
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	865.92	995.81
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	257.87	257.87
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	15	280.79	280.79
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	16	289.56	289.56
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	17	298.32	298.32
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	18	307.76	307.76
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	19	317.20	317.20
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	20	326.97	326.97
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	21	337.09	387.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	22	337.09	387.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	23	337.09	387.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	24	337.09	387.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	25	338.44	389.20
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	26	345.18	396.95
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	27	353.27	406.26
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	28	366.41	421.38
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	29	377.20	433.78
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	30	382.59	439.98
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	31	390.68	449.29
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	32	398.77	458.59
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	33	403.83	464.41
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	34	409.22	470.61
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	35	411.92	473.71
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	36	414.62	476.81
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	37	417.31	479.91
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	38	420.01	483.01
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	39	425.40	489.22
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	40	430.80	495.42
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	41	438.89	504.72
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	42	446.64	513.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	43	457.43	526.04
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	44	470.91	541.55
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	45	486.75	559.77
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	46	505.63	581.48
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	47	526.87	605.90
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	48	551.14	633.81
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	49	575.07	661.33
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	50	602.04	692.34
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	51	628.67	722.97
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	52	657.99	756.69
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	53	687.66	790.81
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	54	719.68	827.63
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	55	751.71	864.46
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	56	786.43	904.39
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	57	821.48	944.70
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	58	858.90	987.73
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	59	877.44	1009.05
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	60	914.86	1052.08
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	61	947.22	1089.30
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	62	968.45	1113.72

86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	63	995.08	1144.34
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1011.24	1162.93
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	327.90	327.90
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	15	357.05	357.05
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	16	368.19	368.19
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	17	379.34	379.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	18	391.34	391.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	19	403.34	403.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	20	415.77	415.77
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	21	428.63	492.92
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	22	428.63	492.92
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	23	428.63	492.92
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	24	428.63	492.92
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	25	430.34	494.90
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	26	438.92	504.75
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	27	449.20	516.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	28	465.92	535.81
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	29	479.64	551.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	30	486.50	559.47
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	31	496.78	571.30
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	32	507.07	583.13
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	33	513.50	590.52
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	34	520.36	598.41
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	35	523.79	602.35
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	36	527.21	606.30
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	37	530.64	610.24
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	38	534.07	614.18
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	39	540.93	622.07
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	40	547.79	629.96
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	41	558.08	641.79
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	42	567.93	653.12
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	43	581.65	668.90
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	44	598.80	688.62
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	45	618.94	711.78
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	46	642.94	739.39
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	47	669.95	770.44
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	48	700.81	805.93
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	49	731.24	840.93
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	50	765.53	880.36
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	51	799.39	919.30
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	52	836.69	962.19
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	53	874.41	1005.57
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	54	915.13	1052.39
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	55	955.84	1099.22
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	56	999.99	1149.99
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	57	1044.57	1201.26
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	58	1092.15	1255.97
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	59	1115.72	1283.08
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	60	1163.30	1337.80
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	61	1204.45	1385.12
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	62	1231.45	1416.17
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	63	1265.32	1455.11
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1285.87	1478.75
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	293.13	293.13
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	15	319.18	319.18
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	16	329.15	329.15
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	17	339.11	339.11
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	18	349.84	349.84
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	19	360.57	360.57
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	20	371.68	371.68
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	21	383.17	440.65
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	22	383.17	440.65
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	23	383.17	440.65
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	24	383.17	440.65
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	25	384.71	442.41
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	26	392.37	451.22
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	27	401.57	461.80
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	28	416.51	478.99
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	29	428.77	493.09
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	30	434.90	500.14
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	31	444.10	510.71
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	32	453.29	521.29
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	33	459.04	527.90
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	34	465.17	534.95
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	35	468.24	538.47
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	36	471.30	542.00
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	37	474.37	545.52
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	38	477.43	549.05
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	39	483.56	556.10
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	40	489.70	563.15
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	41	498.89	573.72
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	42	507.70	583.86
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	43	519.97	597.96
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	44	535.29	615.59
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	45	553.30	636.30
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	46	574.76	660.97
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	47	598.90	688.73
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	48	626.49	720.46
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	49	653.69	751.75
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	50	684.35	787.00
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	51	714.62	821.81
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	52	747.95	860.15
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	53	781.67	898.92
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	54	818.07	940.79
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	55	854.48	982.65
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	56	893.94	1028.03
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	57	933.79	1073.86
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	58	976.32	1122.77
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	59	997.40	1147.01
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	60	1039.93	1195.92
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1076.72	1238.22
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1100.86	1265.98
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1131.13	1300.80
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1149.50	1321.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	229.29	229.29
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	15	249.68	249.68
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	16	257.47	257.47
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	17	265.26	265.26
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	18	273.65	273.65
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	19	282.05	282.05
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	20	290.74	290.74
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	21	299.73	344.69
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	22	299.73	344.69
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	23	299.73	344.69
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	24	299.73	344.69
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	25	300.93	346.07
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	26	306.92	352.96
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	27	314.12	361.23
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	28	325.81	374.68
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	29	335.40	385.71
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	30	340.19	391.22
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	31	347.39	399.50
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	32	354.58	407.77
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	33	359.08	412.94
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	34	363.87	418.45
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	35	366.27	421.21
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	36	368.67	423.97
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	37	371.07	426.73
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	38	373.46	429.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	39	378.26	435.00
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	40	383.06	440.51
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	41	390.25	448.79
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	42	397.14	456.71
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	43	406.73	467.74
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	44	418.72	481.53
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	45	432.81	497.73

86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	46	449.60	517.03
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	47	468.48	538.75
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	48	490.06	563.57
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	49	511.34	588.04
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	50	535.32	615.62
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	51	559.00	642.85
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	52	585.07	672.83
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	53	611.45	703.17
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	54	639.92	735.91
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	55	668.40	768.66
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	56	699.27	804.16
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	57	730.44	840.01
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	58	763.71	878.27
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	59	780.20	897.23
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	60	813.47	935.49
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	61	842.24	968.58
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	62	861.13	990.29
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	63	884.80	1017.52
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	899.17	1034.05
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.76	261.76
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	15	285.03	285.03
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	16	293.93	293.93
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.82	302.82
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	18	312.40	312.40
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	19	321.98	321.98
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	20	331.91	331.91
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	21	342.17	393.50
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	22	342.17	393.50
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	23	342.17	393.50
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	24	342.17	393.50
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	25	343.54	395.07
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	26	350.39	402.94
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	27	358.60	412.39
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	28	371.94	427.73
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	29	382.89	440.33
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	30	388.37	446.62
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	31	396.58	456.07
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.79	465.51
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	33	409.92	471.41
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	34	415.40	477.71
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	35	418.14	480.86
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	36	420.87	484.00
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	37	423.61	487.15
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	38	426.35	490.30
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.82	496.60
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	40	437.30	502.89
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	41	445.51	512.34
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	42	453.38	521.39
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	43	464.33	533.98
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.02	549.72
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.10	568.21
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	46	513.26	590.25
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	47	534.82	615.04
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	48	559.45	643.37
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	49	583.75	671.31
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	50	611.12	702.79
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	51	638.15	733.88
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	52	667.92	768.11
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	53	698.03	802.74
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	54	730.54	840.12
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	55	763.05	877.50
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	56	798.29	918.03
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	57	833.88	958.96
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	58	871.86	1002.64
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	59	890.68	1024.28
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	60	928.66	1067.96
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	61	961.51	1105.73
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	62	983.06	1130.52
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	63	1010.10	1161.61
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1026.50	1180.48
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	332.85	332.85
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	15	362.44	362.44
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	16	373.75	373.75
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	17	385.06	385.06
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	18	397.24	397.24
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	19	409.43	409.43
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	20	422.04	422.04
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	21	435.10	500.36
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	22	435.10	500.36
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	23	435.10	500.36
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	24	435.10	500.36
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	25	436.84	502.36
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	26	445.54	512.37
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	27	455.98	524.38
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	28	472.95	543.89
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	29	486.87	559.90
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	30	493.83	567.91
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	31	504.28	579.92
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	32	514.72	591.93
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	33	521.25	599.43
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	34	528.21	607.44
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	35	531.69	611.44
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	36	535.17	615.44
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	37	538.65	619.45
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	38	542.13	623.45
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	39	549.09	631.46
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	40	556.05	639.46
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	41	566.50	651.47
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	42	576.50	662.98
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	43	590.43	678.99
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	44	607.83	699.00
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	45	628.28	722.52
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	46	652.65	750.54
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	47	680.06	782.06
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	48	711.38	818.09
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	49	742.28	853.62
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	50	777.08	893.65
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	51	811.46	933.17
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	52	849.31	976.71
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	53	887.60	1020.74
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	54	928.93	1068.27
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	55	970.27	1115.81
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	56	1015.08	1167.34
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	57	1060.33	1219.38
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	58	1108.63	1274.92
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	59	1132.56	1302.44
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	60	1180.85	1357.98
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	61	1222.62	1406.02
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	62	1250.03	1437.54
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	63	1284.41	1477.07
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1305.27	1501.06
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	297.55	297.55
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	15	324.00	324.00
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	16	334.11	334.11
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	17	344.22	344.22
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	18	355.11	355.11
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	19	366.01	366.01
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	20	377.29	377.29
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	21	388.95	447.30
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	22	388.95	447.30
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	23	388.95	447.30
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	24	388.95	447.30
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	25	390.51	449.09
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	26	398.29	458.03
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	27	407.62	468.77
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	28	422.79	486.21

86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	29	435.24	500.53
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	30	441.46	507.68
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	31	450.80	518.42
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	32	460.13	529.15
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	33	465.97	535.86
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	34	472.19	543.02
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	35	475.30	546.60
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	36	478.41	550.18
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	37	481.53	553.75
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	38	484.64	557.33
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	39	490.86	564.49
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	40	497.08	571.65
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	41	506.42	582.38
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	42	515.36	592.67
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	43	527.81	606.98
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	44	543.37	624.87
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	45	561.65	645.90
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	46	583.43	670.95
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	47	607.94	699.13
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	48	635.94	731.33
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	49	663.56	763.09
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	50	694.67	798.87
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	51	725.40	834.21
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	52	759.24	873.12
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	53	793.47	912.49
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	54	830.42	954.98
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	55	867.37	997.47
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	56	907.43	1043.54
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	57	947.88	1090.06
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	58	991.05	1139.71
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1012.45	1164.31
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1055.62	1213.96
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1092.96	1256.90
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1117.46	1285.08
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1148.19	1320.42
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1166.84	1341.87
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	232.75	232.75
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	15	253.44	253.44
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.35	261.35
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	17	269.26	269.26
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	18	277.78	277.78
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	19	286.30	286.30
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	20	295.12	295.12
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	21	304.25	349.89
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	22	304.25	349.89
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	23	304.25	349.89
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	24	304.25	349.89
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	25	305.47	351.29
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	26	311.55	358.29
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	27	318.86	366.68
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	28	330.72	380.33
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	29	340.46	391.53
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	30	345.33	397.13
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	31	352.63	405.52
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	32	359.93	413.92
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	33	364.49	419.17
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	34	369.36	424.77
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	35	371.80	427.57
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	36	374.23	430.36
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	37	376.66	433.16
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	38	379.10	435.96
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	39	383.97	441.56
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	40	388.83	447.16
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	41	396.14	455.56
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	42	403.13	463.60
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	43	412.87	474.80
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	44	425.04	488.80
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	45	439.34	505.24
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	46	456.38	524.84
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	47	475.55	546.88
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	48	497.45	572.07
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	49	519.05	596.91
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	50	543.39	624.90
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	51	567.43	652.55
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	52	593.90	682.99
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	53	620.67	713.78
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	54	649.58	747.02
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	55	678.48	780.26
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	56	709.82	816.29
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	57	741.46	852.68
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	58	775.24	891.52
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	59	791.97	910.76
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	60	825.74	949.60
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	61	854.95	983.19
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	62	874.12	1005.23
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	63	898.15	1032.88
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	912.74	1049.65
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	271.81	271.81
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	15	295.97	295.97
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	16	305.21	305.21
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	17	314.45	314.45
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	18	324.40	324.40
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	19	334.35	334.35
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	20	344.65	344.65
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	21	355.31	408.61
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	22	355.31	408.61
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	23	355.31	408.61
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	24	355.31	408.61
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	25	356.73	410.24
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	26	363.84	418.41
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	27	372.37	428.22
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	28	386.22	444.16
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	29	397.59	457.23
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	30	403.28	463.77
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	31	411.81	473.58
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	32	420.33	483.38
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	33	425.66	489.51
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	34	431.35	496.05
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	35	434.19	499.32
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	36	437.03	502.59
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	37	439.87	505.86
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	38	442.72	509.13
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	39	448.40	515.66
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	40	454.09	522.20
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	41	462.61	532.01
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	42	470.79	541.41
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	43	482.16	554.48
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	44	496.37	570.82
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	45	513.07	590.03
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	46	532.97	612.91
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	47	555.35	638.65
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	48	580.93	668.07
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	49	606.16	697.08
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	50	634.59	729.77
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	51	662.65	762.05
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	52	693.57	797.60
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	53	724.83	833.56
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	54	758.59	872.38
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	55	792.34	911.19
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	56	828.94	953.28
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	57	865.89	995.78
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	58	905.33	1041.13
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	59	924.87	1063.61
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	60	964.31	1108.96
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	61	998.42	1148.19
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	62	1020.81	1173.93

86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	63	1048.88	1206.21
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1065.91	1225.80
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	345.63	345.63
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	15	376.35	376.35
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	16	388.10	388.10
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	17	399.85	399.85
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	18	412.50	412.50
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	19	425.15	425.15
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	20	438.25	438.25
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	21	451.80	451.80
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	22	451.80	519.57
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	23	451.80	519.57
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	24	451.80	519.57
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	25	453.61	521.65
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	26	462.65	532.04
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	27	473.49	544.51
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	28	491.11	564.78
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	29	505.57	581.40
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	30	512.80	589.72
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	31	523.64	602.18
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	32	534.48	614.65
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	33	541.26	622.45
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	34	548.49	630.76
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	35	552.10	634.92
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	36	555.72	639.07
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	37	559.33	643.23
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	38	562.95	647.39
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	39	570.17	655.70
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	40	577.40	664.01
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	41	588.25	676.48
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	42	598.64	688.43
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	43	613.10	705.06
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	44	631.17	725.84
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	45	652.40	750.26
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	46	677.70	779.36
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	47	706.17	812.09
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	48	738.70	849.50
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	49	770.77	886.39
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	50	806.92	927.96
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	51	842.61	969.00
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	52	881.92	1014.21
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	53	921.68	1059.93
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	54	964.60	1109.29
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	55	1007.52	1158.65
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	56	1054.05	1212.16
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	57	1101.04	1266.20
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	58	1151.19	1323.87
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	59	1176.04	1352.45
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	60	1226.19	1410.12
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	61	1269.56	1460.00
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	62	1298.03	1492.73
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	63	1333.72	1533.78
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1355.39	1558.70
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	308.97	308.97
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	15	336.44	336.44
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	16	346.94	346.94
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	17	357.44	357.44
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	18	368.75	368.75
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	19	380.06	380.06
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	20	391.77	391.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	21	403.89	403.89
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	22	403.89	464.47
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	23	403.89	464.47
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	24	403.89	464.47
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	25	405.50	466.33
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	26	413.58	475.62
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	27	423.27	486.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	28	439.03	504.88
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	29	451.95	519.74
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	30	458.41	527.17
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	31	468.11	538.32
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	32	477.80	549.47
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	33	483.86	556.44
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	34	490.32	563.87
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	35	493.55	567.58
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	36	496.78	571.30
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	37	500.01	575.02
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	38	503.24	578.73
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	39	509.71	586.16
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	40	516.17	593.59
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	41	525.86	604.74
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	42	535.15	615.42
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	43	548.08	630.29
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	44	564.23	648.87
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	45	583.21	670.70
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	46	605.83	696.71
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	47	631.28	725.97
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	48	660.36	759.41
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	49	689.03	792.39
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	50	721.34	829.55
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	51	753.25	866.24
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	52	788.39	906.65
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	53	823.93	947.52
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	54	862.30	991.65
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	55	900.67	1035.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	56	942.27	1083.61
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	57	984.27	1131.92
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	58	1029.11	1183.47
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1051.32	1209.02
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1096.15	1260.57
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1134.92	1305.16
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1160.37	1334.43
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1192.28	1371.12
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1211.64	1393.39
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	241.69	241.69
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	15	263.17	263.17
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.39	271.39
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	17	279.60	279.60
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	18	288.45	288.45
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.29	297.29
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	20	306.46	306.46
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	21	315.93	315.93
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	22	315.93	363.32
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	23	315.93	363.32
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	24	315.93	363.32
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	25	317.20	364.78
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	26	323.52	372.04
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	27	331.10	380.76
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	28	343.42	394.93
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	29	353.53	406.56
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	30	358.59	412.37
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	31	366.17	421.09
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	32	373.75	429.81
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	33	378.49	435.26
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	34	383.54	441.08
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	35	386.07	443.98
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	36	388.60	446.89
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	37	391.13	449.80
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	38	393.65	452.70
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	39	398.71	458.52
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	40	403.76	464.33
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	41	411.35	473.05
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	42	418.61	481.40
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	43	428.72	493.03
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	44	441.36	507.56
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	45	456.21	524.64

86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	46	473.90	544.99
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	47	493.81	567.88
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	48	516.55	594.04
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	49	538.98	619.83
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	50	564.26	648.90
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	51	589.22	677.60
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	52	616.70	709.21
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	53	644.51	741.18
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	54	674.52	775.70
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	55	704.53	810.21
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	56	737.07	847.64
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	57	769.93	885.42
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	58	805.00	925.75
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	59	822.38	945.73
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	60	857.45	986.06
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	61	887.77	1020.94
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	62	907.68	1043.83
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	63	932.64	1072.53
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	947.78	1089.95
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	178.90	178.90
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	15	194.80	194.80
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	16	200.88	200.88
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	17	206.96	206.96
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	18	213.51	213.51
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	19	220.06	220.06
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	20	226.84	226.84
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	21	233.86	268.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	22	233.86	268.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	23	233.86	268.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	24	233.86	268.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	25	234.79	270.01
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	26	239.47	275.39
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	27	245.08	281.84
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	28	254.20	292.33
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	29	261.68	300.94
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	30	265.43	305.24
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	31	271.04	311.69
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	32	276.65	318.15
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	33	280.16	322.18
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	34	283.90	326.49
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	35	285.77	328.64
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	36	287.64	330.79
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	37	289.51	332.94
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	38	291.38	335.09
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	39	295.13	339.39
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	40	298.87	343.70
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	41	304.48	350.15
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	42	309.86	356.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	43	317.34	364.94
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	44	326.70	375.70
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	45	337.69	388.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	46	350.78	403.40
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	47	365.52	420.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	48	382.35	439.71
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	49	398.96	458.80
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	50	417.67	480.32
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	51	436.14	501.56
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	52	456.49	524.96
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	53	477.06	548.62
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	54	499.28	574.17
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	55	521.50	599.72
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	56	545.58	627.42
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	57	569.91	655.39
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	58	595.86	685.24
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	59	608.73	700.03
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	60	634.68	729.89
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	61	657.13	755.70
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	62	671.87	772.65
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	63	690.34	793.89
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	701.55	806.78
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	227.48	227.48
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	15	247.70	247.70
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	16	255.43	255.43
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	17	263.17	263.17
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	18	271.49	271.49
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	19	279.82	279.82
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	20	288.44	288.44
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	21	297.36	341.97
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	22	297.36	341.97
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	23	297.36	341.97
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	24	297.36	341.97
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	25	298.55	343.34
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	26	304.50	350.17
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	27	311.64	358.38
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	28	323.23	371.72
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	29	332.75	382.66
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	30	337.51	388.13
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	31	344.64	396.34
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	32	351.78	404.55
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	33	356.24	409.68
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	34	361.00	415.15
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	35	363.38	417.88
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	36	365.76	420.62
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	37	368.14	423.36
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	38	370.51	426.09
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	39	375.27	431.56
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	40	380.03	437.03
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	41	387.17	445.24
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	42	394.01	453.11
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	43	403.52	464.05
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	44	415.42	477.73
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	45	429.39	493.80
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	46	446.04	512.95
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	47	464.78	534.50
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	48	486.19	559.12
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	49	507.30	583.40
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	50	531.09	610.75
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	51	554.58	637.77
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	52	580.45	667.52
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	53	606.62	697.61
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	54	634.87	730.10
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	55	663.12	762.59
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	56	693.75	797.81
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	57	724.67	833.37
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	58	757.68	871.33
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	59	774.04	890.14
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	60	807.04	928.10
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	61	835.59	960.93
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	62	854.32	982.47
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	63	877.82	1009.49
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	892.07	1025.88
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	203.36	203.36
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	15	221.43	221.43
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	16	228.35	228.35
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	17	235.26	235.26
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	18	242.70	242.70
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	19	250.14	250.14
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	20	257.85	257.85
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	21	265.83	305.70
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	22	265.83	305.70
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	23	265.83	305.70
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	24	265.83	305.70
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	25	266.89	306.92
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	26	272.21	313.04
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	27	278.59	320.37
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	28	288.95	332.30

86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	63	724.00	832.60
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	735.75	846.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	238.57	238.57
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86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	28	338.99	389.84
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	29	348.97	401.32
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86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	36	383.59	441.13
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	37	386.08	444.00
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	38	388.58	446.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	39	393.57	452.60
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86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	49	532.04	611.84
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86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	30	247.52	284.65
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	31	252.75	290.66
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	32	257.99	296.68
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86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	38	271.72	312.48
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	39	275.21	316.50
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86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	50	389.49	447.91
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	51	406.71	467.72
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86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	54	465.59	535.43
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	55	486.31	559.26
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86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	654.21	752.35

Part III: Actuarial Memorandum

Redacted

Pennsylvania Health & Wellness Inc.

Annual Individual Health Rate Filing

Pennsylvania

Assuming CSR Subsidies are Unfunded

Effective January 1, 2024

Forms: 86199PA001, 86199PA002, 86199PA003

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1. *General Information*

Scope and Purpose:

This document contains the Part III Actuarial Memorandum for Pennsylvania Health & Wellness Inc.'s individual health block of business annual rate filing, effective January 1, 2024. 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 not be funded. Future modifications in legislation, regulation and/or court decisions regarding the funding of CSR payments may affect the extent which the premium rates are sufficient and neither excessive nor deficient.

Pennsylvania Health & Wellness Inc. 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.

Pennsylvania Health & Wellness Inc. 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 extension of Advanced Premium Tax Credits as provisioned in the Inflation Reduction Act
- 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
- Emerging experience as it relates to impacts from the current COVID-19 pandemic potentially extending into the benefit year.
- Emerging experience as it relates to both claims and risk adjustment, notably the updated HCC coefficients in the 2024 model as laid out in the Final Rule for the 2024 Annual Notice of Benefit and Payment Parameters

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

- 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.

If there are material deviations in market level premiums from our projected statewide average premium (SWAP) assumption for 2024 - for example, based on changes in the number of carriers in the market or carriers' pricing assumptions for 2024 - 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.

Additional uncertainty remains around the impact of the COVID-19 pandemic on claim costs and required premium rates in 2024. We have incorporated an overall premium adjustment to account for the combined impact of several key COVID-19-related cost drivers.

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 Pennsylvania Health & Wellness Inc. 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: Pennsylvania Health & Wellness Inc.
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2024

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 Pennsylvania Health & Wellness Inc. 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, 2024.

Renewability:

Each policy is renewable by paying the applicable renewal premiums, unless the policyholder no longer meets the eligibility requirements of the policy or Pennsylvania Health & Wellness Inc. 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 2024 is \$6,802.

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).

2. *Proposed Rate Changes*

The rate increases for each product offered in the single risk pool by Pennsylvania Health & Wellness Inc. 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 2024 have been updated from the previous year's projections to reflect the most recent information available.

The following provides a narrative description of the significant factors driving the proposed rate increase for 2024.

- Risk Adjustment and Statewide Average Premium (2.0% of premium impact versus 2023 filed rates)

Risk adjustment transfer experience for calendar year 2022 was projected forward to 2024, including consideration of changes to the statewide average premium, Risk Adjustment program, Pennsylvania Health & Wellness Inc. enrollee population morbidity relative to the Pennsylvania single risk pool, and the existing risk pool administered in the Risk Adjustment program during 2022.

- Single risk pool experience and its anticipated changes in the average morbidity (-8.6% of premium impact versus 2023 filed rates)

The individual single risk pool experience underlying the rate projections has been updated, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization. The current model reflects the projected utilization trend applied to adjusted experience (from 2022 to 2024). There is a full description of utilization trend and other projection factors applied to experience in Section 6, "Trend Factors."

- Unit Cost trend (4.9% of premium impact versus 2023 filed rates)

Unit costs and reimbursement agreements with providers have changed between 2022 and 2024.

- Utilization trend (1.5% of premium impact versus 2023 filed rates)

The current model reflects the projected utilization trend from 2022 to 2024. The projected utilization trends are consistent with the Milliman Health Cost Guidelines and also informed by

our own experience. There is a description of the Health Cost Guidelines in Section 8, "Manual Rate Adjustments".

- Changes in Administrative Expenses and Profit (3.4% of premium impact versus 2023 filed rates)

Changes in general administrative expenses incorporated into 2024 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.

- Revision of COVID-19 Adjustment (-0.93% of premium impact versus 2023 filed rates)

The premium adjustment used in 2023 to estimate impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage has been revised for 2024

- 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.

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 2024 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 2022, and includes claims paid through 03/31/2023.

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 Pennsylvania Health & Wellness Inc.'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 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.

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 03/31/2023.

Current Enrollment and Premium:

The current enrollment and premium values on Worksheet 2, Section II are reported as of 4/11/2023.

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 both the experience and manual 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 2022 experience period allowed claims to the 2024 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 2024. 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 2022, based on its actual 2022 contracts and ongoing provider and PBM contracting efforts for 2024, 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 2022 experience period Essential Health Benefit (EHB) allowed claims to the 2024 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 Pennsylvania Health & Wellness Inc.'s 2022 membership and its projected 2024 membership. Appendix 7.1 decomposes the morbidity projection factor into its components.

Utilization was adjusted for projected changes in single risk pool morbidity from 2022 to 2024 considering regulatory and market uncertainties, as well as projected morbidity changes for Pennsylvania Health & Wellness Inc.'s members relative to the single risk pool from 2022 to 2024.

Consistent with the 2024 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 Pennsylvania Health & Wellness Inc.'s expectations regarding the morbidity of its 2024 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate Pennsylvania Health & Wellness Inc.'s risk transfer payment or receivable.

An adjustment was applied to experience period claims to remove the one-time direct costs of COVID-19 testing and treatment and projected impacts for 2024 were added after trending.

Morbidity was adjusted to account for changes in the market population due to the continuation of eAPTCS as well as the resumption of Medicaid Redeterminations.

Demographic Shift:

Experience period claims were adjusted for differences in the projected mix of 2024 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 Pennsylvania Health & Wellness Inc.-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. There were no changes to benchmark plan or state-mandated non-EHBs from 2021 to 2023.

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 2022 to 2024 and projected drug utilization
- The reimbursement impact of expanding the provider network from 2022 to 2024 (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 2024.

Where manual adjustments to claims are required to model changes in Pennsylvania Health & Wellness Inc.'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 100,000 member months should receive full credibility. No credibility manual rate is being filed for 2024.

Here, "member months" are defined as the aggregate 2022 member months across Pennsylvania Health & Wellness Inc. calendar year 2022 individual block of business that are suitable for pricing.

- Total 2022 Member Months: 103,004
- Credibility Level Assigned to Base Period Experience: 100%

Note that credibility is calculated based on 2022 experience data that are suitable for pricing and may not exactly match the total 2022 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 2022) is a measurement of the average allowed claims PMPM for EHB benefits. This value is located on Worksheet 1, Section I 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 2024) 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 2024 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, 2025.

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 2024 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 1.038. 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 0.954.

Risk Adjustment Payment/Charge:

The Projected Risk Adjustment PMPM is shown on Worksheet I, Section II. The amount excludes the 2024 Risk Adjustment User Fee of \$0.21 PMPM (0.04% of premium). The amount includes the projected reinsurance impact from the high risk pool assessment under the risk adjustment program. The gross impact in 2024 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 2024. 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:

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

Where:

- \bar{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.

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:

\bar{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 2022, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

Pennsylvania Health & Wellness Inc.'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 2024 Annual Notice of Benefit and Payment Parameters, HHS's proposed 2022 and 2024 HCC model and coefficient changes for 2024 (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 2024, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

The average IDF for Pennsylvania Health & Wellness Inc. 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 Pennsylvania Health & Wellness Inc.'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 2022, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania. The average AV for Pennsylvania Health & Wellness Inc. 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 Pennsylvania Health & Wellness Inc.'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 2022, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

The average ARF for Pennsylvania Health & Wellness Inc. is projected by applying the proposed 2024 HHS age rating factors to Pennsylvania Health & Wellness Inc.'s projected population. An equal distribution across ages within each age band was assumed.

GCF: The average Geographic Cost Factors for Pennsylvania Health & Wellness Inc.'s membership is projected based on the 2021 GCFs, as reported by HHS, adjusted for projected changes caused by carrier rate actions from 2021 to 2024.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2024 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 98.96% of members would enroll through the Exchange and 1.04% 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 have 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 2024 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 50 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 2024 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. Projected risk pool morbidity and age/gender factors were set at statewide levels during 2024 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 2024 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 Pennsylvania Health & Wellness Inc. in 2024 in Pennsylvania is 83.8%, 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 2024 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 2024 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 share. The member cost share, usually a copay, for preferred generics is less than or equal to the member cost share for non-preferred generics. Plans are administered such that the member pays the lesser of the stated copay or the actual cost of the drug, and the preferred generic tier generally consists of drugs with an actual cost less than or equal to the stated copay. Therefore, the non-preferred generic cost sharing has been used as the generic drug input to the AV Calculator.

17. *Membership projections*

Pennsylvania Health & Wellness Inc. developed its membership projections based on 2023 QHP open enrollment data, adjusting for expected enrollment changes through 2024. 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.

19. *Plan Type*

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

20. *Effective Rate Review Information*

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

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

- 2024_PHW_State_Actuarial_Memo_20230713.pdf
- 2024_PHW_State_Actuarial_Memo_20230713.pdf
- 2024_PHW_Plan_Design_Summary_and_Rate_Tables_20230713.xlsb
- 2024_PHW_Completeness_and_Redaction_Checklist_20230713.xlsm
- 2024_PHW_Pennsylvania_Counties_Map_20230713.ppt
- 2024_PHW_State_Required_Cover_Letter_20230713.docx
- 2024_PHW_Inc_Redaction_Justification_20230713.pdf
- 2024_PHW_Rate_Change_Request_Summary_20230713.docx
- 2024_PHW_Inc_Public_Rate_Filing_PDF_20230713.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 2024 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 2024 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 2024 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2024 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 a material provision is impacted, 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. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impacts may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

Signed: [REDACTED]

Name: [REDACTED]

Date: 7/13/2023

Appendix 1.1
Pennsylvania Health & Wellness Inc.
Description of Benefits

Plan Design	Plan ID	Plan Type	Medical Deductible	Plan Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialty Visit	Rx Plan Coverage				Includes adult vision coverage?	Includes adult dental coverage?
									Generic	Preferred Brand	Non-Preferred Brand	Specialty		
Choice Bronze HSA	86199PA0010022	HMO	\$7250 INT	100%	INT	\$7,250	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	HMO	\$7250 INT	100%	INT	\$7,250	D&C	D&C	100% SD	100% SD	100% SD	100% SD	Y	Y
Elite Bronze	86199PA0010031	HMO	\$0	50%	\$3800	\$9,250	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	50% SD	N	N
Elite Bronze + Vision + Adult Dental	86199PA0020031	HMO	\$0	50%	\$3800	\$9,250	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	50% SD	Y	Y
Everyday Bronze	86199PA0010028	HMO	\$8450 INT	50%	INT	\$9,250	\$40 NSD	\$90 NSD	\$30 NSD	50% SD	50% SD	50% SD	N	N
Everyday Bronze + Vision + Adult Dental	86199PA0020028	HMO	\$8450 INT	50%	INT	\$9,250	\$40 NSD	\$90 NSD	\$30 NSD	50% SD	50% SD	50% SD	Y	Y
Clear Gold	86199PA0010039	HMO	\$900 INT	70%	INT	\$8,700	\$25 NSD	\$60 NSD	\$15 NSD	\$40 NSD	50% SD	50% SD	N	N
Clear Gold + Vision + Adult Dental	86199PA0020039	HMO	\$900 INT	70%	INT	\$8,700	\$25 NSD	\$60 NSD	\$15 NSD	\$40 NSD	50% SD	50% SD	Y	Y
Complete Gold	86199PA0010025	HMO	\$1450 INT	80%	INT	\$7,500	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	70% SD	70% SD	N	N
Complete Gold + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT	80%	INT	\$7,500	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	70% SD	70% SD	Y	Y
Elite Gold	86199PA0010040	HMO	\$0 INT	70%	INT	\$5,500	\$5 NSD	\$60 NSD	\$15 NSD	\$50 NSD	50% NSD	50%	N	N
Elite Gold + Vision + Adult Dental	86199PA0020040	HMO	\$0 INT	70%	INT	\$5,500	\$5 NSD	\$60 NSD	\$15 NSD	\$50 NSD	50% NSD	50%	Y	Y
Everyday Gold	86199PA0010035	HMO	\$750 INT	65%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	N	N
Everyday Gold + Vision + Adult Dental	86199PA0020035	HMO	\$750 INT	65%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Gold 201 HSA	86199PA0030007	HMO	\$3200 INT	100%	INT	\$3,200	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Gold 202	86199PA0030008	HMO	\$2000 INT	80%	INT	\$6,000	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	70% SD	70% SD	N	N
Clear Silver	86199PA0010032	HMO	\$5400 INT	100%	INT	\$5,400	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Clear Silver + Vision + Adult Dental	86199PA0020036	HMO	\$5400 INT	100%	INT	\$5,400	D&C	D&C	100% SD	100% SD	100% SD	100% SD	Y	Y
Complete Silver	86199PA0010004	HMO	\$6000 INT	60%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	N	N
Complete Silver + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	60%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	Y	Y
Focused Silver	86199PA0010034	HMO	\$6300 INT	50%	INT	\$8,000	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	50% SD	50% SD	N	N
Focused Silver + Vision + Adult Dental	86199PA0020034	HMO	\$6300 INT	50%	INT	\$8,000	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Franklin Silver	86199PA0010041	HMO	\$5000	60%	\$300	\$9,200	\$50 NSD	\$100 NSD	\$7 NSD	50% SD	50% SD	50% SD	N	N
Franklin Silver + Vision + Adult Dental	86199PA0020041	HMO	\$5000	60%	\$300	\$9,200	\$50 NSD	\$100 NSD	\$7 NSD	50% SD	50% SD	50% SD	Y	Y
Silver 201 HSA	86199PA0030003	HMO	\$5800 INT	100%	INT	\$5,800	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Silver 203	86199PA0030004	HMO	\$6450 INT	65%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N

Explanation of abbreviations:
D&C – Deductible and Coinsurance
INT – Integrated Medical and Rx Deductible
NSD – Not subject to deductible
SD – Subject to deductible

Appendix 1.2
Pennsylvania Health & Wellness Inc.
Age and Rating Area Distributions

Age Band	Percent Distribution
0-14	5.72%
15	0.38%
16	0.38%
17	0.38%
18	0.38%
19	1.08%
20	1.08%
21	1.10%
22	1.10%
23	1.10%
24	1.10%
25	1.74%
26	1.74%
27	1.74%
28	1.74%
29	1.74%
30	1.78%
31	1.78%
32	1.78%
33	1.78%
34	1.78%
35	1.54%
36	1.54%
37	1.54%
38	1.54%
39	1.54%
40	1.65%
41	1.65%
42	1.65%
43	1.65%
44	1.65%
45	1.67%
46	1.67%
47	1.67%
48	1.67%
49	1.67%
50	2.21%
51	2.21%
52	2.21%
53	2.21%
54	2.21%
55	2.75%
56	2.75%
57	2.75%
58	2.75%
59	2.75%
60	3.35%
61	3.35%
62	3.35%
63	3.35%
64	3.35%
65 & Over	2.81%

Rating Area	Percent Distribution
Rating Area 3	17.9%
Rating Area 6	19.1%
Rating Area 7	21.6%
Rating Area 8	41.3%

**Appendix 1.3
Pennsylvania Health & Wellness Inc.
Rate Table**

Plan ID	Plan Name	Calibrated Plan-Adjusted Index Rate
86199PA0010022	Choice Bronze HSA	\$245.83
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$255.27
86199PA0010031	Elite Bronze	\$296.89
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$308.29
86199PA0010028	Everyday Bronze	\$254.42
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$264.19
86199PA0010039	Clear Gold	\$315.18
86199PA0020039	Clear Gold + Vision + Adult Dental	\$327.28
86199PA0010025	Complete Gold	\$334.76
86199PA0020025	Complete Gold + Vision + Adult Dental	\$347.61
86199PA0010040	Elite Gold	\$369.22
86199PA0020040	Elite Gold + Vision + Adult Dental	\$383.40
86199PA0010035	Everyday Gold	\$319.12
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$331.37
86199PA0030007	Gold 201 HSA	\$302.43
86199PA0030008	Gold 202	\$324.71
86199PA0010032	Clear Silver	\$332.36
86199PA0020036	Clear Silver + Vision + Adult Dental	\$345.12
86199PA0010004	Complete Silver	\$347.25
86199PA0020004	Complete Silver + Vision + Adult Dental	\$360.59
86199PA0010034	Focused Silver	\$336.22
86199PA0020034	Focused Silver + Vision + Adult Dental	\$349.13
86199PA0010041	Franklin Silver	\$354.40
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$368.01
86199PA0030003	Silver 201 HSA	\$242.21
86199PA0030004	Silver 203	\$254.02

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

Geographic Factors	
Area	Rate Factor
Rating Area 3	0.9655
Rating Area 6	1.2277
Rating Area 7	1.0975
Rating Area 8	0.8585

**Appendix 1.4
Pennsylvania Health & Wellness Inc.
Rating Example**

Family Rating Example

Plan Design:	
Product:	86199PA001
HIOS ID:	86199PA0010022

Member	Age	Smoking Status	Rating Area	(a)	(b)	(c)	(d) = ((a) + (b)) x (c)	(e)	(f)	(g)	(h) = (d) x (e) x (f) x (g)
				Base	Prod. Adj.	Plan Rate Factor	(Base + Prod. Adj.) * Plan Factor	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 3	\$347.25	\$0.00	0.7079	\$245.82	1.278	1.000	0.9655	\$303.32
Spouse	38	Non-Smoker	Rating Area 3	\$347.25	\$0.00	0.7079	\$245.82	1.246	1.000	0.9655	\$295.72
Child 1	18	Non-Smoker	Rating Area 3	\$347.25	\$0.00	0.7079	\$245.82	0.913	1.000	0.9655	\$216.69
Child 2	16	Non-Smoker	Rating Area 3	\$347.25	\$0.00	0.7079	\$245.82	0.859	1.000	0.9655	\$203.87
Child 3	14	Non-Smoker	Rating Area 3	\$347.25	\$0.00	0.7079	\$245.82	0.765	1.000	0.9655	\$181.56
Child 4	11	Non-Smoker	Rating Area 3	\$347.25	\$0.00	0.7079	\$245.82	0.000	1.000	0.9655	\$0.00
Total											\$1,201.16

Steps to Calculate Final Premium:

- (1) Look up the plan's Base Rate factor (a) and Product Adjustment factor (b). Add together.
- (2) Look up the Plan Rate factor based on the plan design (c).
- (3) Multiply the sum of (a) and (b) by the Plan Rate factor as shown in column (d).
- (4) Look up the age factors for each member based on age (e).

Note that premiums can only be charged for the oldest 3 children under age 21, so the age factor for all subsequent children will be 0.

- (5) Look up the tobacco factor for each member according to smoking status and age (f).
- (6) Look up the area factor based on the rating area (g).
- (7) Multiply column (d) by the age, tobacco and area factors for each member individually.
- (8) Sum the results from (7) for the final premium for the family.

Appendix 4.1		
Pennsylvania Health & Wellness Inc.		
Experience Period Claims		

Claim System	Allowed	Incurred (Paid) Claims
	\$25,998,422	\$19,719,641
Outside⁽¹⁾	\$297,666	\$225,778
IBNP	\$149,479	\$113,379
Less Reinsurance		(\$960,527)
Total⁽²⁾	\$26,445,567	\$19,098,271

(1) The claims processed outside of the issuer's claims system are for capitated services.

(2) Total claims are calculated using unrounded numbers.

*Incurred claims shown in Worksheet 1 of the URRT is net of 1332 PA state reinsurance.

Appendix 5.1
Pennsylvania Health & Wellness Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Inpatient Facility - Non-Maternity	
Medical	Inpatient Hospital
Medical - Other Newborn	Inpatient Hospital
Surgical	Inpatient Hospital
Psychiatric - Hospital	Inpatient Hospital
Psychiatric - Residential	Inpatient Hospital
Alcohol & Drug Abuse - Hospital	Inpatient Hospital
Alcohol & Drug Abuse - Residential	Inpatient Hospital
Inpatient Facility - Maternity	
Normal Deliveries	Inpatient Hospital
Cesarean Deliveries	Inpatient Hospital
Non-Deliveries	Inpatient Hospital
Skilled Nursing Facility	Inpatient Hospital
Outpatient Facility	
Observation	Outpatient Hospital
Emergency Room	Outpatient Hospital
Surgery	Outpatient Hospital
Radiology	
Radiology - Therapeutic	Outpatient Hospital
Radiology - Diagnostic	Outpatient Hospital
Radiology - CT / MRI / PET	Outpatient Hospital
Pathology/Lab	Outpatient Hospital
Pharmacy	Outpatient Hospital
Cardiovascular	Outpatient Hospital
PT/OT/ST	Outpatient Hospital
Psychiatric	Outpatient Hospital
Alcohol & Drug Abuse	Outpatient Hospital
Preventive	Outpatient Hospital
Other Outpatient Facility	Outpatient Hospital
Professional	
Inpatient Surgery - Non-Maternity	
Surgeon	Professional
Anesthesia	Professional
Maternity	
Professional	Professional
Anesthesia	Professional
Outpatient Surgery	
Outpatient Facility	Professional
Office	Professional
Anesthesia	Professional
Inpatient Visits	
Medical	Professional
Psychiatric	Professional
Alcohol & Drug Abuse	Professional
Office Visits & Miscellaneous Services	
Office/Home Visits - PCP	Professional
Office/Home Visits - Specialist	Professional
Urgent Care Visits	Professional
Office Administered Drugs	Professional
Allergy Testing	Professional
Allergy Immunotherapy	Professional
Miscellaneous Medical	Professional

Appendix 5.1
Pennsylvania Health & Wellness Inc.
Benefit Category Mapping

<u>MCRM Benefit Category</u>	<u>URRT Benefit Category</u>
Preventive Services	
Immunizations	Professional
Well Baby Exams	Professional
Physical Exams	Professional
Other Preventive	Professional
Other Professional Services	
ER Visits and Observation Care	Professional
Vision Exams	Professional
Hearing and Speech Exams	Professional
Physical Therapy	Professional
Cardiovascular	Professional
Radiology	
Inpatient	Professional
Outpatient	
Outpatient - Therapeutic	Professional
Outpatient - Diagnostic	Professional
Outpatient - CT / MRI / PET	Professional
Office	
Office - Therapeutic	Professional
Office - Diagnostic	Professional
Office - CT / MRI / PET	Professional
Pathology/Lab	
Inpatient & Outpatient	Professional
Office	Professional
Chiropractor	Professional
Outpatient Psychiatric	Professional
Outpatient Alcohol & Drug Abuse	Professional
-	-
Other	
Prescription Drugs	Prescription Drug
Private Duty Nursing/Home Health	Other Medical
Ambulance	Other Medical
DME and Supplies	Other Medical
Prosthetics	Other Medical
Autism - ABA	Other Medical
IUD Contraceptive	Other Medical
Implantable Rod Contraceptive	Other Medical
Infertility	Other Medical
Envolve Vision - Child - Exam / Hardware	Capitation
Envolve Vision - Child - Med / Surg	Capitation
Envolve Vision - Adult - Med / Surg	Capitation
Envolve PeopleCare - Health Coaching	Capitation
Envolve PeopleCare - Nurseline	Capitation
Start Smart	Capitation
Teledoc - Telehealth	Capitation
-	-
Adult Vision / Adult Dental	
Envolve Vision - Adult - Exam / Hardware	Capitation
Envolve Dental - Adult	Capitation
-	-
-	-
-	-
-	-

Appendix 6.1
Pennsylvania Health & Wellness Inc.
URRT Cost Trend Factor, Annualized

Benefit Category	(a)	(b)	(c) =[(a)*(b)]^0.5
Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Distribution Changes	2022 to 2024 Charge Trend	URRT Annual Cost Trend Factor	
Inpatient Hospital	1.287	1.000	1.134
Outpatient Hospital	1.287	1.000	1.134
Professional	1.029	1.000	1.014
Other Medical	0.973	1.000	0.986
Capitation	1.000	1.000	1.000
Prescription Drug	0.995	1.074	1.034
Total	1.138	1.019	1.077

Appendix 6.2
Pennsylvania Health & Wellness Inc.
URRT Util Trend Factor, Annualized

Industry Utilization/1,000 Trends

Benefit Category	2023 URRT Worksheet 1 - Individual Market ⁽¹⁾				Ambetter Nationwide Trend Study ⁽²⁾
	2024 URRT Annual Util Trend Factor	Median	20th Percentile	80th Percentile	Observed Medical Trend, Annualized
Inpatient Hospital	1.004	1.015	1.004	1.030	1.024
Outpatient Hospital	1.004	1.019	1.010	1.035	
Professional	1.004	1.020	1.005	1.036	
Other Medical	1.004	1.017	1.001	1.034	
Capitation ⁽³⁾	1.000	n/a	n/a	n/a	n/a

Annualized PMPM Trend⁽⁴⁾

Benefit Category	2023 URRT Worksheet 1 - Individual Market ⁽¹⁾			
	2024 URRT Annual PMPM Trend Factor	Median	20th Percentile	80th Percentile
Prescription Drug	1.044	1.074	1.048	1.098

(1) Reflects Utilization trends from Worksheet 1, Section II in 261 different 2023 URRTs. Based on public use files released by CCIIO, filtered on all 2023 Individual Market URRTs with non-zero credibility and non-zero trend factors. Note, PMPM trends are provided for prescription drugs, see footnote (5).

(2) See Section 8, "Manual Rate Adjustments", for more information on the Milliman HCGs.

(3) The Ambetter nationwide trend study analyzed changes over time in normalized medical allowed claims PMPM for Ambetter individual marketplace products offered across the United States. In order to isolate secular forces of utilization trend, the study first normalized claims costs for differences in population characteristics

(4) Pennsylvania Health & Wellness Inc. capitation costs are based on actual and expected contracts in 2024, and do not require any trend adjustment.

(5) Due to differences in how sources allocate intensity/mix change between utilization and unit cost trend, prescription drug trends are best compared at the PMPM level, instead of separately for utilization and unit cost.

Appendix 7.1
Pennsylvania Health & Wellness Inc.
Development of Morbidity Adjustment

Morbidity		
(a)	Remove Direct COVID Costs	0.971
(b)	Unwind Pandemic-Related Suppression of 2022 Utilization	1.000
(c)	2024 Direct COVID Load	1.024
(d)	2022 to 2024 Statewide Morbidity Trend	1.085
(e)	2022 to 2024 Relative Morbidity Trend	0.970
(f)=(a)*(b)*(c)*(d)*(e)	Final URRT Morbidity Adjustment	1.046

Appendix 10.1
Pennsylvania Health & Wellness Inc.
Index Rate to Projected Index Rate

Plan ID	Plan Name	(1)	(2)	(3)	(4)	(5) = (2) * (4) + (3) * [1 - (4)]
		Projected Member Months	Experience Period Index Rate (Projected)	Credibility Manual Index Rate (Projected)	Credibility Factor	Projected Index Rate
86199PA0010022	Choice Bronze HSA	9,331	\$333.87	N/A	100%	\$333.87
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	1,815	\$333.87	N/A	100%	\$333.87
86199PA0010031	Elite Bronze	6,897	\$333.87	N/A	100%	\$333.87
86199PA0020031	Elite Bronze + Vision + Adult Dental	1,341	\$333.87	N/A	100%	\$333.87
86199PA0010028	Everyday Bronze	17,803	\$333.87	N/A	100%	\$333.87
86199PA0020028	Everyday Bronze + Vision + Adult Dental	3,463	\$333.87	N/A	100%	\$333.87
86199PA0010039	Clear Gold	17,831	\$333.87	N/A	100%	\$333.87
86199PA0020039	Clear Gold + Vision + Adult Dental	3,437	\$333.87	N/A	100%	\$333.87
86199PA0010025	Complete Gold	10,602	\$333.87	N/A	100%	\$333.87
86199PA0020025	Complete Gold + Vision + Adult Dental	2,044	\$333.87	N/A	100%	\$333.87
86199PA0010040	Elite Gold	6,747	\$333.87	N/A	100%	\$333.87
86199PA0020040	Elite Gold + Vision + Adult Dental	1,300	\$333.87	N/A	100%	\$333.87
86199PA0010035	Everyday Gold	13,012	\$333.87	N/A	100%	\$333.87
86199PA0020035	Everyday Gold + Vision + Adult Dental	2,508	\$333.87	N/A	100%	\$333.87
86199PA0030007	Gold 201 HSA	241	\$333.87	N/A	100%	\$333.87
86199PA0030008	Gold 202	274	\$333.87	N/A	100%	\$333.87
86199PA0010032	Clear Silver	20,035	\$333.87	N/A	100%	\$333.87
86199PA0020036	Clear Silver + Vision + Adult Dental	3,756	\$333.87	N/A	100%	\$333.87
86199PA0010004	Complete Silver	6,322	\$333.87	N/A	100%	\$333.87
86199PA0020004	Complete Silver + Vision + Adult Dental	1,198	\$333.87	N/A	100%	\$333.87
86199PA0010034	Focused Silver	38,206	\$333.87	N/A	100%	\$333.87
86199PA0020034	Focused Silver + Vision + Adult Dental	7,187	\$333.87	N/A	100%	\$333.87
86199PA0010041	Franklin Silver	6,536	\$333.87	N/A	100%	\$333.87
86199PA0020041	Franklin Silver + Vision + Adult Dental	1,231	\$333.87	N/A	100%	\$333.87
86199PA0030003	Silver 201 HSA	1,233	\$333.87	N/A	100%	\$333.87
86199PA0030004	Silver 203	168	\$333.87	N/A	100%	\$333.87
Total		184,516	\$333.87	N/A	100%	\$333.87

Appendix 11.1
Pennsylvania Health & Wellness Inc.
Projected Index Rate to Market Adjusted Index Rate

	(5)	(6)	(7)	(8)	(9) = (5) * (6) * (7) * (8)
Plan ID	Projected Index Rate	Reinsurance Factor	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010022	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020022	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010031	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020031	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010028	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020028	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010039	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020039	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010025	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020025	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010040	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020040	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010035	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020035	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0030007	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0030008	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010032	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020036	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010004	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020004	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010034	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020034	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0010041	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0020041	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0030003	\$333.87	0.954	1.712	1.038	\$565.58
86199PA0030004	\$333.87	0.954	1.712	1.038	\$565.58
Total	\$333.87				\$565.58

Appendix 11.2
Pennsylvania Health & Wellness Inc.
Projected Risk Adjustment Transfers for 2024

Appendix 11.2 has been redacted

Appendix 11.3
Pennsylvania Health & Wellness Inc.
Development of Appendix 11.1 Values

(b+a/d+c/d) / (b+c/d)	Net Risk Adjustment Transfer Factor	1.712
(a)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$186.88
(b)	Projected Index Rate (App 10.1)	\$333.87
(c)	Reinsurance (URRT WS 2)	\$15.49
(d)	Paid to Allowed Ratio	0.825
(c+(a+b+d)/e) / (c+(b+d)/e)	Exchange User Fee Factor	1.038
(a)	Pennsylvania Exchange Fee (App 12.2)	\$17.00
(b)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$186.88
(c)	Projected Index Rate (App 10.1)	\$333.87
(d)	Reinsurance (URRT WS 2)	\$15.49
(e)	Paid to Allowed Ratio	0.825

1) The Risk Adjustment Transfer does not include the portion of Risk Adjustment associated with non-EHB benefits.

**Appendix 12.1
 Pennsylvania Health & Wellness Inc.
 Market Adjusted Index Rate to Plan Adjusted Index Rate**

Plan ID	Plan Name	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16) =	(17) = (9) * (16)
		Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Provider Network, Delivery System and Utilization Management	Benefits in Addition to the EHBs	Administrative Costs Excluding Exchange User Fees	Premium Taxes and Fees	Impact of Specific Eligibility Categories for Catastrophic Plans	(10) * ... * (15)	AV Pricing Value
86199PA0010022	Choice Bronze HSA	\$565.58	0.639	1.000	1.000	1.197	1.010	1.000	0.772	\$436.88
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$565.58	0.639	1.000	1.038	1.197	1.010	1.000	0.802	\$453.65
86199PA0010031	Elite Bronze	\$565.58	0.772	1.000	1.000	1.197	1.010	1.000	0.933	\$527.62
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$565.58	0.772	1.000	1.038	1.197	1.010	1.000	0.969	\$547.88
86199PA0010028	Everyday Bronze	\$565.58	0.661	1.000	1.000	1.197	1.010	1.000	0.799	\$452.14
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$565.58	0.661	1.000	1.038	1.197	1.010	1.000	0.830	\$469.50
86199PA0010039	Clear Gold	\$565.58	0.819	1.000	1.000	1.197	1.010	1.000	0.990	\$560.12
86199PA0020039	Clear Gold + Vision + Adult Dental	\$565.58	0.819	1.000	1.038	1.197	1.010	1.000	1.028	\$581.62
86199PA0010025	Complete Gold	\$565.58	0.870	1.000	1.000	1.197	1.010	1.000	1.052	\$594.92
86199PA0020025	Complete Gold + Vision + Adult Dental	\$565.58	0.870	1.000	1.038	1.197	1.010	1.000	1.092	\$617.76
86199PA0010040	Elite Gold	\$565.58	0.960	1.000	1.000	1.197	1.010	1.000	1.160	\$656.17
86199PA0020040	Elite Gold + Vision + Adult Dental	\$565.58	0.960	1.000	1.038	1.197	1.010	1.000	1.205	\$681.36
86199PA0010035	Everyday Gold	\$565.58	0.829	1.000	1.000	1.197	1.010	1.000	1.043	\$567.12
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$565.58	0.829	1.000	1.038	1.197	1.010	1.000	1.041	\$588.90
86199PA0030007	Gold 201 HSA	\$565.58	0.786	1.000	1.000	1.197	1.010	1.000	0.950	\$537.47
86199PA0030008	Gold 202	\$565.58	0.844	1.000	1.000	1.197	1.010	1.000	1.020	\$577.06
86199PA0010032	Clear Silver	\$565.58	0.864	1.000	1.000	1.197	1.010	1.000	1.044	\$590.65
86199PA0020036	Clear Silver + Vision + Adult Dental	\$565.58	0.864	1.000	1.038	1.197	1.010	1.000	1.084	\$613.33
86199PA0010004	Complete Silver	\$565.58	0.903	1.000	1.000	1.197	1.010	1.000	1.091	\$617.12
86199PA0020004	Complete Silver + Vision + Adult Dental	\$565.58	0.903	1.000	1.038	1.197	1.010	1.000	1.133	\$640.82
86199PA0010034	Focused Silver	\$565.58	0.874	1.000	1.000	1.197	1.010	1.000	1.056	\$597.52
86199PA0020034	Focused Silver + Vision + Adult Dental	\$565.58	0.874	1.000	1.038	1.197	1.010	1.000	1.097	\$620.46
86199PA0010041	Franklin Silver	\$565.58	0.921	1.000	1.000	1.197	1.010	1.000	1.114	\$629.82
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$565.58	0.921	1.000	1.038	1.197	1.010	1.000	1.156	\$654.00
86199PA0030003	Silver 201 HSA	\$565.58	0.630	1.000	1.000	1.197	1.010	1.000	0.761	\$430.45
86199PA0030004	Silver 203	\$565.58	0.660	1.000	1.000	1.197	1.010	1.000	0.798	\$451.43
Total			0.824	1.000	1.006	1.197	1.010	1.000	1.002	\$566.80

Appendix 12.2
Pennsylvania Health & Wellness Inc.
Summary of Non-Benefit Expenses

<u>Expense Component</u>	<u>PMPM</u>	<u>% of Net Revenue</u>	<u>% of Aggregate Premium</u>
Aggregate Premium	\$566.80		100.00%
Net Revenue	\$379.82	100.00%	
<u>Administrative Expense Load</u>			
General Administrative Expense - % of net revenue	\$0.00	0.00%	
General Administrative Expense - PMPM	\$76.82		13.55%
Quality Improvement Expense	\$3.00		0.53%
Provider Incentive Payments	\$2.00		0.35%
Total	\$81.82		14.44%
Post-Tax Profit and Contribution to Surplus	\$11.34		2.00%
<u>Taxes and Fees - Fixed PMPM</u>			
Misc. Taxes and Fees	\$0.00		0.00%
PMPM Assessments	\$0.00		0.00%
Total	\$0.00		0.00%
<u>Taxes and Fees - % of Premium</u>			
State Income Tax	\$1.05		0.19%
Federal Income Tax	\$3.29		0.58%
Federal Transitional Reinsurance Program Fee	\$0.00		0.00%
Patient Centered Outcomes Research Fee	\$0.27		0.05%
Pennsylvania Exchange Fee	\$17.00		3.00%
Total	\$21.62		3.81%
<u>Taxes and Fees - % of Net Revenue</u>			
ACA Annual Fee	\$0.00	0.00%	
Health Insurance Provider Fee Assessments	\$0.00	0.00%	
Misc. Taxes and Fees	\$0.00	0.00%	
Pennsylvania Premium Tax Assessments	\$0.00	0.00%	
Total	\$0.00	0.00%	
<u>Non-Benefit Expenses, Risk and Profit</u>	\$114.77	30.22%	20.25%
Risk Adjustment User Fee	\$0.21		
<u>Total Non-Benefit Expenses, Risk and Profit</u>	\$114.98	30.27%	20.29%

Appendix 12.3
Pennsylvania Health & Wellness Inc.
Development of Administrative Costs Excluding Exchange User Fees Factor

(b)/(b-a)	Administrative Costs Excluding Exchange User Fees	1.197
(a)	Administrative Expenses and Profit (App 12.2)	\$93.16
(b)	Base Product Premium (App 12.2)	\$566.80

Appendix 13.1
Pennsylvania Health & Wellness Inc.
Plan Adjusted Index Rate to Calibrated Plan-Adjusted Index Rate

Plan ID	Plan Name	(17)	(18)	(19)	(20)	(21) = (18) * (19) * (20)	(22) = (17) / (21)	(23)	(24) = (22) / (23)
		Plan Adjusted Index Rate	Rating Area Calibration Factor	Age Calibration Factor	Tobacco Use Calibration Factor	Calibration	Calibrated Plan-Adjusted Index Rate	Plan Rate Factor	Base Rate
86199PA0010022	Choice Bronze HSA	\$436.88	1.000	1.769	1.005	1.777	\$245.83	0.708	\$347.25
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$453.65	1.000	1.769	1.005	1.777	\$255.27	0.735	\$347.25
86199PA0010031	Elite Bronze	\$527.62	1.000	1.769	1.005	1.777	\$296.89	0.855	\$347.25
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$547.88	1.000	1.769	1.005	1.777	\$308.29	0.888	\$347.25
86199PA0010028	Everyday Bronze	\$452.14	1.000	1.769	1.005	1.777	\$254.42	0.733	\$347.25
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$469.50	1.000	1.769	1.005	1.777	\$264.19	0.761	\$347.25
86199PA0010039	Clear Gold	\$560.12	1.000	1.769	1.005	1.777	\$315.18	0.908	\$347.25
86199PA0020039	Clear Gold + Vision + Adult Dental	\$581.62	1.000	1.769	1.005	1.777	\$327.28	0.942	\$347.25
86199PA0010025	Complete Gold	\$594.92	1.000	1.769	1.005	1.777	\$334.76	0.964	\$347.25
86199PA0020025	Complete Gold + Vision + Adult Dental	\$617.76	1.000	1.769	1.005	1.777	\$347.61	1.001	\$347.25
86199PA0010040	Elite Gold	\$656.17	1.000	1.769	1.005	1.777	\$369.22	1.063	\$347.25
86199PA0020040	Elite Gold + Vision + Adult Dental	\$681.36	1.000	1.769	1.005	1.777	\$383.40	1.104	\$347.25
86199PA0010035	Everyday Gold	\$567.12	1.000	1.769	1.005	1.777	\$319.12	0.919	\$347.25
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$588.90	1.000	1.769	1.005	1.777	\$331.37	0.954	\$347.25
86199PA0030007	Gold 201 HSA	\$537.47	1.000	1.769	1.005	1.777	\$302.43	0.871	\$347.25
86199PA0030008	Gold 202	\$577.06	1.000	1.769	1.005	1.777	\$324.71	0.935	\$347.25
86199PA0010032	Clear Silver	\$590.65	1.000	1.769	1.005	1.777	\$332.36	0.957	\$347.25
86199PA0020036	Clear Silver + Vision + Adult Dental	\$613.33	1.000	1.769	1.005	1.777	\$345.12	0.994	\$347.25
86199PA0010004	Complete Silver	\$617.12	1.000	1.769	1.005	1.777	\$347.25	1.000	\$347.25
86199PA0020004	Complete Silver + Vision + Adult Dental	\$640.82	1.000	1.769	1.005	1.777	\$360.59	1.038	\$347.25
86199PA0010034	Focused Silver	\$597.52	1.000	1.769	1.005	1.777	\$336.22	0.968	\$347.25
86199PA0020034	Focused Silver + Vision + Adult Dental	\$620.46	1.000	1.769	1.005	1.777	\$349.13	1.005	\$347.25
86199PA0010041	Franklin Silver	\$629.82	1.000	1.769	1.005	1.777	\$354.40	1.021	\$347.25
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$654.00	1.000	1.769	1.005	1.777	\$368.01	1.060	\$347.25
86199PA0030003	Silver 201 HSA	\$430.45	1.000	1.769	1.005	1.777	\$242.21	0.698	\$347.25
86199PA0030004	Silver 203	\$451.43	1.000	1.769	1.005	1.777	\$254.02	0.732	\$347.25
Total		\$566.80	1.000	1.769	1.005	1.777	\$318.94	0.918	\$347.25

Appendix 13.2
Pennsylvania Health & Wellness Inc.
Age Factor Development

Age Band	Projected Member Months	Composite CMS Proposed Relativity
Under 19	13,377	0.788
19-24	12,076	0.985
25-29	16,018	1.056
30-34	16,435	1.178
35-39	14,197	1.240
40-44	15,191	1.332
45-49	15,378	1.570
50-54	20,395	1.956
55-59	25,394	2.430
60-64	30,868	2.870
Over 65	5,188	3.000
Total	184,516	1.769

Appendix 13.3
Pennsylvania Health & Wellness Inc.
Area Factor Development

Rating Area	% of Medicare Facility/Physician	Member Months	100% of Medicare Factor	Relative Reimbursement Adjustment	Raw Area Rating Factor	Final 2024 Area Rating Factor
Rating Area 3	216% / 139%	33,023	1.052	2.002	2.107	0.966
Rating Area 6	299% / 151%	35,329	1.080	2.479	2.677	1.227
Rating Area 7	236% / 172%	39,890	1.070	2.238	2.394	1.097
Rating Area 8	181% / 135%	76,274	1.062	1.765	1.874	0.859
Total	221% / 147%	184,516	1.065	2.046	2.182	1.000

Appendix 13.4
Pennsylvania Health & Wellness Inc.
Smoker Factor Development

	Projected Member Months	Adjustment Factor
Tobacco User	5,640	1.150
Non-Tobacco User	178,875	1.000
Total	184,516	1.005

Appendix 15.1
Pennsylvania Health & Wellness Inc.
Projected MLR Table

a)	Incurred Claims, Quality Initiatives, Provider Incentives	\$264.91
b)	Quality Improvement Expense & Provider Incentive Payments	\$5.00
c)	Risk Adjustment Transfer	\$186.98
d)	Projected Claims for MLR (a+b+c)	\$456.89
e)	Administrative Expenses	\$76.82
f)	Post-Tax Profit and Contribution to Surplus	\$11.34
g)	Taxes and Fees	\$17.48
h)	Federal Income Tax	\$3.29
i)	State Income Tax	\$1.05
j)	Premium (d+e+f+g+h+i)	\$566.87
k)	Medical Loss Ratio (d/(j-g-h-i))	83.8%
l)	URRT Worksheet 2 Loss Ratio Calculation	69.7%

This projected MLR is calculated according to 45 CFR 158. The projected MLR is the projected 2024 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.

Appendix 16.1
Pennsylvania Health & Wellness Inc.
AV Calculator Results

Appendix 16.1 has been redacted

Appendix 18.1
Pennsylvania Health & Wellness Inc.
Terminated Plans

Terminated 2023 Plan ID	Terminated 2023 Plan Name	Mapped 2024 Plan ID	Mapped 2024 Plan Name
86199PA0040003	Silver 201 HSA (2023) + Vision + Adult Dental	86199PA0030003	Silver 201 HSA
86199PA0040004	Silver 203 (2023) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0030018	Silver 224 (2023)	86199PA0030004	Silver 203
86199PA0040018	Silver 224 (2023) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0030019	Silver 226 (2023)	86199PA0030004	Silver 203
86199PA0040019	Silver 226 (2023) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0040007	Gold 201 HSA (2023) + Vision + Adult Dental	86199PA0030007	Gold 201 HSA
86199PA0040008	Gold 202 (2023) + Vision + Adult Dental	86199PA0030008	Gold 202
86199PA0030017	Bronze \$1500 Medical Deductible (2023)	86199PA0030004	Silver 203
86199PA0010037	Clear Bronze (2023)	86199PA0010028	Everyday Bronze
86199PA0020037	Clear Bronze (2023) + Vision + Adult Dental	86199PA0020028	Everyday Bronze + Vision + Adult Dental
Terminated 2022 Plan ID	Terminated 2022 Plan Name	Mapped 2024 Plan ID	Mapped 2024 Plan Name
86199PA0010012	Ambetter Balanced Care 12 (2022)	86199PA0010004	Complete Silver
86199PA0030002	Ambetter Balanced Care 207 (2022)	86199PA0030004	Silver 203
86199PA0040002	Ambetter Balanced Care 207 (2022) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0030001	Ambetter Balanced Care 209 (2022)	86199PA0030004	Silver 203
86199PA0040001	Ambetter Balanced Care 209 (2022) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0010033	Ambetter Balanced Care 31 (2022)	86199PA0010032	Clear Silver
86199PA0020033	Ambetter Balanced Care 31 (2022) + Vision + Adult Dental	86199PA0020036	Clear Silver + Vision + Adult Dental
86199PA0010006	Ambetter Essential Care 10 (2022)	86199PA0010028	Everyday Bronze
86199PA0020006	Ambetter Essential Care 10 (2022) + Vision + Adult Dental	86199PA0020028	Everyday Bronze + Vision + Adult Dental
86199PA0020016	Ambetter Balanced Care 12 (2022) + Vision + Adult Dental	86199PA0020004	Complete Silver + Vision + Adult Dental
86199PA0030012	Ambetter Balanced Care 210 (2022)	86199PA0030004	Silver 203
86199PA0030009	Ambetter Essential Care 201 (2022)	86199PA0030004	Silver 203
86199PA0030010	Ambetter Essential Care 202 HSA (2022)	86199PA0030003	Silver 201 HSA
86199PA0010030	Ambetter Essential Care: \$1500 Medical Deductible (2022)	86199PA0010031	Elite Bronze
86199PA0020030	Ambetter Essential Care: \$1500 Medical Deductible (2022) + Vision + Adult Dental	86199PA0020031	Elite Bronze + Vision + Adult Dental
86199PA0030016	Ambetter Secure Care 203 (2022)	86199PA0030008	Gold 202

Appendix 20.1
Pennsylvania Health & Wellness Inc.
Capital, Surplus and RBC

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Pennsylvania Health & Wellness, Inc.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	566,963,081		566,963,081	406,217,820
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$144,268,561 , Schedule E-Part 1), cash equivalents (\$123,673,161 , Schedule E-Part 2) and short-term investments (\$7,706,995 , Schedule DA).....	275,648,717		275,648,717	242,643,450
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	12,847,008		12,847,008	10,687,024
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	855,458,805	0	855,458,805	659,548,294
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	4,676,794		4,676,794	2,590,318
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	228,025,224		228,025,224	224,151,662
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums (\$9,897,322) and contracts subject to redetermination (\$)	9,897,322		9,897,322	5,164,915
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	916,681		916,681	636,747
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	15
17. Amounts receivable relating to uninsured plans	5,825,899		5,825,899	4,130,795
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset.....	4,991,950		4,991,950	4,546,606
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	2,869,707		2,869,707	374,913
24. Health care (\$6,098,425) and other amounts receivable.....	21,433,589	15,335,164	6,098,425	7,931,578
25. Aggregate write-ins for other-than-invested assets	179,497	169,855	9,642	21,440
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,134,275,468	15,505,019	1,118,770,449	909,097,282
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	1,134,275,468	15,505,019	1,118,770,449	909,097,282
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. FFE User Fee Receivable.....	9,642		9,642	21,440
2502. Prepaids.....	169,855	169,855	0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	179,497	169,855	9,642	21,440

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	383,798,535		383,798,535	361,500,017
2. Accrued medical incentive pool and bonus amounts	3,951,775		3,951,775	291,031
3. Unpaid claims adjustment expenses	3,372,899		3,372,899	3,593,980
4. Aggregate health policy reserves, including the liability of \$ for medical loss ratio rebate per the Public Health Service Act	18,130,232		18,130,232	7,662,974
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves			0	0
8. Premiums received in advance	930,966		930,966	1,085,084
9. General expenses due or accrued	21,796,121		21,796,121	11,566,351
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses))	14,213,514		14,213,514	9,604,481
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable			0	0
12. Amounts withheld or retained for the account of others			0	0
13. Remittances and items not allocated			0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	4,062,909		4,062,909	2,847,186
16. Derivatives		0	0	0
17. Payable for securities			0	549,578
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers)			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans	618,049		618,049	470,663
23. Aggregate write-ins for other liabilities (including \$ current)	31,780,617	0	31,780,617	8,664,541
24. Total liabilities (Lines 1 to 23)	482,655,617	0	482,655,617	407,835,886
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX		0
27. Preferred capital stock	XXX	XXX		0
28. Gross paid in and contributed surplus	XXX	XXX	395,609,528	395,609,528
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	240,505,304	105,651,868
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		0
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	636,114,832	501,261,396
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	1,118,770,449	909,097,282
DETAILS OF WRITE-INS				
2301. State based exchange fees	621,330		621,330	398,576
2302. State income tax payable	31,159,287		31,159,287	8,220,792
2303. Miscellaneous liability			0	45,173
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	31,780,617	0	31,780,617	8,664,541
2501.	XXX	XXX		0
2502.	XXX	XXX		0
2503.	XXX	XXX		0
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		0
3002.	XXX	XXX		0
3003.	XXX	XXX		0
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

FIVE - YEAR HISTORICAL DATA

	1 2022	2 2021	3 2020	4 2019	5 2018
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	1,118,770,449	909,097,282	734,302,936	355,236,571	126,333,057
2. Total liabilities (Page 3, Line 24)	482,655,617	407,835,886	353,155,982	171,674,975	57,602,803
3. Statutory minimum capital and surplus requirement	1,000,000	177,202,118	199,008,988	167,418,447	68,730,255
4. Total capital and surplus (Page 3, Line 33)	636,114,832	501,261,396	381,146,954	183,561,595	68,730,255
Income Statement (Page 4)					
5. Total revenues (Line 8)	2,980,382,751	2,825,167,412	2,858,989,458	1,592,458,793	483,429,037
6. Total medical and hospital expenses (Line 18)	2,554,491,183	2,481,724,335	2,734,676,848	1,543,941,394	464,941,113
7. Claims adjustment expenses (Line 20)	24,026,129	15,705,998	34,864,402	25,133,953	7,189,518
8. Total administrative expenses (Line 21)	150,737,220	138,065,373	91,939,502	38,246,388	7,751,399
9. Net underwriting gain (loss) (Line 24)	251,128,219	189,671,706	(2,491,294)	(13,380,542)	2,064,607
10. Net investment gain (loss) (Line 27)	17,547,361	5,900,542	2,834,718	3,140,608	444,399
11. Total other income (Lines 28 plus 29)	(194,939)	24,087	(274,036)	(45,603)	(2,433)
12. Net income or (loss) (Line 32)	211,978,693	153,822,440	(2,640,986)	(8,191,096)	1,540,324
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	254,462,271	221,140,413	113,954,626	(37,381,728)	(7,966,505)
Risk-Based Capital Analysis					
14. Total adjusted capital	636,114,832	501,261,396	381,146,954	183,561,595	68,730,255
15. Authorized control level risk-based capital	91,326,424	88,601,059	99,504,494	55,806,149	18,690,515
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	111,872	105,905	100,106	55,008	22,780
17. Total members months (Column 6, Line 7)	1,337,155	1,248,511	1,193,219	658,632	267,278
Operating Percentage (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	85.7	87.8	95.7	97.0	96.2
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	0.8	0.5	1.2	1.6	1.5
22. Total underwriting deductions (Line 23)	91.6	93.3	100.1	100.8	99.6
23. Total underwriting gain (loss) (Line 24)	8.4	6.7	(0.1)	(0.8)	0.4
Unpaid Claims Analysis					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	249,730,351	243,954,595	154,973,550	41,611,443	0
25. Estimated liability of unpaid claims – [prior year (Line 17, Col. 6)]	361,791,046	321,372,669	155,722,923	37,408,086	0
Investments in Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain

Appendix 20.2
Pennsylvania Health & Wellness Inc.
Sample Producer Agreement

Appendix 20.2 has been redacted

Appendix 20.3
Pennsylvania Health & Wellness Inc.
Induced Utilization Buildup

	(1)	(2)	(3)	(4)	(5) = ((3) * (4))^2 - ((3) * (4)) + 1.24	(6)	(7) = (5) * (6)	(8) = (3) * (4) * (7)
Plan ID	Projected Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan	
86199PA0010022	9,331	0.685	1.000	1.024	0.911	0.933	0.639	
86199PA0020022	1,815	0.685	1.000	1.024	0.911	0.933	0.639	
86199PA0010031	6,897	0.789	1.000	1.074	0.911	0.978	0.772	
86199PA0020031	1,341	0.789	1.000	1.074	0.911	0.978	0.772	
86199PA0010028	17,803	0.704	1.000	1.032	0.911	0.940	0.661	
86199PA0020028	3,463	0.704	1.000	1.032	0.911	0.940	0.661	
86199PA0010039	17,831	0.822	1.000	1.094	0.911	0.996	0.819	
86199PA0020039	3,437	0.822	1.000	1.094	0.911	0.996	0.819	
86199PA0010025	10,602	0.855	1.000	1.117	0.911	1.017	0.870	
86199PA0020025	2,044	0.855	1.000	1.117	0.911	1.017	0.870	
86199PA0010040	6,747	0.910	1.000	1.158	0.911	1.055	0.960	
86199PA0020040	1,300	0.910	1.000	1.158	0.911	1.055	0.960	
86199PA0010035	13,012	0.829	1.000	1.098	0.911	1.001	0.829	
86199PA0020035	2,508	0.829	1.000	1.098	0.911	1.001	0.829	
86199PA0030007	241	0.799	1.000	1.080	0.911	0.983	0.786	
86199PA0030008	274	0.839	1.000	1.105	0.911	1.006	0.844	
86199PA0010032	20,035	0.698	1.220	1.114	0.911	1.014	0.864	
86199PA0020036	3,756	0.698	1.220	1.114	0.911	1.014	0.864	
86199PA0010004	6,322	0.718	1.220	1.131	0.911	1.031	0.903	
86199PA0020004	1,198	0.718	1.220	1.131	0.911	1.031	0.903	
86199PA0010034	38,206	0.703	1.220	1.118	0.911	1.019	0.874	
86199PA0020034	7,187	0.703	1.220	1.118	0.911	1.019	0.874	
86199PA0010041	6,536	0.727	1.220	1.140	0.911	1.038	0.921	
86199PA0020041	1,231	0.727	1.220	1.140	0.911	1.038	0.921	
86199PA0030003	1,233	0.677	1.000	1.021	0.911	0.930	0.630	
86199PA0030004	168	0.703	1.000	1.031	0.911	0.939	0.660	
Total	184,516	0.751	1.101	1.098	0.911	1.000	0.824	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

Appendix 20.4
Pennsylvania Health & Wellness Inc.
Development of Experience Adjustment Factors

Service Category	Morbidity Adjustments										Demographic Shift					
	URRT Trended Experience	Induced Utilization	After Induced Utilization	Impact of Reinsurance Program	After Reinsurance	Remove Direct COVID-19 Costs	Unwind Pandemic-Related Suppression of 2020 Utilization	Impact of Reinsurance Program	2020 to 2022 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	After Demo	Impact of Initial Demo Adjustments
URRT - Worksheet 1																
Inpatient Hospital	60.89	1.000	60.89	1.000	60.89	0.907	1.000	1.000	1.081	1.000	59.72	0.991	1.038	1.017	63.04	1.056
Outpatient Hospital	92.30	1.000	92.30	1.000	92.30	0.986	1.000	1.000	1.081	1.000	98.34	1.065	1.038	1.017	103.90	1.056
Professional	68.90	1.000	68.90	1.000	68.90	0.975	1.000	1.000	1.081	1.000	72.60	1.054	1.038	1.017	76.64	1.056
Other Medical	3.17	1.000	3.17	1.000	3.17	0.997	1.000	1.000	1.081	1.000	3.41	1.078	1.038	1.017	3.60	1.056
Capitation	2.05	1.000	2.05	1.000	2.05	1.000	1.000	1.000	1.003	1.000	2.06	1.003	1.000	1.000	2.06	1.000
Prescription Drug	71.93	1.000	71.93	1.000	71.93	0.988	1.000	1.000	1.081	1.000	76.80	1.068	1.038	1.017	81.07	1.056
Total	299.23		299.23		299.23						312.93	1.046			330.21	1.055
PAAM Rate Exhibits - Table 5																
Inpatient Hospital	60.89	1.001	60.93	1.000	60.93	0.907	1.000	1.000	1.081	1.000	59.76	0.991	1.038	1.017	63.08	1.056
Outpatient Hospital	92.30	1.001	92.39	1.000	92.39	0.986	1.000	1.000	1.081	1.000	98.43	1.065	1.038	1.017	103.90	1.056
Professional	68.90	1.001	68.94	1.000	68.94	0.975	1.000	1.000	1.081	1.000	72.65	1.054	1.038	1.017	76.69	1.056
Other Medical	3.17	1.001	3.17	1.000	3.17	0.997	1.000	1.000	1.081	1.000	3.42	1.078	1.038	1.017	3.61	1.056
Capitation	2.05	1.000	2.05	1.000	2.05	1.000	1.000	1.000	1.003	1.000	2.06	1.003	1.000	1.000	2.06	1.000
Prescription Drug	71.93	1.001	71.97	1.000	71.97	0.988	1.000	1.000	1.081	1.000	76.84	1.068	1.038	1.017	81.12	1.056
Total	299.23		299.45	1.000	299.45						313.15	1.046			330.45	1.055

Service Category	Network			Plan Design Changes				Other Adjustments							
	Significant Provider Network Changes	After Network	Impact of Network Adjustment	Covered Benefit Changes	Induced Utilization	After Benefit	Impact of Benefit Adjustment	Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Significant Provider Network Changes	FFS/Capitation Split Shift	Grace Period	Other/ Interaction ⁽¹⁾	After Other	Impact of Other Adjustments
URRT - Worksheet 1															
Inpatient Hospital	1.000	63.04	n/a	1.000	1.001	63.08	1.001	1.000	1.000	1.000	1.000	1.003	1.012	64.06	1.015
Outpatient Hospital	1.000	103.80	n/a	1.000	1.001	103.90	1.001	1.000	1.000	1.000	1.000	1.003	1.012	105.51	1.015
Professional	1.000	76.64	n/a	1.000	1.001	76.69	1.001	1.000	1.000	1.000	1.000	1.003	1.012	77.84	1.015
Other Medical	1.000	3.60	n/a	1.000	1.001	3.61	1.001	1.000	1.000	1.000	1.000	1.003	1.012	3.66	1.015
Capitation	1.000	2.06	n/a	1.000	1.000	2.06	1.000	0.585	1.000	1.000	1.000	1.000	1.011	1.22	0.592
Prescription Drug	1.000	81.07	n/a	1.000	1.001	81.12	1.001	1.000	0.991	1.000	1.000	1.003	1.012	81.58	1.006
Total		330.21	n/a			330.45	1.001							333.87	1.010
PAAM Rate Exhibits - Table 5															
Inpatient Hospital	1.000	63.09	1.000	1.000	1.000	63.09	1.000	1.000	1.000	1.000	1.000	1.003	1.012	64.06	1.015
Outpatient Hospital	1.000	103.91	1.000	1.000	1.000	103.91	1.000	1.000	1.000	1.000	1.000	1.003	1.012	105.51	1.015
Professional	1.000	76.67	1.000	1.000	1.000	76.67	1.000	1.000	1.000	1.000	1.000	1.003	1.012	77.84	1.015
Other Medical	1.000	3.61	1.000	1.000	1.000	3.61	1.000	1.000	1.000	1.000	1.000	1.003	1.012	3.66	1.015
Capitation	1.000	2.06	1.000	1.000	1.000	2.06	1.000	0.585	1.000	1.000	1.000	1.000	1.011	1.22	0.592
Prescription Drug	1.000	81.12	1.000	1.000	1.000	81.12	1.000	1.000	0.991	1.000	1.000	1.003	1.012	81.58	1.006
Total		330.45	1.000			330.45	1.000							333.87	1.010

(1) Accounts for interactions between the earlier steps in the index rate development.

Appendix 20.5
Pennsylvania Health & Wellness Inc.
Description of Benefits Changes for Renewing Plans

Plan	Complete Silver PA (2024) - Standard Silver On Exchange Plan		Complete Silver PA (2024) - 73% AV Level Silver Plan		Complete Silver PA (2024) - 87% AV Level Silver Plan		Complete Silver PA (2024) - 94% AV Level Silver Plan		Choice Bronze HSA PA (2024) - Standard Bronze On Exchange Plan		Complete Gold PA (2024) - Standard Gold On Exchange Plan		Everyday Bronze PA (2024) - Standard Bronze On Exchange Plan		Elite Bronze PA (2024) - Standard Bronze On Exchange Plan	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Service Category	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Deductible	\$6000 INT	\$6000 INT	\$5000 INT	\$5000 INT	\$0 INT	\$0 INT	\$0 INT	\$0 INT	\$6900 INT	\$7250 INT	\$1450 INT	\$1450 INT	\$8300 INT	\$8450 INT	\$0	\$0
OOP Max	\$8,500	\$8,500	\$7,250	\$7,550	\$3,000	\$3,150	\$1,700	\$1,700	\$6,900	\$7,250	\$7,500	\$7,500	\$8,700	\$9,250	\$8,700	\$9,250
Primary Care Visit	\$30 NSD	\$30 NSD	\$20 NSD	\$20 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD	D&C	\$0 SD	\$15 NSD	\$15 NSD	\$40 NSD	\$40 NSD	\$45 NSD	\$45 NSD
Specialist Visit	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$35 NSD	\$45 NSD	\$5 NSD	\$5 NSD	100% SD	D&C	\$35 NSD	\$35 NSD	\$90 NSD	\$90 NSD	\$115 NSD	\$115 NSD
ER	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$2500 NSD	\$2500 NSD
Urgent Care	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$10 NSD	\$10 NSD	\$10 NSD	\$10 NSD	100% SD	\$0 SD	\$35 NSD	\$35 NSD	\$50 NSD	\$50 NSD	\$60 NSD	\$60 NSD
Outpatient Surgery	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD
Inpatient Facility (including MH/SA)	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$3000 NSD	\$3000 NSD
SNF	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$3000 NSD	\$3000 NSD
Inpatient Facility - Maternity	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$3000 NSD	\$3000 NSD
PT/OT/ST	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD
MH/SA (Excluding IP)	\$30 NSD	\$30 NSD	\$20 NSD	\$20 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD	100% SD	\$0 SD	\$15 NSD	\$15 NSD	\$40 NSD	\$40 NSD	\$45 NSD	\$45 NSD
Lab	\$30 NSD	\$30 NSD	\$25 NSD	\$25 NSD	\$25 NSD	\$25 NSD	\$0 NSD	\$0 NSD	100% SD	\$0 SD	\$15 NSD	\$15 NSD	\$50 NSD	\$50 NSD	\$60 NSD	\$60 NSD
X-Rays	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD
Chiropractor	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$20 NSD	\$45 NSD	\$5 NSD	\$5 NSD	100% SD	\$0 SD	\$35 NSD	\$35 NSD	\$90 NSD	\$90 NSD	\$80 NSD	\$80 NSD
Rx - Generics	\$20 NSD	\$20 NSD	\$20 NSD	\$20 NSD	\$10 NSD	\$10 NSD	\$0 NSD	0% NSD	\$ SD	100% SD	\$15 NSD	\$15 NSD	\$30 NSD	\$30 NSD	\$35 NSD	\$35 NSD
Rx - Preferred Brand Drugs	\$55 NSD	\$55 NSD	\$50 NSD	\$50 NSD	\$40 NSD	\$40 NSD	\$25 NSD	\$25 NSD	100% SD	100% SD	\$30 NSD	\$30 NSD	50% SD	50% SD	\$195 NSD	\$195 NSD
Rx - Non-Preferred Brand Drugs	50% SD	50% SD	50% SD	50% SD	50% NSD	50% NSD	65% NSD	65% NSD	100% SD	100% SD	70% SD	70% SD	50% SD	50% SD	\$250 SD	\$250 SD
Rx - Specialty High-Cost Drugs	50% SD	50% SD	50% SD	50% SD	50%	50%	65%	65%	100% SD	100% SD	70% SD	70% SD	50% SD	50% SD	50% SD	50% SD

Plan	Clear Silver PA (2024) - Standard Silver On Exchange Plan		Clear Silver PA (2024) - 73% AV Level Silver Plan		Clear Silver PA (2024) - 87% AV Level Silver Plan		Clear Silver PA (2024) - 94% AV Level Silver Plan		Focused Silver PA (2024) - Standard Silver On Exchange Plan		Focused Silver PA (2024) - 73% AV Level Silver Plan		Focused Silver PA (2024) - 87% AV Level Silver Plan		Focused Silver PA (2024) - 94% AV Level Silver Plan	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Service Category	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Deductible	\$5400 INT	\$5400 INT	\$4200 INT	\$4600 INT	\$1500 INT	\$1600 INT	\$550 INT	\$550 INT	\$6100 INT	\$6300 INT	\$5100 INT	\$5100 INT	\$0 INT	\$0 INT	\$0 INT	\$0 INT
OOP Max	\$5,400	\$5,400	\$4,200	\$4,600	\$1,500	\$1,600	\$550	\$550	\$7,500	\$8,000	\$6,300	\$6,700	\$2,900	\$3,150	\$1,200	\$1,350
Primary Care Visit	D&C	\$0 SD	D&C	\$0 SD	D&C	\$0 SD	D&C	\$0 SD	\$45 NSD	\$45 NSD	\$35 NSD	\$35 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD
Specialist Visit	100% SD	D&C	100% SD	D&C	100% SD	D&C	100% SD	D&C	\$100 NSD	\$100 NSD	\$85 NSD	\$85 NSD	\$30 NSD	\$30 NSD	\$5 NSD	\$15 NSD
ER	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Urgent Care	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$10 NSD	\$10 NSD	\$10 NSD	\$10 NSD
Outpatient Surgery	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Inpatient Facility (including MH/SA)	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
SNF	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Inpatient Facility - Maternity	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
PT/OT/ST	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
MH/SA (Excluding IP)	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$45 NSD	\$45 NSD	\$35 NSD	\$35 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD
Lab	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$50 NSD	\$50 NSD	\$40 NSD	\$40 NSD	\$20 NSD	\$20 NSD	\$0 NSD	\$0 NSD
X-Rays	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Chiropractor	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$90 NSD	\$90 NSD	\$85 NSD	\$85 NSD	\$30 NSD	\$30 NSD	\$5 NSD	\$15 NSD
Rx - Generics	\$ SD	100% SD	\$ SD	100% SD	\$ SD	100% SD	\$ SD	100% SD	\$25 NSD	\$25 NSD	\$20 NSD	\$20 NSD	\$10 NSD	\$10 NSD	\$0 NSD	0% NSD
Rx - Preferred Brand Drugs	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	\$75 NSD	\$75 NSD	\$70 NSD	\$70 NSD	\$40 NSD	\$40 NSD	\$20 NSD	\$25 NSD
Rx - Non-Preferred Brand Drugs	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	50% SD	50% SD	50% SD	50% SD	50% NSD	50% NSD	50% NSD	50% NSD
Rx - Specialty High-Cost Drugs	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	50% SD	50% SD	50% SD	50% SD	50%	50%	50%	50%

Appendix 21.1
Pennsylvania Health & Wellness Inc.
Data and Assumption Reliance for 2024 Individual Marketplace Premium Development

Data / Assumption	Source
Wakely National Risk Adjustment Report	Wakely Consulting
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary care/specialty care utilization distribution	Milliman (Health Cost Guidelines)
Utilization trends	Milliman (Health Cost Guidelines)
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization percentages, formularies, and Rx Management Assumptions	Envolve
Pre-ACA enrollment counts by health insurance market segment	<ul style="list-style-type: none"> • CCIIO (MLR Reports) • US Census Bureau (American Community Survey) • National Conference of State Legislatures ("High Risk Pools for Health Coverage, State and Federal (State Implementation Report)")
Distribution of pre-ACA enrollment by age, gender, income bracket, and self-reported health status, within each insurance coverage category	<ul style="list-style-type: none"> • US Census Bureau (American Community Survey) • US Census Bureau (Current Population Survey)
2022 Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness Inc.
Other 2022 Individual QHP Marketplace Revenue and Expenditures	Pennsylvania Health & Wellness Inc.
2022 MLR Rebate	Pennsylvania Health & Wellness Inc.
2022 Plan Liability Risk Score associated with Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness Inc.
2022 Plan Liability Risk Score for the Individual Single Risk Pool	Pennsylvania Health & Wellness Inc.
2024 Population Morbidity, including the impact of individual mandate repeal	Pennsylvania Health & Wellness Inc.
2024 Statewide Average Premium	Pennsylvania Health & Wellness Inc.
2024 Individual QHP Membership Projections	Pennsylvania Health & Wellness Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness Inc.
2024 Individual QHP Benefit Designs	Pennsylvania Health & Wellness Inc.
Unit Cost trends	Pennsylvania Health & Wellness Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness Inc.
Value Added Benefits	Pennsylvania Health & Wellness Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness Inc.
County Rating Areas	Pennsylvania Health & Wellness Inc.
Plan Rating Factors	Pennsylvania Health & Wellness Inc.
Coordinated Care Corporation Service Areas	Pennsylvania Health & Wellness Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness Inc.
Utilization Management	Pennsylvania Health & Wellness Inc.
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness Inc.
Unique Plan Design Certification for Non-Standard Plans	Pennsylvania Health & Wellness Inc.
COVID-19 and American Rescue Plan Act Rate Impacts	Pennsylvania Health & Wellness Inc.

E. Standard Questions

1. Membership:

- a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

RESPONSE:

PHW expects moderate growth in plan year 2024 vs current 2023 enrollment. The largest driver is the resumption of Medicaid redeterminations following the end of the PHE. We expect to gain additional members starting in 2023 that will renew into 2024, as well as new members in 2024.

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 decrease slightly in the projection period relative to the experience period (currently \$26.73 PMPM to \$22.32 PMPM). This is primarily due to a decrease in the projected rebate eligible pharmacy scripts, which is the result of a reduction in COVID-related scripts anticipated in the rating year.

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. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

RESPONSE:

Data and values provided in Tables 2-4 have not been adjusted for COVID and are consistent with the raw data. Table 5 does include an adjustment for changes in expected COVID expenses between the experience and rating years, within the morbidity trend adjustment.

- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

RESPONSE:

PHW unwinds experience direct COVID -19 cost and adds in expected prospective direct costs to reflect expected changes from the base to projected period. Please refer to [Standard Question Support - Question 3b-i] for quantitative support for the unwinding of direct COVID-19 costs associated with testing, treatment, and vaccinations from PHW's 2022 experience claims. For a quantitative buildup of our prospective COVID-19 costs, please refer to [Standard Question Support - Question 3b-ii]. Both adjustments are reflected in the morbidity trend, which can be seen when referring to [Appendix 7.1].

4. 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.

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.

N/A

5. 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 2024.

RESPONSE:

We confirm we are using the Risk Adjustment User Fee PMPM as identified in the 2024 NBPP.

- c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

RESPONSE:

PHW does not pay different commissions based on the above four scenarios. See the below table for on-exchange and off-exchange commissions.

Exchange Status	Commission PMPM

6. Pricing AVs:

- a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims 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.

7. Expanded Bronze Plans:

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

RESPONSE:

The criteria for expanded bronze are that the plan must either be a qualified HDHP OR cover at least one major service with reasonable cost sharing before the deductible. The list of major services is primary care visits, specialist visits, inpatient hospital services, generic drugs, specialty drugs, preferred brand drugs, or emergency room services; and based on discussions with PID in previous years “reasonable cost sharing” is defined as no greater than 50% member coinsurance or equivalent copay. Please refer to the table below for an exhibit showing all expanded bronze plans included in this filing along with a description of how each plan meets the expanded bronze criteria.

Plan Design	Plan ID	Expanded Bronze Criteria Met
Ambetter Choice Bronze HSA	86199PA0010022	Plan is a qualified HDHP
Ambetter Elite Bronze	86199PA0010031	PCP visit - copay \$45 not subject to deductible
Ambetter Everyday Bronze	86199PA0010028	PCP visit - copay \$40 not subject to deductible
Ambetter Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	Plan is a qualified HDHP
Ambetter Elite Bronze + Vision + Adult Dental	86199PA0020031	PCP visit - copay \$45 not subject to deductible
Ambetter Everyday Bronze + Vision + Adult Dental	86199PA0020028	PCP visit - copay \$40 not subject to deductible

8. 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 [Standard Question Support - Question 8] 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:

As with plan year 2023, PHW does not utilize network factors.

9. Public Health Emergency:

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.
- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

RESPONSE:

As it relates to the PHE ending, we expect minimal impact to our 2024 assumptions. Our 2024 prospective direct COVID-19 adjustment reflects the updated assumptions spelled out in response 9c below. Please refer to [Standard Question Support - Question 3b-ii] for the expected costs for each component.

- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

RESPONSE:

For COVID vaccinations, we have assumed responsibility for ingredient costs and expect to cover them at no cost to the member. As it relates to COVID testing, Physician/PCR tests will be covered under the standard laboratory cost share, while OTC home testing kits will not be covered.

10. 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. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2019	69.1%	89.4%	20,217	68,370
2020	74.8%	90.6%	44,685	112,029
2021	76.2%	83.3%	58,215	57,063

Pennsylvania Health & Wellness Inc.
Effective January 1, 2024

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

RESPONSE:

PHW has generally had low membership in conjunction with favorable experience, which is especially apparent in 2019 and 2020. We expect that as we continue to grow our membership within the state, our experience will level out and our Actual MLR will be closer to our Pricing MLR.

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

RESPONSE:

PHW has paid MLR rebates for the above timeframe. We anticipate that as our membership and experience grows, we will not be paying MLR rebates in future years.

11. Plan of Withdrawal:

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

RESPONSE:

We confirm that we will not need to submit a Plan of Withdrawal for plan year 2024.

Standard Question Support - Question 3b-i
Pennsylvania Health & Wellness, Inc.
Support for COVID Removal of From Experience Period Claims Data

2022 Claims Experience

	Inpatient	Outpatient	Professional	Other	Rx - Generic	Rx - Brand/ Specialty (1)	Total
Total Allowed Claims	\$4,837,097	\$7,332,841	\$6,843,361	\$332,693	\$1,560,468	\$7,305,889	\$28,212,349
Non-COVID Allowed Claims	\$4,388,682	\$7,227,789	\$6,670,385	\$331,798	\$1,560,468	\$7,199,278	\$27,378,399
Difference	0.907	0.986	0.975	0.997	1.000	0.985	0.970

Notes

(1) Pharmacy claims do not include adjustments for pharmacy rebates or dispensing fees.

Standard Question Support - Question 3b-ii
Pennsylvania Health & Wellness, Inc.
Prospective Direct COVID-19 Adjustments⁽¹⁾

Projected Direct COVID-19 Adjustments

Component		Projected 2024 COVID-19	
		Incurred PMPM⁽²⁾	
Lab/Testing	+		\$1.59
Vaccination	+		\$1.68
Total Treatment	+		\$3.05
Total Cost	=		\$6.31

Notes

(1) The projected direct COVID-19 adjustments are modeled through the morbidity projection factor in Worksheet 1 of the URRT.

(2) Projections of 2024 direct COVID-19 costs are informed by PHW's COVID-19 experience in 2022, combined with expectations regarding how testing, vaccination, treatment costs and utilization rates may change between the 2022 experience period and 2024 rating period. We expected the COVID cost will be decreased from the base experience 2022 to the projection period 2024.

**Standard Question Support - Question 8
Pennsylvania Health & Wellness, Inc.
Area Factor Development**

Standard Question Support - Question 8 has been redacted

June 20, 2023

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 6/9/2023 OBJECTION RESPONSES - CECO-133651416

Mr. Lavery,

In response to the objection letter dated 6/09/2023 for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2024, we are providing the following documents:

- *"2024_PHW_Objection_Responses_20230621.pdf"*
- *"2024_PHW_Objection_Responses_Exhibits_20230621.xls"*

No changes have been made to the Actuarial Memorandum or Pennsylvania Actuarial Memorandum Exhibits as part of this objection response.

RE: Rate Filing Review for the Pennsylvania Insurance Department

Company: Pennsylvania Health & Wellness, Inc.

Filing Number: CECO-133651416

Product: Individual

Effective Date: January 2024

Objection 1

Please provide the quantitative development of the 'Projected 2024 COVID-19 Incurred PMPM' amounts provided in the Standard Questions Response file. Please also provide a comparison to 2022 experience by the same components.

Response:

Please refer to [Objection Exhibit 1] for a comparison of the components from Standard Questions Response 3b.

Projections of 2024 direct COVID-19 costs are informed by PHW's COVID-19 experience in 2022, combined with expectations regarding how testing, vaccination, treatment costs and utilization rates may change between the 2022 experience period and 2024 rating period. We expected the COVID cost will be decreased from the base experience 2022 to the projection period 2024.

Starting with the 2022 actual COVID-19 experience, we projected \$0.44 PMPM reduction in 2024, mainly driven by much lower treatment cost expectation. Given the termination of the PHE (Public Health Emergency), we expected small cost increase in Lab/Testing and Vaccination due to higher cost responsibilities by carriers. Also, we did not include statewide risk pool morbidity adjustment for the lasting indirect population health impacts of the COVID-19 pandemic.

Objection 2

Please provide detailed quantitative support for the trend assumptions included in Appendices 6.1 and 6.2. A file similar to what was provided in the objections last year for CECO 133248857 would be beneficial:

- Service category cost trend
- Service category utilization trend
 - Please demonstrate how the Milliman HCGs were utilized to adjust the Observed Medical Trend from the Ambetter Nationwide study
- Service category induced utilization trend
- Service category weights

Response:

The reported cost trends encompass unit cost adjustments to the experience projection, as the experience used in our rate development was fully credible. See [Objection Exhibit 2a] for detailed quantitative support for the development of the experience service category cost trends for medical and pharmacy.

- The experience reimbursement cost trend represents the change in contractual reimbursement between the 2022 experience period and the 2024 rating period.

[Objection Exhibit 2b] provides an illustrative example of how the reimbursement trends shown in [Objection Exhibit 2a] were developed. Note the values in this exhibit do not represent actual contracts, as PHW contract details consist of proprietary information.

[Objection Exhibit 2c] shows the development of the annualized utilization trend by service category as displayed in Worksheet 1 of the URRT, which has been applied to our experience period claims as part of the trending to a rating year basis.

PHW's selection of utilization trends that exceed the Milliman Health Cost Guidelines secular trend range was informed by consideration of its pre-pandemic nationwide trend study, based on a continuously enrolled cohort of Ambetter individual marketplace enrollees, which supported an average medical utilization trend of 2.4%. Given our 2024 rates were fully experience weighted, more reliance was given to this experience trend study. This is true of service category weights as well, which are informed using PHW's experience.

PHW's prescription drug trend assumption is additionally informed by guidance from its pharmacy benefit manager, and expectations of diminishing returns on shifts from brand to generic in comparison to the average issuer reflected in the Milliman Health Cost Guidelines.

We have provided an illustrative development of the induced utilization trend in [Objection Exhibit 2d]. This trend adjustment was consistently applied across all service categories. Please note the induced utilization factors are not derived using the Milliman Health Cost Guidelines. Rather they were developed using an internal General Linear Model, which evaluates how allowed claim costs vary depending solely on plan cost sharing features and normalizing to ensure morbidity does not influence the factors.

Objection 3

Please provide quantitative development of the projected allowed non-EHB claims PMPM included in Table 5 of the PA Rate Template.

Response:

Please refer to [Objection Exhibit 3] for quantitative support for the development of the projected allowed non-EHB claims PMPM. The amount shown reflects the PAAM Exhibits Table 5 value.

Objection 4

Please provide quantitative and qualitative support for the development of the rating region factors in Appendix 13.3.

- The derivation of each factor, and a description of the underlying data/sources, in the table should be provided.
- This should include support for applying full credibility to the calculation for each rating region.
- The drivers of the large changes in the factors for rating regions 6 and 8 should be provided.

Response:

Please see [Objection Exhibit 4] for quantitative support for the development of the rating region factors in Appendix 13.3. The geographic area rating factors reflect provider reimbursement and practice pattern differences by area. Practice pattern differences are modeled using the Milliman Health Cost Guidelines (HCG) area utilization factors. Projected risk pool morbidity and age/gender factors were fixed at statewide levels during development of the rating region factors. The area factors are reflective of differences in delivery costs (including unit cost and provider practice differences) only and do not reflect differences in population morbidity accordingly.

The large change in Rating Area 6 is primarily driven by the change in reimbursement for the area. PHW's contract with our primary provider in the region was renegotiated at a higher rate, causing rates to increase.

The decrease in Rating Area 8 factor year over year is primarily driven by normalization of area factors. PHW normalizes all geographic area factors using projected membership to be on a 1.0 basis. Given the large increase in Rating Area 6, which was relatively low cost previously, the other geographic factors were impacted. Since Rating Area 8 was already a low-cost outlier, the normalized plan factor decreased more significantly than others.

Objection 5

Please provide a detailed quantitative exhibit displaying the development and sources of data, as necessary, of the various adjustment factors referenced in the Actuarial Memorandum, for the experience and projection period. These adjustments are noted in the Actuarial Memorandum in sections 7 and 8 and support should also be provided for how these adjustments tie to the values provided in Table 5 of the PA Rate Template.

- These exhibits should include additional information and development for any hard-coded factors included in appendices that are used in the development of the various adjustment factors (e.g., Appendix 7.1 and Appendix 20.4).

Response:

Changes in Morbidity - All Other:

- Please refer to [Objection Exhibit 5a] for additional support on this adjustments.
- Remove Direct COVID-19 Costs – This encapsulates the adjustments to PHW's completed 2022 experience claims driven by removal of direct costs associated with COVID-19 testing, treatment, and vaccinations.
- Projected 2024 COVID-19 direct costs – [Objection Exhibit 1] presents the prospective plan-year 2024 direct COVID-19 adjustments, as discussed in the Standard Questions and the Objection 1 response.
- 2022 to 2024 Statewide Morbidity Trend – Adjustments to projected statewide morbidity between 2022 and 2024 to reflect the impacts of Medicaid redeterminations on marketplace risk pools following potential

expiration of maintenance of effort provisions implemented during the federal COVID-19 public health emergency (PHE).

- 2022 to 2024 Relative Morbidity Trend – The relative morbidity is attributable to demographic movements from 2022 to 2024 and their expected impact on morbidity. See [Objection Exhibit 6c] for the calculation of this trend.

Changes in Demographics:

- Impact of Initial Demo Adjustments – Please refer to [Objection Exhibit 5b] for quantitative support on this adjustment. This is calculated by comparing the weighted averages of age/gender adjusted claims using experience period member months versus projection period member months. This is intended to capture the impact to claims from changes in the distribution of our membership by rating area and metal level between the experience period and the projection period.

Changes in Network Factor:

- The Significant Provider Network Changes – This impact is a result of changes in the provider networks that existed in the experience period versus the projection period. Our provider networks have experienced no meaningful changes, resulting in a factor of 1.000. Note that in the URRT, this same adjustment shows up in the “Other” projection factor.

Changes in Plan Design:

- Plan design changes are solely attributable to cost sharing related induced utilization differences. Please refer to [Objection Exhibit 5b] for quantitative support of this adjustment. Covered benefits were assumed not to have changed between the experience period and base period. We first calculate changes in induced utilization by determining the average induced utilization in the experience and projection periods at the combined rating area and metal levels. The ratio of the average induced utilization factors is shown in column I of the exhibit.

Changes in Other:

- Changes in Capitation Contracts – This is directly calculated from the experience and projection period capitation arrangements. Refer to [Objection Exhibit 5c] for a breakdown of the projected EHB capitation expenses. Please note the \$1.20 PMPM capitated expense is not directly supported by the factor provided in Appendix 20.4 and Table 5 due to a calculational error. The correct trend adjustment is 0.585, which will be updated in our subsequent refiling.
- Changes in Pharmacy Rebates and Dispensing Fees – Reflects the anticipated impact of changes to contractual pharmacy rebates between 2022 and 2024 as negotiated through PHW's pharmacy benefit manager.
- Significant Provider Network Changes – This impact is a result of changes in the provider networks that existed in the experience period versus the projection period. Our provider networks have experienced no meaningful changes, resulting in a factor of 1.000. Note that in the PAAM Exhibits, this same adjustment shows up in the “Network” projection factor.
- Grace Period – Reflects the anticipated cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise.

Objection 6

Please provide additional quantitative support for the development of the projected 2024 risk transfer payment. This exhibit should provide the support and detail for all adjustments applied in Appendix 11.2.

Response:

Please refer to the [Objection Exhibit 6a] tab for quantitative support of the statewide and carrier-specific GCF values underlying the risk transfer projection.

Please refer to the [Objection Exhibit 6b] and [Objection Exhibit 6c] tabs for quantitative support for each of the components used in the development of the carrier-specific PLRS. [Objection Exhibit 6b] provides support for the relative demographic mix and relative plan mix factors, and [Objection Exhibit 6c] demonstrates development of PHW's relative morbidity. Development of the projected 2024 statewide PLRS is shown in [Objection Exhibit 6d].

Please refer to the [Objection Exhibit 6e] tab for quantitative support of the 2022-2024 statewide average premium (SWAP) trend underlying the risk transfer projection.

Objection 7

Please provide quantitative and qualitative support for the large range in impact of benefit design changes as noted on page 4 of the Pennsylvania Actuarial Memorandum (-9.7% to +4.0%).

- Please also provide the range from the Pennsylvania Actuarial Memorandum by metal level.

Response:

The “Benefit Design and CSR Subsidies” impacts are primarily driven by year over year changes in relative plan rating factor actuarial values. Plan factor AVs for both 2023 and 2024 were developed using a claims simulation approach, holding enrollee morbidity and other population characteristics constant across plan designs, but with updated data underlying the simulation model each year. Additionally, plan designs may be updated year over year, and some plans discontinued and mapped to other plans. The combination of data and plan design updates results in a range of impacts that vary by plan.

The two plans driving the minimum and maximum impacts are Bronze \$1500 Medical Deductible (discontinued and mapped to Silver 203) with an impact of -9.7%, and Elite Gold (renewing) with an impact of +4.0%. For the Bronze \$1500 Medical Deductible Plan, the plan was discontinued and mapped to a leaner plan. The main factor driving the decrease in plan richness is the significantly higher deductible. For Elite Gold, we found that the updated data underlying the simulation model produced a larger difference between Silver and Gold AVs, resulting in higher impacts for Gold plans. This can be seen in the ranges by metal below.

Please refer to [Objection Exhibit 7] for quantitative support for the benefit design changes outlined in Section 2 of the Actuarial Memorandum.

The range of benefit design changes by metal level is as follows:

- Gold: (-0.4% to 4.0%)
- Silver: (-9.7% to 0.2%)
- Bronze: (-3.7% to 3.3%)

Objection 8

Please provide qualitative and quantitative support for the adjustments made to the AV calculator inputs outlined in the Unique Plan Justification document.

Response:

The Federal AV Calculator only has one input for generic drug cost sharing, but some plan designs included in this filing include two generic drug tiers (preferred generic drugs and non-preferred generic drugs) with different cost sharing. For all plan designs, the non-preferred generic drug cost sharing has been used as the generic drug input to the AV Calculator. No other adjustments were made to the AV Calculator inputs.

For all plans, the preferred generic drug member cost share, usually a copay, is less than or equal to the non-preferred generic drug member cost share. Plans are administered such that the member pays the lesser of the stated copay or the actual cost of the drug, and the preferred generic tier generally consists of drugs with an actual cost less than or equal to the stated copay. Using the non-preferred generic drug cost shares as the AVC input best aligns with the data underlying the AVC and yields the most reasonable AV calculation results. Another option we considered was using a utilization-weighted blend of the preferred generic and non-preferred generic copays as the AVC input, but we did not use this approach as it understates member cost sharing for more expensive generic drugs and may produce AV calculation results that are too high.

Objection 9

Please explain how the end of Medicaid continuous enrollment was considered. Specifically, what impact was assumed for enrollment, morbidity, and/or the CSR load?

Response:

Membership:

PHW assumed an increase in market size starting in 2023 that would continue into 2024. We expect this membership to be concentrated in Silver 94% CSR metal level. As such, we have assumed a higher proportion of members in that metal level versus our open enrollment metal distributions when projecting 2024 membership.

Morbidity:

We assume a 0.2% impact to statewide morbidity on projected claims costs driven by Medicaid redeterminations, which is expected to have an immaterial impact on average premiums (< \$1 PMPM).

CSR Load:

We did not make any adjustments to the CSR load.

Objection 10

Please provide a quantitative development of the \$17.81 'Projected Incurred Exchange User Fees PMPM' found on tab II of the PA Rate Template.

Response:

Please refer to [Objection Exhibit 10] for quantitative development of the value listed on PAAM Exhibits Table 5.

Objection 11

The following additional questions concern your proposed area factor changes for PY2024:

- a) Did you derive the area factor relativities by comparing the risk-adjusted loss ratios between the different geographic areas to remove morbidity differences between areas?
- b) Did you also normalize the loss ratios to remove demographic differences?

Response:

The area factors were not derived by comparing the risk-adjusted loss ratios. An alternative morbidity-neutral area factor development was used, consisting of the following components:

- Non-morbidity utilization factors reflecting utilization differences from varying provider practice patterns by rating area
- Base Medicare charge level differences by rating area based on data from the Milliman Health Cost Guidelines
- Relative reimbursement level factors, which solely account for provider reimbursement differences by area

Objection 12

The Department is interested in the issuer's estimate of the drivers of the rate change. In particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

Response:

Please refer to [Objection Exhibit 12] for estimates on how each of the listed components impacted the aggregate rate change. For additional qualitative commentary for these components, please refer to section 2 of the Actuarial Memorandum.

Objection 13

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 have confirmed all rates are identical between Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rate Template.

Objection 14

Appendix 11.1 has an exchange user fee factor of 1.03751194799259. How was this calculated?

Response:

Please refer to Appendix 11.3 for quantitative support for the development of the exchange user fee factor. The amount shown in this exhibit reflects the 1.03751194799259 value identified.

Objection Exhibit 1
Pennsylvania Health & Wellness, Inc.
Direct COVID-19 Experience and Projection

		Actual 2022 COVID-19 Incurred PMPM	Projected 2024 COVID-19 Incurred PMPM	Change
Lab/Testing ⁽¹⁾	+	\$1.20	\$1.59	\$0.39
Vaccination ⁽²⁾	+	\$1.01	\$1.68	\$0.67
Total Treatment	+	\$4.55	\$3.05	(\$1.50)
Total Cost	=	\$6.76	\$6.31	(\$0.44)

(1) Enterprise-wide COVID-19 cost model used to develop projected costs associated with testing/laboratory costs. Testing costs primarily reflect lab and PCR tests.

(2) Projection of COVID-19 vaccination costs based on an enterprise-wide COVID cost model. These costs reflect liability for both the ingredient cost and administration cost associated with COVID-19 vaccinations.

Objection Exhibit 2a
Pennsylvania Health & Wellness, Inc.
Development of Contractual Reimbursement and Charge Trend

Experience Contractual Reimbursement and Charge Trend

Service Category	Reimbursement Trend		Contractual Reimbursement
	(% of Benchmark)	Charge Trend ⁽¹⁾	
Inpatient Hospital		1.000	
Outpatient Hospital		1.000	
Professional		1.000	
Other Medical		1.000	
Capitation		n/a	
Prescription Drugs		1.074	

Notes:

(1) Reflects five years of AWP charge trend for prescription drugs. No charge trend applied to medical services, as both base and projected reimbursement is expressed as a percentage of the same Medicare fee schedules.

Objection Exhibit 2b

Pennsylvania Health & Wellness, Inc.

Illustrative Example of Development of Reimbursement (% of Benchmark) Values

Note: Due to the proprietary nature of PHW's contacts with its providers, all values in this exhibit are illustrative only and do not represent actual contracts between PHW and its providers. The actual reimbursement assumptions are developed using the same calculation methodology presented herein, but at a more granular service category level based on actual and anticipated contracts.

Experience Contractual Reimbursement						
Facility	Actual and Anticipated Market Share by Facility (Excluding "Significant Network Changes")⁽¹⁾		Reimbursement Relative to Fixed Benchmark⁽²⁾			
	PY 2022	PY 2024	PY 2022	PY 2024	Reimbursement	
					Change	
Hospital A	50%	55%	130%	190%	1.462	
Hospital B	25%	20%	115%	120%	1.043	
Hospital C	20%	20%	102%	95%	0.931	
In-Network Composite	95%	95%	120%	155%	1.292	
Out-of Network Composite	5%	5%	215%	265%	1.233	
Total Composite	100%	100%	125%	161%	1.287	
Professional	Actual and Anticipated Market Share by Provider (Excluding "Significant Network Changes")⁽¹⁾		Reimbursement Relative to Fixed Benchmark⁽²⁾			
	PY 2022	PY 2024	PY 2022	PY 2024	Reimbursement	
					Change	
Provider Group A	40%	35%	105%	110%	1.048	
Provider Group B	30%	25%	140%	145%	1.036	
Provider Group C	20%	30%	110%	113%	1.027	
In-Network Composite	90%	90%	118%	121%	1.025	
Out-of Network Composite	10%	10%	220%	230%	1.045	
Total Composite	100%	100%	128%	132%	1.029	

Notes:

- (1) Reimbursement change factors in Appendix 6.1 are calculated prior to significant network changes (e.g. the addition or elimination of a hospital system(s) or provider group(s), or expansion into new counties and rating areas). Per URR instructions, reimbursement impacts attributable to significant network changes are reflected in the URRT
- (2) In- and out-of-network contracts are expressed as a percentage of a fixed benchmark to enable appropriate comparison of reimbursement levels across contracts and over time.

Objection Exhibit 2c
Pennsylvania Health & Wellness, Inc.
Development of Contractual Reimbursement and Charge Trend

Experience Utilization Trend

Service Category	Secular Utilization		Cumulative Utilization Trend Factor	Annualized Utilization Trend (URRT WS 1)
	Trend Excluding Induced Util	Managed Care Savings		
Inpatient Hospital	1.051	0.959	1.008	1.004
Outpatient Hospital	1.051	0.959	1.008	1.004
Professional	1.051	0.959	1.008	1.004
Other Medical	1.051	0.959	1.008	1.004
Capitation	n/a	n/a	n/a	n/a
Prescription Drugs	1.062	0.959	1.019	1.009

**Objection Exhibit 2d
Pennsylvania Health & Wellness, Inc.
Induced Utilization Trend Factor Support**

Approximate base period experience induced utilization factor ⁽¹⁾ :	1.078
Projected induced utilization factor ⁽¹⁾ :	1.079

2021 Plan Name	Induced Utilization Factor ⁽²⁾	% of Base Period Claims
Weighted Composite Factor	1.078	100.0%
Essential Care 2 HSA (2022) - Standard Bronze On Exchange Plan	1.000	13.4%
Balanced Care 11 (2022) - 73% AV Level Silver Plan	1.034	1.3%
Balanced Care 11 (2022) - 87% AV Level Silver Plan	1.128	5.7%
Balanced Care 11 (2022) - 94% AV Level Silver Plan	1.189	5.6%
Balanced Care 11 (2022) - Standard Silver On Exchange Plan	0.995	0.8%
Balanced Care 12 (2022) - 73% AV Level Silver Plan	1.031	0.7%
Balanced Care 12 (2022) - 87% AV Level Silver Plan	1.125	2.7%
Balanced Care 12 (2022) - 94% AV Level Silver Plan	1.181	4.8%
Balanced Care 12 (2022) - Standard Silver On Exchange Plan	0.991	0.9%
Balanced Care 201 HSA (2022) - Standard Silver Off Exchange Plan	1.007	0.5%
Balanced Care 203 (2022) - Standard Silver Off Exchange Plan	0.988	0.0%
Balanced Care 207 (2022) - Standard Silver Off Exchange Plan	1.006	0.1%
Balanced Care 209 (2022) - Standard Silver Off Exchange Plan	1.017	0.0%
Balanced Care 210 (2022) - Standard Silver Off Exchange Plan	0.966	0.1%
Balanced Care 30 (2022) - 73% AV Level Silver Plan	1.013	0.5%
Balanced Care 30 (2022) - 87% AV Level Silver Plan	1.096	4.9%
Balanced Care 30 (2022) - 94% AV Level Silver Plan	1.162	6.7%
Balanced Care 30 (2022) - Standard Silver On Exchange Plan	0.966	0.0%
Balanced Care 31 (2022) - 73% AV Level Silver Plan	1.013	1.1%
Balanced Care 31 (2022) - 87% AV Level Silver Plan	1.098	1.9%
Balanced Care 31 (2022) - 94% AV Level Silver Plan	1.163	2.3%
Balanced Care 31 (2022) - Standard Silver On Exchange Plan	0.966	0.4%
Balanced Care 32 (2022) - 73% AV Level Silver Plan	1.026	0.3%
Balanced Care 32 (2022) - 87% AV Level Silver Plan	1.121	8.7%
Balanced Care 32 (2022) - 94% AV Level Silver Plan	1.176	6.3%
Balanced Care 32 (2022) - Standard Silver On Exchange Plan	0.979	0.0%
Essential Care 10 (2022) - Standard Bronze On Exchange Plan	0.958	3.6%
Essential Care 2 (2022) - Standard Bronze On Exchange Plan	1.000	0.0%
Essential Care 201 (2022) - Standard Bronze Off Exchange Plan	0.942	0.0%
Essential Care 202 HSA (2022) - Standard Bronze Off Exchange Plan	1.000	0.0%
Essential Care 5 (2022) - Standard Bronze On Exchange Plan	0.972	2.9%
Essential Care: \$0 Medical Deductible (2022) - Standard Bronze On Exchange Plan	1.019	1.8%
Essential Care: \$1,500 Medical Deductible (2022) - Standard Bronze On Exchange Plan	1.003	1.5%
Secure Care 20 (2022) - Standard Gold On Exchange Plan	1.039	7.9%
Secure Care 201 HSA (2022) - Standard Gold Off Exchange Plan	1.059	0.1%
Secure Care 202 (2022) - Standard Gold Off Exchange Plan	1.078	0.4%
Secure Care 203 (2022) - Standard Gold Off Exchange Plan	1.033	0.0%
Secure Care 5 (2022) - Standard Gold On Exchange Plan	1.065	12.4%

2023 Plan Name	Induced Utilization Factor ⁽²⁾	% of Projected Enrollment
Weighted Composite Factor	1.079	100.0%
Choice Bronze HSA (2024) - Standard Bronze On Exchange Plan	0.990	6.0%
Elite Bronze (2024) - Standard Bronze On Exchange Plan	1.010	4.5%
Everyday Bronze (2024) - Standard Bronze On Exchange Plan	0.961	11.5%
Clear Gold (2024) - Standard Gold On Exchange Plan	1.029	11.5%
Complete Gold (2024) - Standard Gold On Exchange Plan	1.054	6.9%
Elite Gold (2024) - Standard Gold On Exchange Plan	1.096	4.4%
Everyday Gold (2024) - Standard Gold On Exchange Plan	1.035	8.4%
Gold 201 HSA (2024) - Standard Gold Off Exchange Plan	1.056	0.1%
Gold 202 (2024) - Standard Gold Off Exchange Plan	1.046	0.1%
Clear Silver (2024) - Standard Silver On Exchange Plan	0.978	0.1%
Clear Silver (2024) - 73% AV Level Silver Plan	0.999	0.3%
Clear Silver (2024) - 87% AV Level Silver Plan	1.097	2.0%
Clear Silver (2024) - 94% AV Level Silver Plan	1.164	10.5%
Complete Silver (2024) - Standard Silver On Exchange Plan	0.991	0.1%
Complete Silver (2024) - 73% AV Level Silver Plan	1.012	0.3%
Complete Silver (2024) - 87% AV Level Silver Plan	1.116	1.3%
Complete Silver (2024) - 94% AV Level Silver Plan	1.173	2.4%
Focused Silver (2024) - Standard Silver On Exchange Plan	0.985	0.1%
Focused Silver (2024) - 73% AV Level Silver Plan	1.012	0.3%
Focused Silver (2024) - 87% AV Level Silver Plan	1.112	7.1%
Focused Silver (2024) - 94% AV Level Silver Plan	1.174	17.1%
Franklin Silver (2024) - Standard Silver On Exchange Plan	0.994	0.1%
Franklin Silver (2024) - 73% AV Level Silver Plan	1.013	0.2%
Franklin Silver (2024) - 87% AV Level Silver Plan	1.116	1.0%
Franklin Silver (2024) - 94% AV Level Silver Plan	1.195	3.0%
Silver 201 HSA (2024) - Standard Silver Off Exchange Plan	1.004	0.7%
Silver 203 (2024) - Standard Silver Off Exchange Plan	0.984	0.1%

(1) This calculation is for illustrative purposes. The factors applied to base period experience and the manual rate projection reflect additional refinement at the service category level, but approximately composite to the factors shown above.

(2) Calculated by applying Milliman Health Cost Guidelines induced utilization factors to each plan's benefit design.

Objection Exhibit 3 Pennsylvania Health & Wellness, Inc. Development of Projected Allowed Non-EHB Claims PMPM
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Non-EHB Claims - Covered Members Only

Allowed Claims PMPM

Adult Vision		\$12.93
Adult Dental	+	4.76
Total	=	\$17.69

Vision/Dental Member Months	29,279
Total Member Months	184,516

Non-EHB Claims - All Members

Allowed Claims PMPM

Adult Vision		\$2.05
Adult Dental	+	0.76
Total	=	\$2.81

NOTE: Values listed incorrectly. See updated exhibit in "Objection Exhibit 2" on page 218.

**Objection Exhibit 4
Pennsylvania Health & Wellness, Inc.
Area Factor Development**

		<u>Service Category</u>					Total
		Facility	Professional	Rx	MH/SA FAC	MH/SA Prof	
	Service Category Weights ⁽¹⁾	38.6%	35.4%	22.1%	1.3%	2.6%	100.0%
	Statewide Raw Area Rating Factors						
Rating Area 3	<u>Benchmark Unit Cost Factor</u>	1.135	0.974	1.038	1.135	0.974	1.052
	<u>Relative Reimbursement Adjustment</u>						
	x Age/Gender Factors	1.303	1.235	1.348	1.303	1.235	
	x Benchmark Reimbursement %						
	Relative Reimbursement Adjustment – Total						
<u>Raw Area Rating Factor</u>							
2024 Projected Member Months						33,023	
<u>Calibrated Area Rating Factor</u>						0.966	
Rating Area 6	<u>Benchmark Unit Cost Factor</u>	1.164	1.017	1.035	1.164	1.017	1.079
	<u>Relative Reimbursement Adjustment</u>						
	Age/Gender Factors	1.303	1.235	1.348	1.303	1.235	
	x Benchmark Reimbursement %						
	Relative Reimbursement Adjustment – Total						
<u>Raw Area Rating Factor</u>							
2024 Projected Member Months						35,329	
<u>Calibrated Area Rating Factor</u>						1.226	
Rating Area 7	<u>Benchmark Unit Cost Factor</u>	1.149	1.015	1.022	1.149	1.015	1.070
	<u>Relative Reimbursement Adjustment</u>						
	Age/Gender Factors	1.303	1.235	1.348	1.303	1.235	
	x Benchmark Reimbursement %						
	Relative Reimbursement Adjustment – Total						
<u>Raw Area Rating Factor</u>							
2024 Projected Member Months						39,890	
<u>Calibrated Area Rating Factor</u>						1.097	
Rating Area 8	<u>Benchmark Unit Cost Factor</u>	1.004	1.102	1.096	1.004	1.102	1.062
	<u>Relative Reimbursement Adjustment</u>						
	Age/Gender Factors	1.303	1.235	1.348	1.303	1.235	
	x Benchmark Reimbursement %						
	Relative Reimbursement Adjustment – Total						
<u>Raw Area Rating Factor</u>							
2024 Projected Member Months						76,274	
<u>Calibrated Area Rating Factor</u>						0.859	

Notes

(1) Service category weights are calculated from manual claims PMPMs consistent with the Milliman Health Cost Guidelines

Objection Exhibit 5a
Pennsylvania Health & Wellness, Inc.
Support for Final URRT Morbidity Adjustment

Components of Morbidity Trend

Total	Component
0.971	Remove Direct COVID-19 Costs ⁽¹⁾
1.022	x Projected 2024 COVID-19 direct costs ⁽²⁾
1.081	x 2022 to 2024 Statewide risk pool morbidity trend ⁽³⁾
0.970	x 2022 to 2024 Relative Morbidity Trend ⁽⁴⁾
1.041	= Final URRT Morbidity Adjustment

Notes:

(1) Impact of adjustments to PHW's completed 2022 experience claims driven by removal of direct costs associated with COVID-19 testing, treatment, and vaccinations.

(2) Projected impact of costs associated with COVID-19 treatment, testing, and vaccinations in the rating period. [Objection Exhibit 1] presents the projected direct COVID-19 costs for each of testing/lab, treatment, and vaccinations.

(3) Adjustments to projected statewide morbidity between 2022 and 2024 to reflect the impacts of Medicaid redeterminations on marketplace risk pools following potential expiration of maintenance of effort provisions implemented during the federal COVID-19 public health emergency (PHE).

(4) The relative morbidity is attributable to demographic movements from 2022 to 2024 and their expected impact on morbidity. See [Objection Exhibit 6b] for the calculation of this trend.

Objection Exhibit 5b
Pennsylvania Health & Wellness, Inc.
Development of Demographic and Induced Utilization Adjustments

Rating Area	Metal Level	Experience	Projected	Age/Gender	Age/Gender	Age/Gender and	Induced	Induced
		Period Member	Member Months	Unadjusted	Adjusted Claims	Utilization	Utilization	
		Months		Claims		Adjusted Claims	Adjusted Claims	Adjusted Claims
3	Bronze	8,145	7,608	\$203.62	\$187.10	\$185.96	0.994	
3	Silver	266	303	\$288.52	\$276.94	\$280.37	1.012	
3	Silver 73%	418	389	\$613.75	\$527.18	\$520.96	0.988	
3	Silver 87%	5,076	3,818	\$404.51	\$389.88	\$389.03	0.998	
3	Silver 94%	6,176	11,261	\$336.43	\$332.42	\$333.97	1.005	
3	Gold	3,554	9,644	\$312.55	\$292.91	\$292.52	0.999	
6	Bronze	4,516	7,489	\$287.92	\$286.42	\$284.29	0.993	
6	Silver	173	271	\$521.65	\$434.01	\$438.89	1.011	
6	Silver 73%	385	404	\$862.89	\$827.16	\$820.21	0.992	
6	Silver 87%	3,914	4,295	\$596.35	\$598.97	\$598.43	0.999	
6	Silver 94%	5,196	12,500	\$532.08	\$509.73	\$513.12	1.007	
6	Gold	2,043	10,369	\$467.65	\$452.81	\$455.16	1.005	
7	Bronze	2,895	8,083	\$218.93	\$229.53	\$226.54	0.987	
7	Silver	73	353	\$349.42	\$318.79	\$328.64	1.031	
7	Silver 73%	176	257	\$767.20	\$589.99	\$586.01	0.993	
7	Silver 87%	1,422	4,286	\$462.74	\$474.47	\$474.78	1.001	
7	Silver 94%	1,945	11,379	\$422.06	\$387.95	\$391.10	1.008	
7	Gold	725	15,532	\$333.04	\$341.38	\$344.00	1.008	
8	Bronze	19,176	17,470	\$189.23	\$202.78	\$201.71	0.995	
8	Silver	1,359	1,161	\$296.77	\$299.78	\$301.69	1.006	
8	Silver 73%	1,548	890	\$595.38	\$574.09	\$565.57	0.985	
8	Silver 87%	9,584	8,744	\$381.31	\$424.30	\$422.21	0.995	
8	Silver 94%	12,863	25,559	\$350.94	\$354.92	\$355.67	1.002	
8	Gold	11,375	22,450	\$290.63	\$317.33	\$315.77	0.995	
Totals		103,004	184,516		\$347.84	\$348.09	1.001	
Totals (Experience Period Membership Weighted)				\$329.64				
Demographic Adjustment					1.055			

Notes

(1) This exhibit is intended only for explanatory purposes and is distinct from the development of rates described in the subsequent appendices.

Objection Exhibit 5c
Pennsylvania Health & Wellness, Inc.
Development of EHB Capitation Costs

Envolve Vision- Child (Exam & Hardware)	\$0.15
+ Vida DM Replacement Placeholder	\$0.99
+ Startsmart	\$0.06
= Projected Capitation EHB Claims PMPM	\$1.20

Objection Exhibit 6a
Pennsylvania Health & Wellness, Inc.
Risk Transfer Geographic Cost Factor (GCF) Support

Rating Area	2022 Statewide Membership⁽¹⁾	Projected 2024 PHW Membership	2022 GCF⁽²⁾	GCF Trend⁽³⁾	Projected 2024 GCF
Rating Area 1	17,462	-			
Rating Area 2	1,557	-			
Rating Area 3	34,962	33,023			
Rating Area 4	91,714	-			
Rating Area 5	15,106	-			
Rating Area 6	32,932	35,329			
Rating Area 7	38,819	39,890			
Rating Area 8	162,574	76,274			
Rating Area 9	21,480	-			

Calculated Statewide GCF: [REDACTED]
Statewide GCF Normalized to 1.0: [REDACTED]
Calculated Normalized PHW GCF (Relative to Statewide GCF at 1.0): [REDACTED]

(1) 2022 statewide membership from the 2023 Marketplace Open Enrollment Period Public Use File.
(2) Appendix B from the 2022 interim CMS risk adjustment report.
(3) Reflects actual and anticipated changes in carrier rates and market share.

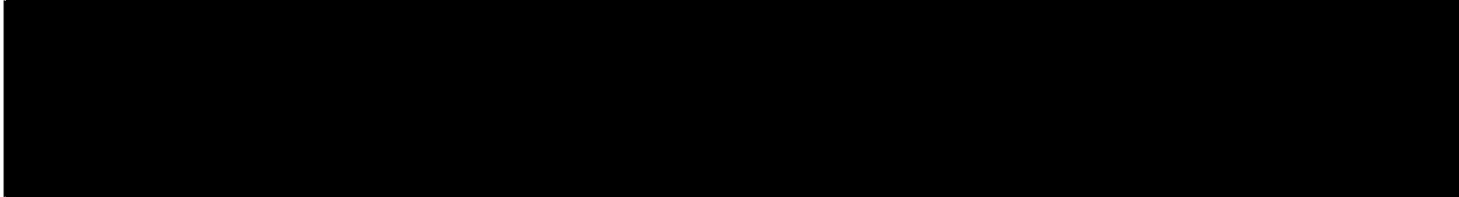
Objection Exhibit 6b
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Demographic and Plan Mix



Objection Exhibit 6c
Pennsylvania Health & Wellness, Inc.
Relative Risk Score and 2022-to-2024 Morbidity Trend Projections

Line Item	2022		2022 to 2024 Trend		2024	
	Value	Source / Calculation	Value	Value	Source / Calculation	Source / Calculation

Objection Exhibit 6d
Pennsylvania Health & Wellness, Inc.
Projected Statewide PLRS Support



Objection Exhibit 6e Pennsylvania Health & Wellness, Inc. Development of 2022-2024 Statewide Average Premium Trend

Historical Actual Statewide Average Premium ⁽¹⁾	\$509.54
2022 Statewide Average Premium Estimate ⁽²⁾	\$509.54
× (1 + 23-23 Calculated Trend)	8.2%
2023 Statewide Average Premium Estimate ⁽²⁾	\$551.08
2023 Statewide Average Premium Estimate ⁽²⁾	\$551.08
× (1 + 23-24 Calculated Trend)	6.0%
2024 Statewide Average Premium Estimate ⁽²⁾	\$584.02
<hr/>	
= Projected Gross Statewide Average Premium	\$584.02

2022-2024 SWAP Rate Increase Trend	1.146
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Notes:

(1) 2022 CMS Interim Risk Adjustment Report
(2) Using projected premiums and PHW's market share assumptions

**Objection Exhibit 7
 Pennsylvania Health & Wellness, Inc.
 Support for Benefit Design Change Impacts**

2023 Plan Detail				2024 Mapped Plan Detail			Impact
Plan ID	Plan Name	AV & CS Design of the Plan ⁽¹⁾	Status	Plan ID	Plan Name	AV & CS Design of the Plan ⁽¹⁾	% Rate Change ⁽²⁾⁽³⁾
86199PA0010040	Elite Gold	1.023	Renewed	86199PA0010040	Elite Gold	1.063	4.0%
86199PA0030017	Bronze \$1500 Medical Deductible	0.811	Terminated	86199PA0030004	Silver 203	0.732	-9.7%

Notes:

(1) Actuarial Value and Cost-Sharing Design of the Plan values have been normalized to the respective year's Silver 1.0 plan

(2) Average rate change for enrollees in the specified renewing plan designs, based on current enrollment as of March 2023. Some variation in reported rate changes by plan is attributable to the geographic distribution of current enrollment, in addition to variation attributable to benefit designs.

(3) Note that the minimum rate impact in this case represents an AV & Cost Sharing Design difference of a terminated plan that has been mapped onto another plan.

Objection Exhibit 10
Pennsylvania Health & Wellness, Inc.
Exchange User Fee Support

(a) Exchange User Fee	3.0%
(b) Aggregate premium ¹	\$593.61
(c) Table 5 Exchange User Fee (a) x (b)	\$17.81

1) Per member per month premium from Worksheet 2 of the URRT.

Objection Exhibit 12 Pennsylvania Health & Wellness Inc. Significant Factors Driving Proposed Rate Action
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Factor	Approximate Aggregate Impact
Unit Cost Trend	4.9%
Utilization Trend	1.4%
Morbidity and Risk Adjustment/Statewide Average Premium	0.0%
Benefit Design ¹	0.5%
Administrative Expenses/Taxes and Fees	3.2%
COVID-19 Adjustment	-0.9%
1332 Reinsurance Parameters ²	2.2%
Demographic Changes/Experience Development	-3.9%

1) Impact varies based on plan.

2) Represents year-over-year change vs. initial parameters (53% coinsurance to 0%).

July 14, 2023

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: Pennsylvania Health & Wellness, Inc., Individual HMO, ACA Filing for PY2024 Pennsylvania Insurance Department ID # CECO-133651416

Mr. Lavery,

In response to the objection letter dated 7/7/2023 for Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2023, we are providing the following documents:

- "2024_PHW_Objection_Responses_20230714.docx"
- "2024_PHW_Objection_Responses_Exhibits_20230714.xlsx"

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

- Round 2 Objection 10: Experience period risk adjustment has been updated to reflect the final CMS transfer amount published on June 30th, 2023.
- Round 2 Objection 11: The projected risk adjustment transfer in PHW's 7/14 re-filing submission reflects the final 2022 CMS transfer payment information published on June 30th, 2023. Specifically, the following changes were made to the projected risk transfer calculation:
 - (1) Updated our base period risk transfer estimate using risk transfer actuals from the CMS report issued June 30, 2023.
 - (2) Updated PHW's base period relative PLRS to align with PHW's 2022 risk adjustment transfer payment from the CMS Transfer Payment Issuer Report (TPIR). The updated base period PLRS represents a revised starting point for PHW's relative risk score projection.
- Round 2 Objection 12: Our filing has been updated to reflect the reinsurance coinsurance percentage of 50 percent.

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

- "2024_PHW_Actuarial_Memorandum_20230714.pdf"
- "2024_PHW_Actuarial_Memorandum_20230714_Redacted.pdf"
- "2024_PHW_Memorandum_Appendices_20230714.xlsm"
- "2024_PHW_PA_Actuarial_Memorandum_20230714.pdf"
- "2024_PHW_PA_Actuarial_Memorandum_Rate_Exhibits_20230714.xlsm"
- "2024_PHW_Plan_Design_Summary_and_Rate_Tables_20230714.xlsm"
- "2024_PHW_State_Review_Detail_20230714.xlsx"
- "PA_PY24RateTables_v1_071224.xls"
- "PA_PY24UnifiedRateReview_v1_071223.xlsm"

REQUESTED COMPANY INFORMATION

Below you may find the requested company information, in response to the guidance posted March 23, 2023.

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2024**
5. Average rate change requested (Table 11, cell AN13, Table 11 cell EN19 for quarterly filings): **2.3%**
6. Range of rate change requested (from Table 11, column AN for annual filings and column BU, DB, and EI for small group quarterly filings): **-16.9% to 30.6%**
7. Total additional annual revenue generated from the proposed rate change: **\$2,426,836**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2023: **In 2023 plans were offered in Rating Areas 3, 6, 7, and 8 only. For 2024, plans will continue to be offered in those areas only.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2022 as shown in Cell V15 of Table 10: **Covered lives - 13,921; Policyholders – 10,850**
12. Number of plans offered in 2024 and the change this represents from 2023: **There are 26 plans offered in 2024. There were 35 plans offered in 2023.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-133641439; SERFF: CECO-133651416; Binder: CECO-PA24-125116419**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199 Submission tracking number: Submitted in SERFF**

RE: Rate Filing Review for the Pennsylvania Insurance Department

Company: Pennsylvania Health & Wellness, Inc.

Filing Number: CECO-133651416

Product: Individual

Effective Date: January 2024

Objection 1

The following is in reference to the response to question #1 of the previous objections:

- a. Please provide additional quantitative and qualitative support for development of the projected 2024 COVID-19 costs. Particularly, please provide support for the impact that the end of the PHE is projected to have on Testing and Vaccination costs, which is greater than \$1.00 PMPM. In your response, please also provide support for the assumption that Testing and Vaccination rates are not expected to decrease between 2022 and 2024.

Response:

During Public Health Emergency period (prior to May 2023), the Testing and the Vaccine costs were mainly covered by the Federal or State budgets. Since after the PHE ended insurance carriers must now cover the cost of the Testing and the Vaccination (including the ingredient cost), we projected higher cost in 2024 comparing to 2022 due to higher cost responsibility by carriers and inflation, offset by lower utilization.

We expect the cost will reach a peak in 2023, then decrease over time due to decreasing utilization. In aggregate, the projected 2024 COVID cost PMPM is lower by \$0.44 than the actual 2022 cost PMPM, and \$4.94 lower than the 2023 pricing projection.

Objection 2

The following is in reference to the response to question #3 of the previous objections:

- a. Please provide the quantitative development of the projected Non-EHB allowed claims PMPM for Covered Members shown in the Objection Exhibit.

Response:

Upon review, the original exhibit provided in response to question #3 of the previous objections had an error. The Vision and Dental projected allowed claims were incorrectly labeled, and therefore displayed incorrect information. We have included an updated version of that exhibit in [Objection Exhibit 2] that correctly labels each item.

The projected Non-EHB allowed claims listed in [Objection Exhibit 2] were developed in coordination with our vendors for both Dental and Vision services.

Objection 3

In reference to the response to question #4 of the previous objections, please provide additional descriptions on what the below values are meant to represent and how they were developed as the prior response did not supply sufficient information to understand the approach and development of the area factors:

- a. Benchmark Unit Cost Factor
- b. Age/Gender Factors
- c. Benchmark Reimbursement %

Response:

Our area factors are the composite of the sub-components, each of which contribute to an estimated projected claim costs by rating area. The Benchmark Unit Cost Factor accounts for rating area differences due to differences in the baseline Medicare rates, upon which the contracts are based. The Benchmark Reimbursement Percentage then layers on the average rating area specific reimbursement rates relative to the Medicare benchmark for the provider contracts in that area.

We also incorporate an age and gender adjustment to the estimated projected claims costs by area that is fixed to our statewide membership. We use our statewide membership weighted against age and gender claims adjustment factors to develop service category specific factors, which are consistently applied across all areas. While this adjustment has a marginal impact as it is uniformly applied across all areas, it has been included for completeness to gross up projected claims by area to reflect our projected membership demographics.

Objection 4

The following questions are in reference to the response to question #5 of the previous objections:

- a. Please provide the quantitative development of the 1.081 “2022 to 2024 Statewide risk pool morbidity trend” factor found on the ‘Objection Exhibit 5a’ tab.
 - i. It does not appear that this adjustment is also included in the risk transfer calculation. Please provide support for this apparent disconnect.
 - ii. In your response, please provide an explanation for how this adjustment ties to the response to question #9 of the previous objections which states that a “0.2% impact to statewide morbidity [is assumed] on projected claims costs driven by Medicaid redeterminations.”

Response:

Please refer to [Objection Exhibit 4a] for quantitative and qualitative support of the “2022 to 2024 Statewide risk pool morbidity trend” factor found on the ‘Round 1 Objection Exhibit 5a’. As noted in the exhibit, the Medicaid redetermination impact identified in response to ‘Round 1 Objection 9’ is included in this adjustment.

- b. Please provide the quantitative development of the 0.970 “2022 to 2024 Relative Morbidity Trend” factor found on the ‘Objection Exhibit 5a’ tab as it is not summarized on the ‘Objection Exhibit 6b’ tab as noted in the footnotes.

Response:

The quantitative support for the “2022 to 2024 Relative Morbidity Trend” factor was mislabeled in the exhibit and actually located in ‘Round 1 Objection Exhibit 6c’. For further support, please refer to [Objection Exhibit 5b] attached to these responses.

- c. For the response to 5b, it is stated that the change in demographics adjustment is “calculated by comparing the weighted averages of age/gender adjusted claims using experience period member months versus projection period member months.” However, the calculation in cell F31 of the ‘Objection Exhibits 5b’ tab uses age/gender unadjusted claims for the experience period calculation. Please provide support for this apparent disconnect.

Response:

This was an oversight in our explanation, and the calculation in the prior ‘Objection 5b’ exhibit is correct and consistent with our rate development. Unadjusted claims are weighted using experience period membership in cell F31. This is compared against age and gender adjusted claims weighted using projected membership in cell G30 to arrive at the 1.055 demographic factor.

Objection 5

The following questions are in reference to the response to question #6 of the previous objections:

- a. Please provide the quantitative development of the GCF trend amounts provided in column F of the ‘Objection Exhibit 6a’ tab.

Response:

Please refer to [Objection Exhibit 5a] for quantitative development of the referenced GCF trends.

- b. Please provide the quantitative development of the following factors found on the ‘Objection Exhibit 6c’ tab:
 - i. ██████ “2022 to 2024 Trend” for the “Relative Morbidity” factor

Response:

Please see [Objection Exhibit 5b] for support of the ██████ factor. This exhibit is representative of how claims are adjusted for expected changes in the morbidity of Pennsylvania Health & Wellness members, with the claims shown representing interim projections parsed from our model.

The morbidity adjustments themselves were derived using an internally developed generalized linear model (GLM) used to predict changes in relative risk scores and morbidity based anticipated changes in membership demographics. This model has been calibrated based on our historical marketplace experience.

- ii. [REDACTED] for the 2024 “Normalization for Demographic and Plan Mix” factor

Response:

[Objection Exhibit 5b] also provides support for the Demographic and Plan Mix factor of [REDACTED]. As the exhibit illustrates, this factor accounts for relative changes in 2024 demographics and plan mix compared to statewide estimates. Estimates for the projected CMS actuarial values represent average actuarial values using CMS prescribed AVs by metallic tier. Similarly for the projected statewide demographic component, this is an estimation of the average allowable age rating factor. The PHW demographic component consists of our estimated average allowable age rating factor and a separate demographic adjustment applied as part of our relative risk score development that is not captured by allowable rating factors alone.

The [REDACTED] adjustment shown in ‘Round 1 Objection Exhibit 6c’ is calculated as the product of the relative demographic factor multiplied by the relative actuarial value factor shown in row 22.

- iii. [REDACTED] for the 2024 “Control for HHS-HCC Model Coefficient Changes” factor

Response:

Quantitative support for this value has also been provided in [Objection Exhibit 5b]. Similar to the Demographic and Plan Mix factor described in the response to 5b.i., the HHS-HCC Model Coefficient Changes are calculated on a relative basis, comparing the expected change in the risk scores of PHW members due to risk adjustment model changes to the movement expected at a statewide level inclusive of the rest of the market. These estimated changes are informed by internal models that evaluate proposed changes to the coefficients, as well as Wakely WNRAR reports when available.

- c. Please provide the quantitative development of the following factors found on the ‘Objection Exhibit 6d’ tab:

- i. [REDACTED] “2022 to 2024 Demographic and Morbidity Trend” factor

Response:

[Objection Exhibit 5c] provides more detail on the [REDACTED] factor. Specifically, we are assuming a [REDACTED] trend that captures expected changes to projected claims costs driven by Medicaid redeterminations and enhanced APTCs. We have leveraged a population migration model that incorporates the impact of anticipated Medicaid Redetermination members entering the marketplace.

The residual [REDACTED] reduction is attributable to the impact of changes in Pennsylvania Health & Wellness risk scores on the Statewide average PLRS. Given our membership is expected to be a relatively small proportion of statewide total membership, it is significantly dampened to the [REDACTED] level when expressed in terms of statewide movement.

- ii. [REDACTED] “Estimated Impact of HHS-HCC Coefficient Changes on Statewide PLRS”

Response:

Based on Wakely’s WNRAR reports and internal models that evaluate changes in the HHS-HCC coefficients year-over-year, we are assuming the rest of the market (non-Pennsylvania Health & Wellness members) will see a [REDACTED] reduction in risk scores from 2022 to 2024. As is shown in the response to Objection 5b, we are assuming slightly lower reductions for Pennsylvania Health & Wellness members, ranging from [REDACTED] for bronze members to [REDACTED] for gold members. The composite of these changes ([REDACTED]) is what’s reflected in ‘Round 1 Objection Exhibit 6d’ and the current [Objection Exhibit 5c].

- d. The final risk adjustment information for benefit year 2022 was recently released by CMS. Does this updated information impact any of the assumptions previously provided in the development of the estimated 2024 risk transfer amount? If so, please update the filing and note what items changed and the reasoning for the change. If not, please provide support for not making any updates.

Response:

We have updated our base period risk transfer estimate, which informs our projected risk transfer estimate, while leaving all other assumptions unchanged.

Objection 6

Please provide the quantitative development of the “AV & CS Design of the Plan” values in columns D and I of the ‘Objection Exhibit 7’ tab.

Response:

Please refer to [Objection Exhibit 6a] for a quantitative development of the PY 2023 values and [Objection Exhibit 6b] for a quantitative development of the PY 2024 values in ‘Round 1 Objection Exhibit 7’.

Objection 7

Please provide the quantitative development of the “1332 Reinsurance Parameters” factor on the ‘Objection Exhibit 12’ tab

Response:

The referenced factor represents an estimated premium impact due to initial parameters moving from a coinsurance of 53% to 0% year over year. This was developed by estimating the difference in premium if a 53% coinsurance had been assumed in our initial filing.

To calculate the impact of a 53% coinsurance, we used Pennsylvania Health & Wellness, Inc's actual 2022 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2024 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2024 population, plan, and network characteristics for purposes of calculating the projected claims impact in the rating period. Please refer to [Objection Exhibit 7] for a demonstration of how this claims impact was then converted to provide an estimated premium impact for our initial filing.

Considering the new parameters laid out in the current ‘Objection 12’ below, PHW expects a much smaller premium impact due to reinsurance parameter changes year over year (approximately 0.1%).

Objection 8

PH&W has 8 silver plans that use the 1.22 CSR defunding factor and are marked as “On/Off” in Column J of Table 10. Please confirm that the off-exchange versions of these plans have the same premium as the on-exchange plans.

Response:

We confirm that all silver plans marked as “On/Off” have the same premium regardless of whether they are purchased on-exchange or off-exchange.

Objection 9

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 have confirmed all rates are identical between Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rate Template.

Objection 10

Please update the 2022 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on June 30th.

Response:

Our filing has been updated to reflect the final CMS risk adjustment amount released on June 30th.

Objection 11

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

Response:

The projected risk adjustment transfer in PHW's 7/14 re-filing submission reflects the final 2022 CMS transfer payment information published on June 30th, 2023. Specifically, the following changes were made to the projected risk transfer calculation:

- (1) Updated our base period risk transfer estimate using risk transfer actuals from the CMS report issued June 30, 2023.
- (2) Updated PHW's base period relative PLRS to align with PHW's 2022 risk adjustment transfer payment from the CMS Transfer Payment Issuer Report (TPIR). The updated base period PLRS represents a revised starting point for PHW's relative risk score projection.

Please refer to 'Appendix 11.2' in the 7/14 re-filing documents for detailed development of PHW's projected 2024 risk adjustment transfer.

Objection 12

Please update your filing to reflect the reinsurance coinsurance percentage of 50 percent.

Response:

Our filing has been updated to reflect the reinsurance coinsurance percentage of 50 percent.

Objection Exhibit 2 Pennsylvania Health & Wellness, Inc. Development of Projected Allowed Non-EHB Claims PMPM⁽¹⁾
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Non-EHB Claims - Covered Members Only

		Allowed Claims PMPM
Adult Dental		\$12.93
Adult Vision	+	4.76
Total	=	\$17.69
 Vision/Dental Member Months		 29,279
Total Member Months		184,516

Non-EHB Claims - All Members

		Allowed Claims PMPM
Adult Dental		\$2.05
Adult Vision	+	0.76
Total	=	\$2.81

Notes:

(1) This exhibit is a corrected version of 'Round 1 Objection Exhibit 3'.

Objection Exhibit 4a
Pennsylvania Health & Wellness, Inc.
Support for "2022 to 2024 Statewide risk pool morbidity trend"⁽¹⁾

Components of "2022 to 2024 Statewide risk pool morbidity trend"

Total	Component
1.002	Medicaid Redetermination Morbidity Impact ⁽²⁾
1.079	x Mandated Fee Adjustment ⁽³⁾
1.081	= 2022 to 2024 Statewide risk pool morbidity trend

Notes:

(1) This exhibit demonstrates the components within the "2022 to 2024 Statewide risk pool morbidity trend" referenced in 'Round 1 Objection Exhibit 5'. 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 to statewide morbidity on projected claims costs driven by Medicaid redeterminations, as identified in response to 'Round 1 Objection 9'.

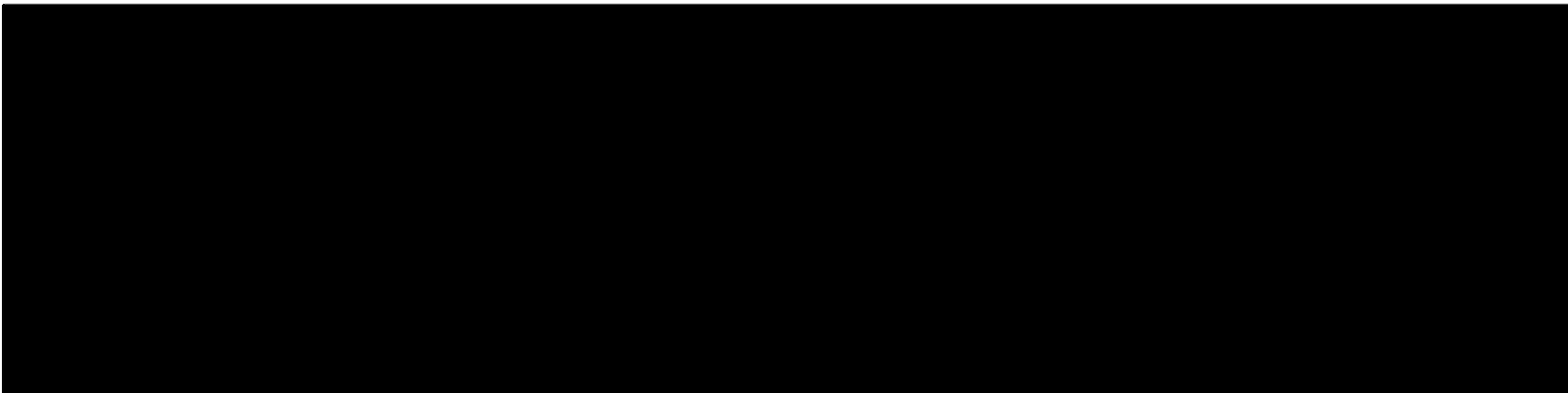
(3) This component represents a mandated per member per month (PMPM) fee that is included within the pricing development. Per the department's instructions, this is not included as a retention component and is instead included as an adjustment to claims (in order to target \$24.95 PMPM). Since this is a claims adjustment, it only applies to the claims 'statewide morbidity trend' and does not impact the risk transfer calculation.

**Objection Exhibit 5a
 Pennsylvania Health & Wellness, Inc.
 Geographic Cost Factor (GCF) Trend Development**

	(1)	(2)	(3)	(4)	(5)
Rating Area	2022 Modeled Statewide Average Premium	2024 Modeled Statewide Average Premium	2022 Modeled Rating Area Average Premium	2024 Modeled Rating Area Average Premium	GCF Trend⁽¹⁾
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					

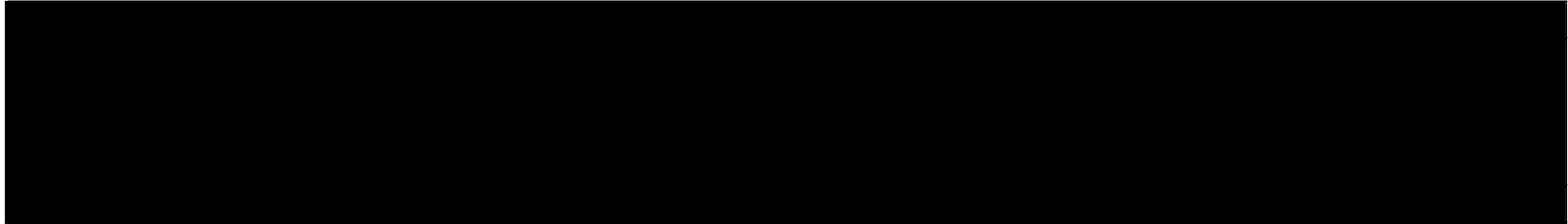
(1) GCF Trend = [(4)/(2)] / [(3)/(1)] - 1

**Objection Exhibit 5b
Pennsylvania Health & Wellness, Inc.
Projected Statewide PLRS Support**



*Note the PHW Projected Demographic Component is comprised of the projected average allowable age rating factor and a separate demographic adjustment applied as part of our relative risk score development that is not captured by allowable rating factors alone.

Objection Exhibit 5c
Pennsylvania Health & Wellness, Inc.
Projected Statewide PLRS Support



Objection Exhibit 6a
Pennsylvania Health & Wellness, Inc.
PY 2023 Normalized AV & Cost-Sharing Design of the Plan Buildup

	(1)	(2)	(3)	(4)	(5) = ((3) * (4))^2 - ((3) * (4)) + 1.24	(6)	(7) = (5) * (6)	(8) = (3) * (4) * (7)	(9)	(10) = (8) / (9)
Plan Name	Plan ID	2023 Projected Membership	2023 Pricing AV	Non-Funding of CSR Adjustment	2023 Raw Induced Utilization	2023 Induced Calibration Factor ⁽¹⁾	2023 Final Induced Utilization	2023 AV & Cost-Sharing Design of the Plan	2023 AV & Cost-Sharing Design of the Plan Calibration Factor ⁽²⁾	2023 Normalized AV & Cost-Sharing Design of the Plan
Clear Gold	86199PA0010039	3,571	0.843	1.000	1.108	0.903	1.001	0.844	0.951	0.888
Complete Gold	86199PA0010025	3,571	0.872	1.000	1.128	0.903	1.019	0.888	0.951	0.934
Elite Gold	86199PA0010040	1,190	0.922	1.000	1.168	0.903	1.055	0.972	0.951	1.023
Everyday Gold	86199PA0010035	3,571	0.850	1.000	1.113	0.903	1.005	0.854	0.951	0.898
Clear Silver	86199PA0010032	12,274	0.725	1.220	1.137	0.903	1.027	0.908	0.951	0.955
Complete Silver	86199PA0010004	10,932	0.745	1.220	1.158	0.903	1.046	0.951	0.951	1.000
Focused Silver	86199PA0010034	14,318	0.732	1.220	1.145	0.903	1.034	0.924	0.951	0.972
Choice Bronze HSA	86199PA0010022	14,313	0.739	1.000	1.047	0.903	0.946	0.699	0.951	0.735
Clear Bronze	86199PA0010037	5,725	0.720	1.000	1.038	0.903	0.938	0.675	0.951	0.710
Elite Bronze	86199PA0010031	2,863	0.816	1.000	1.090	0.903	0.984	0.803	0.951	0.844
Everyday Bronze	86199PA0010028	5,725	0.756	1.000	1.055	0.903	0.953	0.721	0.951	0.758
Gold 201 HSA	86199PA0030007	71	0.835	1.000	1.102	0.903	0.996	0.832	0.951	0.875
Gold 202	86199PA0030008	80	0.861	1.000	1.121	0.903	1.012	0.872	0.951	0.917
Silver 201 HSA	86199PA0030003	255	0.715	1.000	1.036	0.903	0.936	0.670	0.951	0.704
Silver 203	86199PA0030004	32	0.739	1.000	1.047	0.903	0.946	0.698	0.951	0.734
Silver 224	86199PA0030018	255	0.751	1.000	1.053	0.903	0.951	0.714	0.951	0.751
Silver 226	86199PA0030019	96	0.753	1.000	1.054	0.903	0.952	0.717	0.951	0.753
Bronze \$1500 Medical Deductible	86199PA0030017	58	0.793	1.000	1.076	0.903	0.972	0.771	0.951	0.811
Clear Gold + Vision + Adult Dental	86199PA0020039	521	0.843	1.000	1.108	0.903	1.001	0.844	0.951	0.888
Complete Gold + Vision + Adult Dental	86199PA0020025	521	0.872	1.000	1.128	0.903	1.019	0.888	0.951	0.934
Elite Gold + Vision + Adult Dental	86199PA0020040	174	0.922	1.000	1.168	0.903	1.055	0.972	0.951	1.023
Everyday Gold + Vision + Adult Dental	86199PA0020035	521	0.850	1.000	1.113	0.903	1.005	0.854	0.951	0.898
Clear Silver + Vision + Adult Dental	86199PA0020036	1,664	0.725	1.220	1.137	0.903	1.027	0.908	0.951	0.955
Complete Silver + Vision + Adult Dental	86199PA0020004	1,514	0.745	1.220	1.158	0.903	1.046	0.951	0.951	1.000
Focused Silver + Vision + Adult Dental	86199PA0020034	1,955	0.732	1.220	1.145	0.903	1.034	0.924	0.951	0.972
Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	2,024	0.739	1.000	1.047	0.903	0.946	0.699	0.951	0.735
Clear Bronze + Vision + Adult Dental	86199PA0020037	810	0.720	1.000	1.038	0.903	0.938	0.675	0.951	0.710
Elite Bronze + Vision + Adult Dental	86199PA0020031	405	0.816	1.000	1.090	0.903	0.984	0.803	0.951	0.844
Everyday Bronze + Vision + Adult Dental	86199PA0020028	810	0.756	1.000	1.055	0.903	0.953	0.721	0.951	0.758
Gold 201 HSA + Vision + Adult Dental	86199PA0040007	11	0.835	1.000	1.102	0.903	0.996	0.832	0.951	0.875
Gold 202 + Vision + Adult Dental	86199PA0040008	12	0.861	1.000	1.121	0.903	1.012	0.872	0.951	0.917
Silver 201 HSA + Vision + Adult Dental	86199PA0040003	38	0.715	1.000	1.036	0.903	0.936	0.670	0.951	0.704
Silver 203 + Vision + Adult Dental	86199PA0040004	5	0.739	1.000	1.047	0.903	0.946	0.698	0.951	0.734
Silver 224 + Vision + Adult Dental	86199PA0040018	38	0.751	1.000	1.053	0.903	0.951	0.714	0.951	0.751
Silver 226 + Vision + Adult Dental	86199PA0040019	14	0.753	1.000	1.054	0.903	0.952	0.717	0.951	0.753
Total		89,937	0.758	1.104	1.107	0.903	1.000	0.837	0.951	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

(2) AV & Cost-Sharing Design of the Plan set to normalize using Complete Silver as the 1.0 plan.

Objection Exhibit 6b
Pennsylvania Health & Wellness, Inc.
PY 2024 Normalized AV & Cost-Sharing Design of the Plan Buildup

	(1)	(2)	(3)	(4)	(5) = ((3) * (4))^2 - ((3) * (4)) + 1.24	(6)	(7) = (5) * (6)	(8) = (3) * (4) * (7)	(9)	(10) = (8) / (9)
		2024 Projected Membership	2024 Pricing AV	Non-Funding of CSR Adjustment	2024 Raw Induced Utilization	2024 Induced Calibration Factor ⁽¹⁾	2024 Final Induced Utilization	2024 AV & Cost-Sharing Design of the Plan	2024 AV & Cost-Sharing Design of the Plan Calibration Factor ⁽²⁾	2024 Normalized AV & Cost-Sharing Design of the Plan
Plan Name	Plan ID									
Choice Bronze HSA	86199PA0010022	9,331	0.685	1.000	1.024	0.911	0.933	0.639	0.902	0.708
Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	1,815	0.685	1.000	1.024	0.911	0.933	0.639	0.902	0.708
Elite Bronze	86199PA0010031	6,897	0.789	1.000	1.073	0.911	0.978	0.771	0.902	0.855
Elite Bronze + Vision + Adult Dental	86199PA0020031	1,341	0.789	1.000	1.073	0.911	0.978	0.771	0.902	0.855
Everyday Bronze	86199PA0010028	17,803	0.704	1.000	1.031	0.911	0.940	0.661	0.902	0.733
Everyday Bronze + Vision + Adult Dental	86199PA0020028	3,463	0.704	1.000	1.031	0.911	0.940	0.661	0.902	0.733
Clear Gold	86199PA0010039	17,831	0.822	1.000	1.094	0.911	0.996	0.819	0.902	0.908
Clear Gold + Vision + Adult Dental	86199PA0020039	3,437	0.822	1.000	1.094	0.911	0.996	0.819	0.902	0.908
Complete Gold	86199PA0010025	10,602	0.855	1.000	1.116	0.911	1.017	0.870	0.902	0.964
Complete Gold + Vision + Adult Dental	86199PA0020025	2,044	0.855	1.000	1.116	0.911	1.017	0.870	0.902	0.964
Elite Gold	86199PA0010040	6,747	0.910	1.000	1.158	0.911	1.055	0.959	0.902	1.063
Elite Gold + Vision + Adult Dental	86199PA0020040	1,300	0.910	1.000	1.158	0.911	1.055	0.959	0.902	1.063
Everyday Gold	86199PA0010035	13,012	0.829	1.000	1.098	0.911	1.001	0.829	0.902	0.919
Everyday Gold + Vision + Adult Dental	86199PA0020035	2,508	0.829	1.000	1.098	0.911	1.001	0.829	0.902	0.919
Gold 201 HSA	86199PA0030007	241	0.799	1.000	1.079	0.911	0.984	0.786	0.902	0.871
Gold 202	86199PA0030008	274	0.838	1.000	1.105	0.911	1.006	0.844	0.902	0.935
Clear Silver	86199PA0010032	20,035	0.698	1.220	1.113	0.911	1.014	0.864	0.902	0.957
Clear Silver + Vision + Adult Dental	86199PA0020036	3,756	0.698	1.220	1.113	0.911	1.014	0.864	0.902	0.957
Complete Silver	86199PA0010004	6,322	0.718	1.220	1.131	0.911	1.031	0.902	0.902	1.000
Complete Silver + Vision + Adult Dental	86199PA0020004	1,198	0.718	1.220	1.131	0.911	1.031	0.902	0.902	1.000
Focused Silver	86199PA0010034	38,206	0.703	1.220	1.118	0.911	1.019	0.874	0.902	0.968
Focused Silver + Vision + Adult Dental	86199PA0020034	7,187	0.703	1.220	1.118	0.911	1.019	0.874	0.902	0.968
Franklin Silver	86199PA0010041	6,536	0.727	1.220	1.140	0.911	1.038	0.921	0.902	1.021
Franklin Silver + Vision + Adult Dental	86199PA0020041	1,231	0.727	1.220	1.140	0.911	1.038	0.921	0.902	1.021
Silver 201 HSA	86199PA0030003	1,233	0.677	1.000	1.021	0.911	0.930	0.629	0.902	0.698
Silver 203	86199PA0030004	168	0.703	1.000	1.031	0.911	0.939	0.660	0.902	0.732
Total		184,516	0.751	1.101	1.098	0.911	1.000	0.824	0.902	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.
(2) AV & Cost-Sharing Design of the Plan set to normalize using Complete Silver as the 1.0 plan.

Objection Exhibit 7
Pennsylvania Health & Wellness, Inc.
Reinsurance Parameter Premium Impact Estimate Support

(a) Projected Claims PMPM ⁽¹⁾	\$276.43
(b) Projected Average Premium PMPM ⁽¹⁾	\$593.60
(c) Projected Claims to Premium Ratio (a) / (b)	46.6%
(d) Estimated Reinsurance Parameter Claims Impact ⁽²⁾	-4.7%
(f) Estimated Reinsurance Parameter Premium Impact (c) * (d)	-2.2%

Notes:

(1) Values for (a) and (b) are from initial plan year 2024 filing, which assumed a 0% coinsurance for the reinsurance program in 2024.

(2) Represents assumed impact to claims if a 53% coinsurance (with \$60,000 attachment point and \$100,000 cap) were included in the claims development.

Please refer the Objection 7 response in "2024_PHW_Objection_Responses_20230714.pdf" for additional support.

RE: Pennsylvania Health & Wellness, Inc., Individual HMO, ACA Filing for PY2024

Company: Pennsylvania Health & Wellness, Inc.

Filing Number: CECO-133651416

Product: Individual

Effective Date: January 2024

Objection 1

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 have confirmed all rates are identical between Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rate Template.

Objection 2

The Department's position is that all plans that are offered on-exchange must also be offered off-exchange. Further, the price of the plan must be the same whether it is sold on or off-exchange. Please confirm that you agree with these principles.

Response:

We confirm that all plans offered on-exchange can be purchased off-exchange for the same premium.

Objection 3

PH&W submitted a Plan Design Summary called

"2024_PHW_Plan_Design_Summary_and_Rate_Tables_20230714" in your responses to the Round 2 questions.

- (a) In Column F of the tab called "Plan Design Summary", each plan is labeled either "On" or "Off". Please change each of the 22 plans with the "On" label to "On/Off".
- (b) In Column F of the tab called "Rates by County", each plan is labeled either "On" or "Off". Please change each of the 22 plans with the "On" label to "On/Off".

Response:

We have made the requested changes. Please refer to the updated version of the Plan Design Summary called "2024_PHW_Plan_Design_Summary_and_Rate_Tables_20230721".