aetna™

May 17, 2023

Mr. Michael Humphreys
Acting Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re:	Aetna Health Assurance of Pennsylvania
NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2024
Avg rate change requested:	2.9%
Range of rate change requested:	2.7% - 2.9%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	3
Current # policyholders:	3
Number of plans offered vs 2023:	1 in 2023; 1 in 2024
2023 Avg rate change:	-12.3%
HIOS Issuer ID / Binder #:	18939 / AETN-PA24-125116229
Rate Filing Tracking Number:	AETN-133624465
Policy Form(s):	AHASPA SG HCOC-2024-EPO 08 AHASPA SG SOB EPO 14052807
Form Filing Tracking Number:	AETN-133624300

Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2024 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2024.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is

not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

Aetna Health Assurance of Pennsylvania

2024 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
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Form Filing Tracking Number:	AETN-133624300

B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
April 1, 2016	Introduction of legal entity	AETN-130242360
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565231
January 1, 2017	Filed a 27.3% rate increase	AETN-130533528
January 1, 2018	Filed a 1.7% rate decrease	AETN-131033573
January 1, 2019	Filed a 8.5% rate increase	AETN-131455851
January 1, 2020	Filed a 7.1% rate increase	AETN-131899743
January 1, 2021	Filed a 7.3% rate increase	AETN-132308680
January 1, 2022	Filed a 22.1% rate decrease	AETN-132731141
January 1, 2023	Filed a 12.3% rate decrease	AETN-133266732

C. Average Rate Change

The average rate change, as noted in cell AC18 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 2.8%. The change in the 21-year-old non-tobacco premium PMPM as stated in Table 11 is 2.8%.

D. Membership Count
Total current membership by age bucket is shown on Table 1.

E. Benefit Changes
We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from $9,100 to $9,450. The HIOS IDs are as follows:

2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name
18939PA0040001	PA Silver OAEPO 7000 80% AHASPA	18939PA0040001	PA Silver OAEPO 8000 80% AHASPA

F. Experience Period Claims and Premium
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023, for AHASPA.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2023 (for 2022 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2024.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2022 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 68.4%.

G. Credibility of Data

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2022 to December 31, 2022 and paid through February 28, 2023 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
Medical	4.1%	5.9%
Pharmacy	4.8%	2.7%
Total (Med + Rx)	**4.3%**	**5.3%**

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2024	1.000
2Q 2024	1.027
3Q 2024	1.0526
4Q 2024	1.085
Total	1.043

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	92.70%	87.60%	2,771	19,978
2019	86.50%	89.16%	1,015	25,734
2020	87.20%	87.28%	8,268	6,012
2021	85.10%	85.21%	1,731	60

2. Rate Development & Change

Please refer to the file titled *PA_SG_18939_Off_1Q2024_Exhibits.pdf* for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims
The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024. The annual trend for this filing, applied quarterly, is 9.88%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

<u>Single Risk Pool Adjustment Factors</u>:
Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2022 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2024. The factor used is 0.994, which represents two years of morbidity change, from the 2022 experience period to the 2024 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of

the impact of demographic mix shifts. The change in demographic factor is 0.633. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 87.1%. Paid to allowed ratios are based on 2020 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2024 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have receive

As a result, we project a risk adjustment receivable of $63.30 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2024.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2023 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business. The commission expense factor covers

anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2022, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of $0.21 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2023 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2, The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, which is calculated in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 2.9%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -22.6%
- The change in allowable plan adjusted level components is worth 17.8%
- The change in retention components is worth 7.8%

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:
These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:
The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:
This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:
This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:
The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:
These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_18939_AV_Certification_Off_2024_v1.pdf*

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

The Calibrated Plan Adjusted Index Rates for 2023 and 2024 are shown in Columns Z and AA in Table 10. The 2024 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2024 rates while the rates in Column AA are average 2024 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2023 CPAIR is 1.129. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2024 CPAIR is .879. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors
The proposed geographic factors are identical to the current approved factors.

C. Network Factors
There is only one network included in this filing.

D. Service Area Composition
The Service Area composition for this rate filing is the same as the current approved 2023 rate filing.

E. Composite Rating
Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

6. Actuarial Certifications

Reliance
While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification
While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [redacted] I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

a. ASOP No. 5, Incurred Health and Disability Claims
b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
c. ASOP No. 12, Risk Classification
d. ASOP No. 23, Data Quality
e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
g. ASOP No. 41, Actuarial Communications
h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
   a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.

3. 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.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

5/17/23

Date

Aetna Health Assurance of PA

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaHealthAssuranceOfPennsylvania		
Product(s):	EPO		
Market Segment:	Small Group		
Rate Effective Date:	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	43.0	31.0	31.0
Total	49	3	36
<18	0	0	0
18-24	9	1	12
25-29	3	0	0
30-34	6	1	12
35-39	9	1	12
40-44	0	0	0
45-49	0	0	0
50-54	0	0	0
55-59	11	0	0
60-63	11	0	0
64+	0	0	0

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 34,222.49	$ 23,142.43	$ 23,186.27	49	$ 2,037.53	$ 23,822.60	$ -	$ 1,310.22	$ 90.80	$ -	$ 1,710.75	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 514.77**
Loss Ratio											**68.42%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.53%	3.00%	0.11%	10.87%	20.39%
Outpatient Hospital	3.71%	7.00%	0.11%	11.09%	15.29%
Professional	1.84%	6.50%	0.11%	8.58%	23.19%
Other Medical	3.71%	7.00%	0.11%	11.09%	21.91%
Capitation					0.36%
Prescription Drugs	4.83%	2.63%	0.11%	7.70%	18.87%
Total Annual Trend				9.79%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.205	

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 267,001.63	0.9995	$ 267,142.01	505	$ 528.99		$ (9,610.24)	$ 353,594.52	$ 700.19
Feb-19		$ 264,158.41	0.9992	$ 264,366.99	482	$ 548.48		$ (10,561.16)	$ 338,401.46	$ 702.08
Mar-19		$ 228,630.35	0.9991	$ 228,842.70	429	$ 533.43		$ (8,533.06)	$ 336,410.14	$ 784.17
Apr-19		$ 239,024.53	0.9981	$ 239,468.91	369	$ 648.97		$ (7,211.16)	$ 306,493.77	$ 830.61
May-19		$ 196,872.83	0.9978	$ 197,309.15	320	$ 616.59		$ (6,277.84)	$ 285,967.05	$ 893.65
Jun-19		$ 226,947.39	0.9984	$ 227,312.82	299	$ 760.24		$ (2,797.10)	$ 264,444.88	$ 884.43
Jul-19		$ 148,409.19	0.9977	$ 148,750.31	281	$ 529.36		$ (5,410.55)	$ 203,164.30	$ 723.00
Aug-19		$ 151,499.16	0.9979	$ 151,813.80	230	$ 660.06		$ (7,043.52)	$ 242,865.21	$ 1,055.94
Sep-19		$ 156,828.40	0.9979	$ 157,153.32	153	$ 1,027.15		$ (2,571.74)	$ 174,717.08	$ 1,141.94
Oct-19		$ 81,535.33	0.9975	$ 81,736.20	128	$ 638.56		$ (4,009.16)	$ 142,693.78	$ 1,114.80
Nov-19		$ 58,947.11	0.9976	$ 59,088.03	114	$ 518.32		$ (2,863.94)	$ 79,583.43	$ 698.10
Dec-19	$ 2,017,664.16	$ 723.14	0.9996	$ 723.41	5	$ 144.68	$ 705,357.49	$ 150.92	$ 729.52	$ 145.90
Jan-20		$ 370.42	0.9984	$ 371.00	5	$ 74.20		$ (133.07)	$ 1,881.96	$ 376.39
Feb-20		$ 340.81	0.9969	$ 341.88	5	$ 68.38		$ (517.31)	$ 2,364.63	$ 472.93
Mar-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-20		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-20	$ 2,017,664.16	$ -	#DIV/0!	#DIV/0!	-	#DIV/0!	$ 3,533.70	$ -	$ -	#DIV/0!
Jan-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-21		$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-21	$ -	$ -	#DIV/0!	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-22		$ -	1.0000	$ -	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-22		$ 149.66	1.0000	$ 149.66	2	$ 74.83		$ 89.69	$ 224.66	$ 112.33
Mar-22		$ 465.37	1.0000	$ 465.37	2	$ 232.69		$ (226.02)	$ 540.37	$ 270.19
Apr-22		$ 112.09	1.0000	$ 112.09	4	$ 28.02		$ 127.26	$ 187.09	$ 46.77
May-22		$ 489.82	0.9987	$ 490.47	4	$ 122.62		$ 85.24	$ 765.35	$ 191.34
Jun-22		$ 451.85	1.0000	$ 451.85	4	$ 112.96		$ (212.50)	$ 526.85	$ 131.71
Jul-22		$ 975.61	0.9886	$ 986.83	4	$ 246.71		$ 141.08	$ 983.28	$ 245.82
Aug-22		$ 270.40	0.9686	$ 279.17	4	$ 69.79		$ -	$ 978.64	$ 244.66
Sep-22		$ 3,985.13	1.0000	$ 3,985.13	7	$ 569.30		$ 1,305.47	$ 4,165.31	$ 595.04
Oct-22		$ 5,227.54	1.0000	$ 5,227.54	7	$ 746.79		$ -	$ 5,377.54	$ 768.22
Nov-22		$ 3,448.54	0.9963	$ 3,461.32	6	$ 576.89		$ 2,187.12	$ 3,730.11	$ 621.69
Dec-22	$ 34,222.49	$ 7,566.42	0.9986	$ 7,576.84	5	$ 1,515.37	$ 2,037.53	$ (2,187.12)	$ 7,744.60	$ 1,548.92

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

Carrier Name:	**AetnaHealthAssuranceOfPennsylvania**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 36,212,927.11	$ 32,622,760.80	$ 33,992,490.60	69,138	$ 6,531,464.42	$ 37,126,173.54	$ -	$ 2,907,468.79	$ 1,223.04	$ -	$ -	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 579.06**
Loss Ratio											**101.90%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.53%	3.00%	0.11%	10.87%	19.60%
Outpatient Hospital	3.71%	7.00%	0.11%	11.09%	21.11%
Professional	1.84%	6.50%	0.11%	8.58%	21.92%
Other Medical	3.71%	7.00%	0.11%	11.09%	19.00%
Capitation					0.00%
Prescription Drugs	4.83%	2.63%	0.11%	7.70%	18.37%
Total Annual Trend				9.88%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.207	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 7,765,445.01	0.9979	$ 7,781,623.92	19,525	$ 398.55		$ 349,830.28	$ 10,062,198.56	$ 515.35
Feb-19		$ 7,579,337.16	0.9979	$ 7,594,982.88	19,328	$ 392.95		$ 325,423.19	$ 9,699,953.03	$ 501.86
Mar-19		$ 7,058,256.27	0.9979	$ 7,073,062.46	19,019	$ 371.89		$ 317,372.25	$ 9,076,059.25	$ 477.21
Apr-19		$ 8,347,246.57	0.9971	$ 8,371,885.75	18,516	$ 452.14		$ 243,386.01	$ 10,247,403.96	$ 553.44
May-19		$ 7,161,922.96	0.9966	$ 7,186,672.55	18,172	$ 395.48		$ 294,488.13	$ 9,038,879.32	$ 497.41
Jun-19		$ 7,196,749.43	0.9964	$ 7,222,603.94	17,517	$ 412.32		$ 346,622.40	$ 9,071,996.45	$ 517.90
Jul-19		$ 6,269,257.78	0.9959	$ 6,295,126.12	16,681	$ 377.38		$ 138,773.76	$ 7,944,623.58	$ 476.27
Aug-19		$ 7,103,807.59	0.9949	$ 7,139,925.11	16,661	$ 428.54		$ 241,345.01	$ 8,917,091.51	$ 535.21
Sep-19		$ 7,229,590.60	0.9953	$ 7,264,050.98	16,696	$ 435.08		$ (300,321.25)	$ 8,233,556.92	$ 493.15
Oct-19		$ 6,829,397.75	0.9938	$ 6,872,306.50	16,063	$ 427.83		$ 254,421.94	$ 8,594,654.27	$ 535.06
Nov-19		$ 6,401,094.76	0.9929	$ 6,446,649.86	15,875	$ 406.09		$ 253,263.00	$ 8,064,536.73	$ 508.00
Dec-19		$ 6,666,666.99	0.9922	$ 6,719,002.28	15,220	$ 441.46		$ 278,049.51	$ 8,226,710.36	$ 540.52
Jan-20		$ 5,694,321.31	0.9994	$ 5,697,972.53	13,937	$ 408.84		$ 293,560.05	$ 7,486,806.69	$ 537.19
Feb-20		$ 5,505,013.08	0.9991	$ 5,510,065.63	13,897	$ 396.49		$ 107,006.87	$ 6,907,687.10	$ 497.06
Mar-20		$ 4,353,579.65	0.9990	$ 4,357,942.72	13,553	$ 321.55		$ 544,282.75	$ 5,849,450.86	$ 431.60
Apr-20		$ 3,796,957.81	0.9986	$ 3,802,354.84	13,031	$ 291.79		$ 250,536.26	$ 4,532,161.45	$ 347.80
May-20		$ 4,599,810.92	0.9984	$ 4,607,389.65	12,906	$ 357.00		$ 263,023.67	$ 5,548,675.17	$ 429.93
Jun-20		$ 4,911,287.65	0.9988	$ 4,917,187.79	12,348	$ 398.22		$ 492,193.37	$ 6,244,553.50	$ 505.71
Jul-20		$ 5,100,967.01	0.9983	$ 5,109,517.14	11,928	$ 428.36		$ 294,097.96	$ 6,214,362.64	$ 520.99
Aug-20		$ 4,475,292.09	0.9983	$ 4,482,963.19	11,829	$ 378.98		$ 307,460.17	$ 5,636,249.77	$ 476.48
Sep-20		$ 4,593,667.98	0.9982	$ 4,601,877.78	11,406	$ 403.46		$ 298,367.61	$ 5,767,776.70	$ 505.68
Oct-20		$ 5,085,553.08	0.9967	$ 5,102,426.85	10,638	$ 479.64		$ 342,968.03	$ 6,344,575.44	$ 596.41
Nov-20		$ 4,501,369.63	0.9955	$ 4,521,869.12	10,479	$ 431.52		$ 257,380.38	$ 5,525,640.99	$ 527.31
Dec-20	$ 67,963,025.57	$ 4,605,258.24	0.9946	$ 4,630,217.67	10,156	$ 455.91	$ 14,432,423.94	$ 281,107.87	$ 5,716,268.51	$ 562.85
Jan-21		$ 4,173,292.88	0.9990	$ 4,177,533.06	9,673	$ 431.88		$ 453,730.40	$ 5,430,734.35	$ 561.43
Feb-21		$ 3,619,488.36	0.9987	$ 3,624,063.54	9,309	$ 389.31		$ 13,280.53	$ 4,367,090.24	$ 469.13
Mar-21		$ 3,869,174.36	0.9986	$ 3,874,537.44	8,932	$ 433.78		$ 373,382.43	$ 5,063,160.27	$ 566.86
Apr-21		$ 3,732,247.97	0.9984	$ 3,738,171.46	8,534	$ 438.03		$ 293,517.76	$ 4,761,029.00	$ 557.89
May-21		$ 3,305,736.72	0.9983	$ 3,311,248.19	8,255	$ 401.12		$ 258,701.32	$ 4,181,192.74	$ 506.50
Jun-21		$ 3,696,606.57	0.9980	$ 3,704,155.40	8,160	$ 453.94		$ 319,211.96	$ 4,671,445.99	$ 572.48
Jul-21		$ 3,197,143.71	0.9973	$ 3,205,869.48	8,089	$ 396.32		$ 259,926.83	$ 4,068,089.18	$ 502.92
Aug-21		$ 3,974,895.38	0.9975	$ 3,984,711.37	7,900	$ 504.39		$ 223,295.93	$ 4,808,733.23	$ 608.70
Sep-21		$ 3,620,684.95	0.9973	$ 3,630,617.21	7,634	$ 475.59		$ 312,495.79	$ 4,481,318.78	$ 587.02
Oct-21		$ 3,648,502.14	0.9974	$ 3,657,947.21	7,186	$ 509.04		$ 278,664.74	$ 4,511,685.36	$ 627.84
Nov-21		$ 3,213,265.43	0.9933	$ 3,234,987.79	7,024	$ 460.56		$ 242,795.67	$ 4,077,877.74	$ 580.56
Dec-21	$ 48,567,941.83	$ 3,130,410.27	0.9909	$ 3,159,250.82	6,598	$ 478.82	$ 11,060,504.33	$ 248,605.51	$ 3,941,240.44	$ 597.34
Jan-22		$ 2,632,368.77	0.9892	$ 2,661,023.08	6,187	$ 430.10		$ 244,193.00	$ 3,713,141.61	$ 600.15
Feb-22		$ 2,372,760.16	0.9865	$ 2,405,272.40	6,129	$ 392.44		$ 204,415.54	$ 3,152,678.13	$ 514.39
Mar-22		$ 3,042,824.09	0.9789	$ 3,108,472.18	6,045	$ 514.22		$ 313,805.66	$ 4,139,170.05	$ 684.73
Apr-22		$ 2,545,395.86	0.9795	$ 2,598,765.43	6,057	$ 429.05		$ 192,756.84	$ 3,277,740.55	$ 541.15
May-22		$ 3,529,273.13	0.9757	$ 3,617,165.77	6,123	$ 590.75		$ 172,852.47	$ 4,357,296.46	$ 711.63
Jun-22		$ 2,791,586.12	0.9729	$ 2,869,479.08	6,109	$ 469.71		$ 386,774.71	$ 3,749,273.62	$ 613.73
Jul-22		$ 2,732,673.32	0.9664	$ 2,827,670.95	5,887	$ 480.32		$ 250,611.68	$ 3,632,937.50	$ 617.11
Aug-22		$ 3,447,388.46	0.9589	$ 3,595,234.16	5,735	$ 626.89		$ 205,955.16	$ 4,340,990.26	$ 756.93
Sep-22		$ 3,048,408.48	0.9512	$ 3,204,971.25	5,581	$ 574.26		$ 192,178.39	$ 3,872,342.39	$ 693.84
Oct-22		$ 2,304,529.11	0.9363	$ 2,461,246.18	5,207	$ 472.68		$ 193,985.66	$ 3,140,705.36	$ 603.17
Nov-22		$ 2,002,250.83	0.9306	$ 2,151,520.13	5,088	$ 422.86		$ 227,291.56	$ 2,855,618.21	$ 561.25
Dec-22	$ 36,212,927.11	$ 2,173,302.45	0.8738	$ 2,487,147.41	4,990	$ 498.43	$ 9,446,514.47	$ 322,648.12	$ 3,202,588.36	$ 641.80

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**AetnaHealthAssuranceOfPennsylvania**
Product(s):	**EPO**
Market Segment:	**Small Group**
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	$ 514.77	$ 579.06	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.205	1.207	
Unadjusted Projected Allowed EHB Claims PMPM	$ 620.54	$ 699.16	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.981	0.994	<- See URRT Instructions
Total Non-Morbidity Changes	0.595	0.585	
Change in Demographics	0.566	0.633	<- See URRT Instructions
Change in Network	1.000	1.001	
Change in Benefits	1.002	1.000	<- See URRT Instructions
Change in Other	1.049	0.922	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 362.18	$ 406.29	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 406.29**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 406.29	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.799		
Projected Incurred EHB Claims PMPM	$ 324.46		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$63.30		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 261.17		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 327.03	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 261.17		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 327.03		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 579.06**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 36,212,927.11**	
Blended Loss Ratio	**101.90%**	

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 Renewing in Quarter	57	58	11	78	204
Adjusted Projected Allowed EHB Claims PMPM	$ 406.29	$ 406.29	$ 406.29	$ 406.29	$ 406.29
Months of Trend	-	3	6	9	
Annual Trend	11.46%	11.46%	11.46%	11.46%	
Single Risk Pool Projected Allowed Claims	$ 406.29	$ 417.46	$ 428.94	$ 440.73	$ 423.85
Quarterly Trend Factor	1.000	1.027	1.056	1.085	1.043

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	19.55%	$67.72
General and Claims	15.30%	$52.99
Agent/Broker Fees and Commissions	0.71%	$2.46
Quality Improvement Initiatives	0.50%	$1.73
Taxes and Fees	3.04%	$10.54
Risk Adjustment User Fee	0.06%	$0.21
PCORI Fee	0.06%	$0.21
PA Premium & Other Taxes (if applicable)	2.39%	$8.28
Federal Income Tax	0.53%	$1.84
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$6.93
Total Retention	24.60%	$85.19
Projected Required Revenue PMPM	$ 346.36	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.584	1.129
Average Geographic Factor	1.015	0.879
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 327.03	$ 327.03
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 203.38	$ 329.39

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 338.99	$ 348.85	$ 9.86	2.9%
B. Base period allowed claims before normalization	$ 523.00	$ 579.06	$ 56.05	16.5%
C. Normalization factor component of change	$ (197.75)	$ 4.17	$ 201.92	59.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 325.25	$ 583.23	$ 257.97	76.1%
D2. URRT Trend	$ 66.38	$ 120.96	$ 54.58	16.1%
D3. URRT Morbidity	$ 44.46	$ (4.17)	$ (48.63)	-14.3%
D4. URRT Other	$ 17.47	$ (290.81)	$ (308.28)	-90.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (47.52)	$ (79.83)	$ (32.31)	-9.5%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 406.06	$ 329.39	$ (76.67)	-22.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (126.53)	$ (66.34)	$ 60.19	17.8%
E3. Benefit Richness	$ -	$ -	$ -	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (126.53)	$ (66.34)	$ 60.19	17.8%
F. Change in Retention Components				
F1. Administrative Expenses	$ 43.75	$ 68.21	$ 24.46	7.2%
F2. Taxes and Fees	$ 8.94	$ 10.62	$ 1.68	0.5%
F3. Profit and/or Contingency	$ 6.78	$ 6.98	$ 0.20	0.1%
F4. Subtotal - Sum(F1:F3)	$ 59.46	$ 85.80	$ 26.34	7.8%
G. Change in Miscellaneous Items	$ -		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 338.99	$ 348.85	$ 9.86	2.9%

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

	2023	2024	
Paid-to-Allowed	0.688	0.799	
URRT Trend (Total Applied Trend Factor)	1.204	1.207	<- URRT W1, S2
URRT Morbidity	1.114	0.994	<- URRT W1, S2
URRT "Other"	1.040	0.585	<- URRT W1, S2
Risk Adjustment	$ (52.60)	$ (63.30)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ -		<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.688	0.799	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.90%	19.55%	
Taxes and Fees	2.64%	3.04%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	AetnaHealthAssuranceOfPennsylvania
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024
Base Period Start Date	1/1/2022
Date of Most Recent Membership:	2/1/2023
Market Adjusted Index Rate:	$ 327.03

Calibration	
Age Calibration Factor	1.129
Geographic Calibration Factor	0.879
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	0.993

Total Covered Lives @ 02-01-2023
3

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2024 Plans @ 02-01-2023	Total Projected Lives	2023 Calibrated Plan Adjusted Index Rate PMPM	2024 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2023 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2024 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals - Current Membership							**0.690**			**0.799**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 261.17**	**19.6%**	**3.0%**	**2.0%**	**3**		**$ 338.99**	**$ 348.85**	**2.9%**		-	2	-	-	-	-	-	1	-	**3**		
Total - Projected Membership							**0.690**			**0.799**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 261.17**	**19.6%**	**3.0%**	**2.0%**																	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A										-	0	
Plan 1	18939PA0040001	EPO	Aetna Silver OAEPO 7000 80% AHASPA	M	18939PA0040001	Silver	0.6901	Approach 2	Off	0.799	1.000	1.000	1.000	1.000	1.000	$261.17	19.6%	3.0%	2.0%	3	3	$ 338.99	$ 348.85	2.9%	100.0%	-	2	-	-	-	-	-	1	-	3	1	yes
Plan 2																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 3																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 4																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 5																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 6																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 7																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 8																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 9																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 10																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 11																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 12																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 13																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 14																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 15																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 16																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 17																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 18																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 19																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 20																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 21																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 22																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 23																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 24																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 25																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 26																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 27																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 28																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 29																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 30																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 31																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 32																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 33																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 34																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 35																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 36																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 37																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 38																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 39																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 40																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 41																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 42																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 43																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 44																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 45																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 46																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 47																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 48																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 49																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 50																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 51																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 52																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 53																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 54																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 55																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 56																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 57																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 58																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 59																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 60																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 61																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 62																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 63																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 64																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 65																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 66																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 67																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 69																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 70																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 80																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 81																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 105																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 110																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 111																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 112																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 113																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 114																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 115																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 116																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 117																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 118																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 119																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 120																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 121																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 123																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 124																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 125																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 126																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 127																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 128																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 129																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 130																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 131																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 132																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 133																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 134																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 135																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 136																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 137																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 138																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 139																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 140																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 141																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 142																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 143																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 144																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 145																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 146																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 147																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 149																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 150																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 151																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 152																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 153																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 154																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 155																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 156																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 157																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 158																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 159																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 160																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 161																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 162																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 163																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 164																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 165																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 166																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 167																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 168																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 169																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 170																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 171																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 172																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 173																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 174																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 177																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 178																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 179																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 180																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 181																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 182																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 183																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 184																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 185																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 186																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 187																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 188																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 189																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 190																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 191																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 192																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 193																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 194																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 195																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 196																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 197																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 198																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 199																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 200																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 201																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 202																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 203																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 204																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 205																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 206																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 207																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 208																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 209																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 210																$0.00				-			$ -	0.0%	0.0%	

Plan 276																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 277																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 278																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 279																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 280																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 281																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 282																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 283																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 284																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 285																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 286																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 287																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 288																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 289																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 290																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 291																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 292																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 293																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 294																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 295																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 296																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 297																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 298																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 299																$0.00				-			$ -	0.0%	0.0%									-	0
Plan 300																$0.00				-			$ -	0.0%	0.0%									-	0

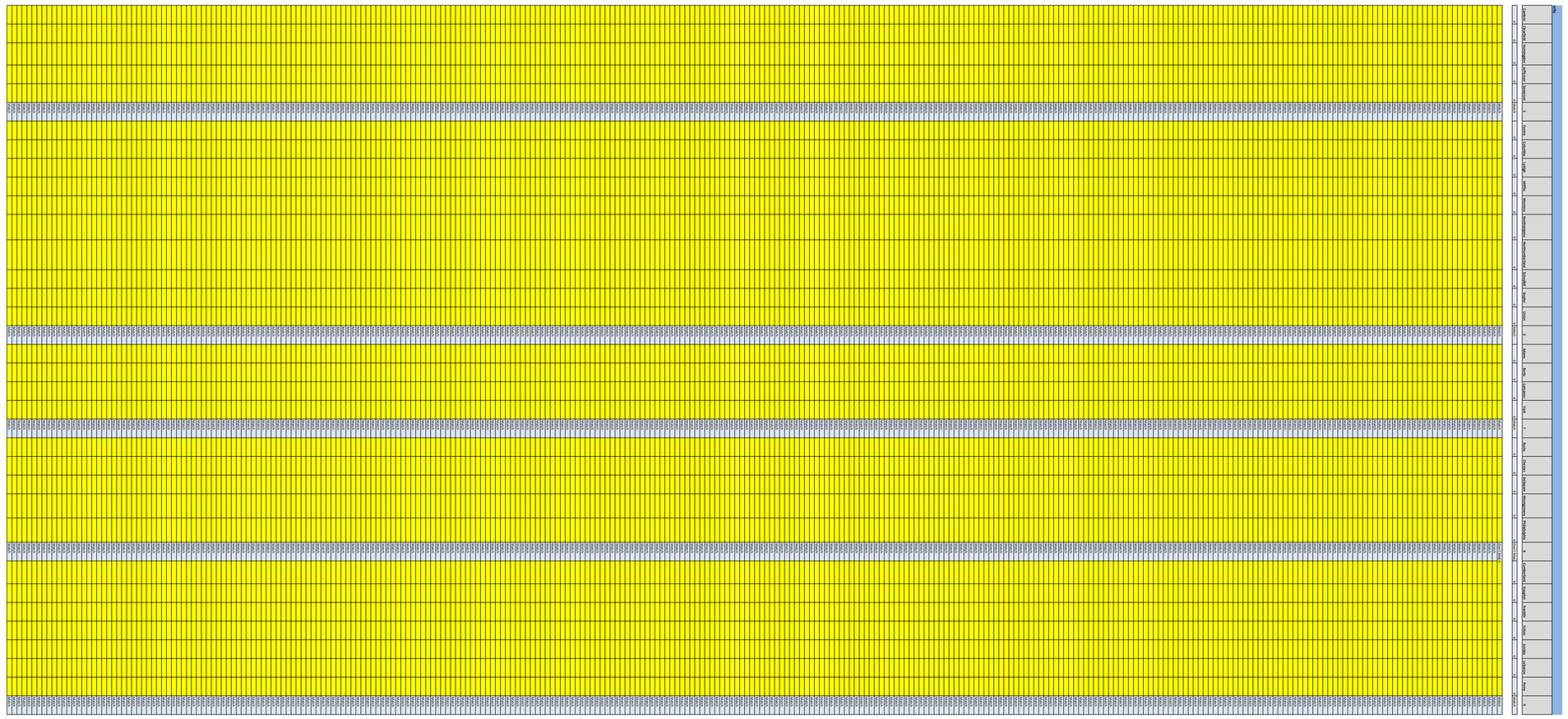
PA Rate Template Part IV A - Individual

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

Carrier Name: AetnaHealthAssurancePOfPennsylvania
Product(s): EPO
Market Segment: Small Group
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
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	18939PA0040001	Silver OnNPO 7000 80% AN	M	18939PA0040001	Silver	Off
Plan 2	0	0	0	0	0	0
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
Plan 123	0	0	0	0	0	0
Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
Plan 142	0	0	0	0	0	0
Plan 143	0	0	0	0	0	0
Plan 144	0	0	0	0	0	0
Plan 145	0	0	0	0	0	0
Plan 146	0	0	0	0	0	0
Plan 147	0	0	0	0	0	0
Plan 148	0	0	0	0	0	0
Plan 149	0	0	0	0	0	0
Plan 150	0	0	0	0	0	0
Plan 151	0	0	0	0	0	0
Plan 152	0	0	0	0	0	0
Plan 153	0	0	0	0	0	0
Plan 154	0	0	0	0	0	0
Plan 155	0	0	0	0	0	0
Plan 156	0	0	0	0	0	0
Plan 157	0	0	0	0	0	0
Plan 158	0	0	0	0	0	0
Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
Plan 168	0	0	0	0	0	0
Plan 169	0	0	0	0	0	0
Plan 170	0	0	0	0	0	0
Plan 171	0	0	0	0	0	0
Plan 172	0	0	0	0	0	0
Plan 173	0	0	0	0	0	0
Plan 174	0	0	0	0	0	0
Plan 175	0	0	0	0	0	0
Plan 176	0	0	0	0	0	0
Plan 177	0	0	0	0	0	0
Plan 178	0	0	0	0	0	0
Plan 179	0	0	0	0	0	0
Plan 180	0	0	0	0	0	0
Plan 181	0	0	0	0	0	0
Plan 182	0	0	0	0	0	0
Plan 183	0	0	0	0	0	0
Plan 184	0	0	0	0	0	0
Plan 185	0	0	0	0	0	0
Plan 186	0	0	0	0	0	0
Plan 187	0	0	0	0	0	0
Plan 188	0	0	0	0	0	0
Plan 189	0	0	0	0	0	0
Plan 190	0	0	0	0	0	0
Plan 191	0	0	0	0	0	0
Plan 192	0	0	0	0	0	0
Plan 193	0	0	0	0	0	0
Plan 194	0	0	0	0	0	0
Plan 195	0	0	0	0	0	0
Plan 196	0	0	0	0	0	0
Plan 197	0	0	0	0	0	0
Plan 198	0	0	0	0	0	0
Plan 199	0	0	0	0	0	0
Plan 200	0	0	0	0	0	0
Plan 201	0	0	0	0	0	0
Plan 202	0	0	0	0	0	0
Plan 203	0	0	0	0	0	0
Plan 204	0	0	0	0	0	0
Plan 205	0	0	0	0	0	0
Plan 206	0	0	0	0	0	0
Plan 207	0	0	0	0	0	0
Plan 208	0	0	0	0	0	0
Plan 209	0	0	0	0	0	0
Plan 210	0	0	0	0	0	0
Plan 211	0	0	0	0	0	0
Plan 212	0	0	0	0	0	0
Plan 213	0	0	0	0	0	0
Plan 214	0	0	0	0	0	0
Plan 215	0	0	0	0	0	0
Plan 216	0	0	0	0	0	0
Plan 217	0	0	0	0	0	0
Plan 218	0	0	0	0	0	0
Plan 219	0	0	0	0	0	0
Plan 220	0	0	0	0	0	0
Plan 221	0	0	0	0	0	0
Plan 222	0	0	0	0	0	0
Plan 223	0	0	0	0	0	0
Plan 224	0	0	0	0	0	0
Plan 225	0	0	0	0	0	0
Plan 226	0	0	0	0	0	0
Plan 227	0	0	0	0	0	0
Plan 228	0	0	0	0	0	0
Plan 229	0	0	0	0	0	0
Plan 230	0	0	0	0	0	0
Plan 231	0	0	0	0	0	0
Plan 232	0	0	0	0	0	0
Plan 233	0	0	0	0	0	0
Plan 234	0	0	0	0	0	0
Plan 235	0	0	0	0	0	0
Plan 236	0	0	0	0	0	0
Plan 237	0	0	0	0	0	0
Plan 238	0	0	0	0	0	0
Plan 239	0	0	0	0	0	0
Plan 240	0	0	0	0	0	0
Plan 241	0	0	0	0	0	0
Plan 242	0	0	0	0	0	0
Plan 243	0	0	0	0	0	0
Plan 244	0	0	0	0	0	0
Plan 245	0	0	0	0	0	0
Plan 246	0	0	0	0	0	0
Plan 247	0	0	0	0	0	0
Plan 248	0	0	0	0	0	0
Plan 249	0	0	0	0	0	0
Plan 250	0	0	0	0	0	0
Plan 251	0	0	0	0	0	0
Plan 252	0	0	0	0	0	0
Plan 253	0	0	0	0	0	0
Plan 254	0	0	0	0	0	0
Plan 255	0	0	0	0	0	0
Plan 256	0	0	0	0	0	0
Plan 257	0	0	0	0	0	0
Plan 258	0	0	0	0	0	0
Plan 259	0	0	0	0	0	0
Plan 260	0	0	0	0	0	0
Plan 261	0	0	0	0	0	0
Plan 262	0	0	0	0	0	0
Plan 263	0	0	0	0	0	0
Plan 264	0	0	0	0	0	0
Plan 265	0	0	0	0	0	0
Plan 266	0	0	0	0	0	0
Plan 267	0	0	0	0	0	0
Plan 268	0	0	0	0	0	0
Plan 269	0	0	0	0	0	0
Plan 270	0	0	0	0	0	0
Plan 271	0	0	0	0	0	0
Plan 272	0	0	0	0	0	0
Plan 273	0	0	0	0	0	0
Plan 274	0	0	0	0	0	0
Plan 275	0	0	0	0	0	0
Plan 276	0	0	0	0	0	0
Plan 277	0	0	0	0	0	0
Plan 278	0	0	0	0	0	0
Plan 279	0	0	0	0	0	0
Plan 280	0	0	0	0	0	0
Plan 281	0	0	0	0	0	0
Plan 282	0	0	0	0	0	0
Plan 283	0	0	0	0	0	0
Plan 284	0	0	0	0	0	0
Plan 285	0	0	0	0	0	0
Plan 286	0	0	0	0	0	0
Plan 287	0	0	0	0	0	0
Plan 288	0	0	0	0	0	0
Plan 289	0	0	0	0	0	0
Plan 290	0	0	0	0	0	0
Plan 291	0	0	0	0	0	0
Plan 292	0	0	0	0	0	0
Plan 293	0	0	0	0	0	0
Plan 294	0	0	0	0	0	0
Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Plan Number	2023 21-year-old, Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ 277.69	$ -	$ -	$ -	$ -	$ -	$ 316.99	$ -	$ 298.13
Plan 1	$ 263.98	$ 277.69	$ 345.77	$ 289.66	$ 283.72	$ 349.16	$ 366.11	$ 338.99	$ 318.42	$ 298.13
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 111	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 112	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 113	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 114	$



PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	AetnaHealthAssurancePOfPennsylvania
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Carving (D,N,M,C) for 2024	1/1/2024 HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	18939PA0040001	Silver OHSPO 7000 80% AN	M	18939PA0040001	Silver	Off
Plan 2	0	0	0	0	0	0
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
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Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
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Plan 67	0	0	0	0	0	0
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Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
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Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
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Plan 133	0	0	0	0	0	0
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Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Plan Number	Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM: 1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ 277.70	$ -	$ -	$ -	$ -	$ -	$ 339.00	$ -	$ 298.13
Plan 1	$ 264.93	$ 277.70	$ 345.78	$ -	$ 283.73	$ 349.17	$ 366.12	$ 339.00	$ 318.43	$ 298.13
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 111	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 112	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 113	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$

02-01-2023 Number of Covered Lives by County

| McKean | Mercer | Venango | Warren | 1 | Cameron | Elk | Potter | 2 | Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming | 3 | Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland | 4 | Bedford | Blair | Cambria | Clearfield | Huntingdon | Jefferson | Somerset | 5 | Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union | 6 | Adams | Berks | Lancaster | York | 7 | Bucks | Chester | Delaware | Montgomery | Philadelphia | 8 | Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry | 9 |
|---|---|---

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	AetnaHealthAssuranceOfPennsylvania
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (E,N,M,E) for 2024	1/1/2024 HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	18939PA0040001	Silver OHPO 7000 80% AN	M	18939PA0040001	Silver	Off
Plan 2	0	0	0	0	0	0
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
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Plan 124	0	0	0	0	0	0
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Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
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Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
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Plan 143	0	0	0	0	0	0
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Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
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Plan 170	0	0	0	0	0	0
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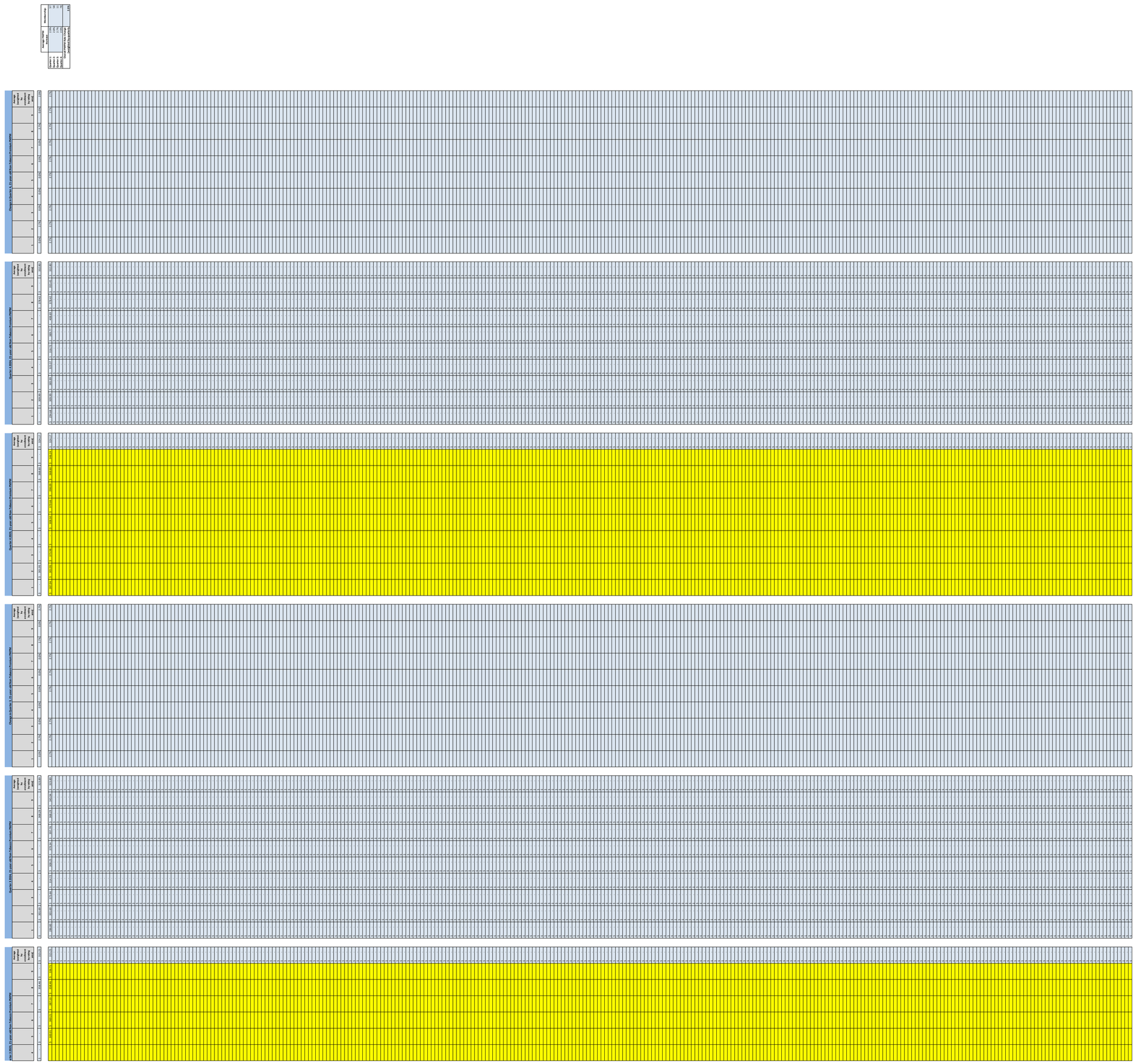
Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

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

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ 277.70	$ -	$ -	$ -	$ -	$ -	$ 339.00	$ -	$ 298.13
Plan 1	264.93	277.70	345.78		283.73	349.17	360.12	339.00	318.63	298.13
Plan 2										-
Plan 3										-
Plan 4										-
Plan


Zone 1 (Kitchen & Living) Air Flow Measurement Report
Zone 2 (Bedroom) Air Flow Measurement Report
Zone 3 (Bedroom) Air Flow Measurement Report
Zone 4 (Hallway) Air Flow Measurement Report
Zone 5 (Bedroom) Air Flow Measurement Report
Zone 6 (Bedroom) Air Flow Measurement Report
Zone 7 (Bedroom) Air Flow Measurement Report
Zone 8 (Bedroom) Air Flow Measurement Report
Total Air Flow Value (L/s)
Total Air Flow Value (m³/h)
Total Air Flow Value (cfm)
Total Air Flow Value (Pa)
Total Air Flow Value (in.wg)
Total Air Flow Value (mm.wg)
Total Air Flow Value (kPa)
Total Air Flow Value (psi)
Total Air Flow Value (%)
Total Air Flow Value (%)
Total Air Flow Value (%

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**AetnaHealthAssuranceOfPennsylvania**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	Clarion, Forest, Mckean, Venango, Warren	0.779	0.779
Rating Area 2	Cameron, Elk, Potter	0.819	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020
Rating Area 4		0.855	0.855
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
EPO	1-3, 5-9	1.000	1.000	

PA Rate Template Part VI - Rate Change Summary

Overview

Initial Requested Average Rate Change:	2.80%
Revised Requested Average Rate Change:	2.90%
Minimum Requested Rate Change:	2.90%
Maximum Requested Rate Change:	2.91%
Mapped Members:	3
Available in Rating Areas:	Rating Areas 1, 2, 3, 5, 6, 7, 8, and 9

Carrier Name:	AetnaHealthAssuranceOfPennsylvania
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

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

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	$	34,222.49
Claims	$	24,587.29
Administrative Expenses	$	399.29
Taxes & Fees	$	892.54
Company Made After Taxes	$	8,343.37

How It Plans to Spend Your Premium

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

Claims:	75%
Administrative Expenses:	20%
Taxes & Fees:	3%
Profit:	2%

The company expects its annual medical costs to increase: 9.79%

Explanation of requested rate change: Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

Aetna HealthAssurance Pennsylvania, Inc.
HIOS Issuer ID: 18939
Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 7000 80% AHASPA 2

Pennsylvania

Aetna Silver OAEPO 7000 80% AHASPA

Silver

Summary of Features	In Network
Deductible Individual Family	 $8,000 $16,000
Coinsurance *(Member Responsibility)*	20%
	$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum Individual Familiy	 $9,450 $18,900
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness (excludes Preventative and X-rays)	$45 per visit
Specialist Visit	$85 per visit
All Inpatient Hospital Services (includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
Emergency Room Services	$500 + 20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	$0 per visit
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible

Pharmacy	In-Network
Pharmacy Deductible Individual	$0
Generics	$20
Preferred Brand Drugs	$85
Non-Preferred Brand Drugs	$125
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to $500 / 50% up to $750

Unified Rate Review v6.0

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

Company Legal Name:	Aetna HealthAssurance Pennsylvania, Inc.		
HIOS Issuer ID:	18939	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Small Group

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	$25,223.79	$514.77
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$23,186.27	$473.19
Risk Adjustment	$1,710.75	$34.91
Experience Period Premium	$34,222.49	$698.42
Experience Period Member Months	49	

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	$104.95	1.075	1.030	1.075	1.030	$128.67
Outpatient Hospital	$78.69	1.037	1.070	1.037	1.070	$96.88
Professional	$119.36	1.018	1.065	1.018	1.065	$140.30
Other Medical	$112.80	1.037	1.070	1.037	1.070	$138.88
Capitation	$1.85	1.000	1.000	1.000	1.000	$1.85
Prescription Drug	$97.11	1.048	1.026	1.048	1.026	$112.27
Total	$514.76					**$618.85**

Morbidity Adjustment	0.981
Demographic Shift	0.566
Plan Design Changes	1.002
Other	1.052
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2024**	**$362.21**

Manual EHB Allowed Claims PMPM	$406.29
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2024**	**$406.29**	$14,626.44
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$79.26	$2,853.36
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$327.03**	**$11,773.08**

Projected Member Months	**36**

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

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

Company Legal Name:	**Aetna HealthAssurance Pennsylvania, Inc.**		
HIOS Issuer ID:	**18939**	State:	**PA**
Effective Date of Rate Change(s):	**1/1/2024**	Market:	**Small Group**

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**		
1.1	Product Name		PPO
1.2	Product ID		18939PA004
1.3	Plan Name		Aetna Silver
1.4	Plan ID (Standard Component ID)		18939PA0040001
1.5	Metal		Silver
1.6	AV Metal Value		0.690
1.7	Plan Category		Renewing
1.8	Plan Type		EPO
1.9	Exchange Plan?		No
1.10	Effective Date of Proposed Rates		1/1/2024
1.11	Cumulative Rate Change % (over 12 mos prior)		2.78%
1.12	Product Rate Increase %		2.78%
1.13	Submission Level Rate Increase %		2.78%

Worksheet 1 Totals		**Section II: Experience Period and Current Plan Level Information**		
	2.1	Plan ID (Standard Component ID)	Total	18939PA0040001
$25,224	2.2	Allowed Claims	$25,224	$25,224
$0	2.3	Reinsurance	$0	$0
	2.4	Member Cost Sharing	$2,038	$2,038
	2.5	Cost Sharing Reduction	$0	$0
$23,186	2.6	Incurred Claims	$23,186	$23,186
$1,711	2.7	Risk Adjustment Transfer Amount	$1,711	$1,711
$34,222	2.8	Premium	$34,222	$34,222
49	2.9	Experience Period Member Months	49	49
	2.10	Current Enrollment	3	3
	2.11	Current Premium PMPM	$365.97	$365.97
	2.12	Loss Ratio	64.52%	64.52%
		Per Member Per Month		
	2.13	Allowed Claims	$514.77	$514.77
	2.14	Reinsurance	$0.00	$0.00
	2.15	Member Cost Sharing	$41.59	$41.59
	2.16	Cost Sharing Reduction	$0.00	$0.00
	2.17	Incurred Claims	$473.18	$473.18
	2.18	Risk Adjustment Transfer Amount	$34.91	$34.91
	2.19	Premium	$698.42	$698.42

	Section III: Plan Adjustment Factors		
3.1	Plan ID (Standard Component ID)		18939PA0040001
3.2	Market Adjusted Index Rate		$327.03
3.3	AV and Cost Sharing Design of Plan		0.7986
3.4	Provider Network Adjustment		1.0000
3.5	Benefits in Addition to EHB		1.0000
	Administrative Costs		
3.6	Administrative Expense		19.55%
3.7	Taxes and Fees		3.04%
3.8	Profit & Risk Load		2.00%
3.9	Catastrophic Adjustment		1.0000
3.10	**Plan Adjusted Index Rate**		$346.33
3.11	Age Calibration Factor	0.8858	0.8858
3.12	Geographic Calibration Factor	1.1371	1.1371
3.13	Tobacco Calibration Factor	1.0000	1.0000
3.14	**Calibrated Plan Adjusted Index Rate**		$348.84

	Section IV: Projected Plan Level Information		
4.1	Plan ID (Standard Component ID)	Total	18939PA0040001
4.2	Allowed Claims	$14,626	$14,626
4.3	Reinsurance	$0	$0
4.4	Member Cost Sharing	$2,945	$2,945
4.5	Cost Sharing Reduction	$0	$0
4.6	Incurred Claims	$11,681	$11,681
4.7	Risk Adjustment Transfer Amount	$2,279	$2,279
4.8	Premium	$12,469	$12,469
4.9	Projected Member Months	36	36
4.10	Loss Ratio	79.20%	79.20%
	Per Member Per Month		
4.11	Allowed Claims	$406.29	$406.29
4.12	Reinsurance	$0.00	$0.00
4.13	Member Cost Sharing	$81.82	$81.82
4.14	Cost Sharing Reduction	$0.00	$0.00
4.15	Incurred Claims	$324.47	$324.47
4.16	Risk Adjustment Transfer Amount	$63.30	$63.30
4.17	Premium	$346.37	$346.37

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butto

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Health Assurance of PA
Pennsylvania Small Group
EPO Products

Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2024. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2023	Range of Increases
Aetna Silver OAEPO 8000 80% AHASPA	3	2.8% - 2.8%

Why We Need to Change Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 12.9%.
- The cost of pharmacy prescription has increased 9.1%.

What Else Affects Our Request to Change Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

Will Premiums for All Small Groups Change by 2.8%?

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Health Assurance of Pennsylvania**
State:	**Pennsylvania**
HIOS Issuer ID:	**18939**
Market:	**Small Group**
Effective Date:	**01/01/2024**
Rate Filing Tracking Number:	**AETN-133624465**
Policy Form(s):	**AHASPA SG HCOC-2024-EPO 08, AHASPA SG SOB EPO 14052807**
Form Filing Tracking Number:	**AETN-133624300**

Company Contact Information:

[redacted] [redacted]

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

1) Provide support for the development of the Part I Unified Rate Review Template;
2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
3) Request approval of the proposed monthly premium rates; and
4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.
These rates are for plans issued in Pennsylvania beginning January 1, 2024. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2024 through December 31, 2024.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:
Rate changes do not differ by plan.

3. Single Risk Pool
The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health Assurance of Pennsylvania (AHASPA). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

4. Experience and Current Period Premium, Claims, and Enrollment

A. Paid Through Date:
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2022 through December 31, 2022 and paid through February 28, 2023.

B. Current Date: The current enrollment and premium is reported as of February 28, 2023.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

5. Benefit Categories
Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2023. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

6. Projection Factors

A. Trend Factors (Cost/Utilization):
Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

B. Changes in the Morbidity of the Population Insured:
The experience period data includes experience for:

- Community-rated policies issued to small employers in 2022

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2024.

C. Changes in Demographics:
Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Plan Design Changes:
The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2024 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:
The source data for our manual rate is the experience incurred from January 1, 2022 to December 31, 2022 and paid through February 28, 2023 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:
The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:
The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2024.

8. Credibility of Experience
Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate
The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2024.

10. Market-Adjusted Index Rate
Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Generally, risk Adjustment transfer is accrued at the issuer and market level based on 2022 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA, the risk transfer amount was provided in May 2023.

B. Risk Adjustment – Projection Period

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2024 Notice of Benefit and Payment Parameters. The 2024 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2021-2022 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of $63.30 PBMPM.

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk

Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2024 membership.

B. Distribution and Administrative Costs:
Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk' section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Non-Benefit Expenses and Profit & Risk
The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2024 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of $0.21 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2023 plans.

D. Provider Network, Delivery System, and Utilization Management:
The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

E. Benefits in addition to EHBs:
The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

F. Catastrophic Plan Eligibility:
This filing does not include catastrophic plans

G. Experience Period Plan Adjusted Index Rates
Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2022 for the experience period.

15. Calibration

A. Age Curve Calibration:
The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2023 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2024 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:
Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is shown in column O of Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

16. Consumer-Adjusted Premium Rate Development
Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Tobacco Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

17. Projected Loss Ratio
The expected 2024 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values
The AV Metal Values on Worksheet 2 were based on the 2024 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections
Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2023, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2022 to 2024. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2023 and 2024.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type
All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums
Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design
This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing
Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2023 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting
Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability
These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition
As of December 31, 2022, the capital and surplus held by Aetna Health Assurance of PA (Pennsylvania) was approximately $45 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2022. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

The actual to expected MLR for the past three experience years are as follows:

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	92.70%	87.60%	2,771	19,978
2019	86.50%	89.16%	1,015	25,734
2020	87.20%	87.28%	8,268	6,012
2021	85.10%	85.21%	1,731	60

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [redacted] I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.

3. 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.

4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

May 17, 2023

Date

Aetna Health Assurance of Pennsylvania

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*	18939
Rate Effective Date*	1/1/2024
Rate Expiration Date*	3/31/2024
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	207.83	207.83
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	226.30	226.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	233.36	233.36
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	240.43	240.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	248.03	248.03
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	255.64	255.64
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	263.52	263.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	271.67	271.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	271.67	271.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	271.67	271.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	271.67	271.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	272.76	272.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	278.19	278.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	284.71	284.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	295.30	295.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	304.00	304.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	308.34	308.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	314.86	314.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	321.38	321.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	325.46	325.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	329.81	329.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	331.98	331.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	334.15	334.15
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	336.33	336.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	338.50	338.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	342.85	342.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	347.19	347.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	353.71	353.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	359.96	359.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	368.66	368.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	379.52	379.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	392.29	392.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	407.50	407.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	424.62	424.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	444.18	444.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	463.47	463.47
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	485.20	485.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	506.66	506.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	530.30	530.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	554.21	554.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	580.01	580.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	605.82	605.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	633.80	633.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	662.06	662.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	692.21	692.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	707.16	707.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	737.31	737.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	763.39	763.39
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	780.51	780.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	801.97	801.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	814.74	814.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	218.62	218.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	238.05	238.05
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	245.48	245.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	252.91	252.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	260.91	260.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	268.92	268.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	277.20	277.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	285.78	285.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	285.78	285.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	285.78	285.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	285.78	285.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	286.92	286.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	292.64	292.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	299.49	299.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	310.64	310.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	319.78	319.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	324.36	324.36
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	331.22	331.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	338.07	338.07
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	342.36	342.36
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	346.93	346.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	349.22	349.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	351.51	351.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	353.79	353.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	356.08	356.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	360.65	360.65
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	365.22	365.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	372.08	372.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	378.65	378.65
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	387.80	387.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	399.23	399.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	412.66	412.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	428.67	428.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	446.67	446.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	467.25	467.25
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	487.54	487.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	510.40	510.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	532.97	532.97
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	557.84	557.84
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	582.99	582.99
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	610.13	610.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	637.28	637.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	666.72	666.72
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	696.44	696.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	728.16	728.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	743.88	743.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	775.60	775.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	803.03	803.03
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	821.04	821.04
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	843.61	843.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	857.05	857.05
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.22	272.22
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	296.42	296.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	305.67	305.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	314.92	314.92
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	324.88	324.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	334.85	334.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	345.17	345.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	355.84	355.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	355.84	355.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	355.84	355.84

18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	355.84	355.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	357.26	357.26
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	364.38	364.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	372.92	372.92
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	386.80	386.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	398.19	398.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	403.88	403.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	412.42	412.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	420.96	420.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	426.30	426.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	431.99	431.99
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	434.84	434.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	437.68	437.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	440.53	440.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	443.38	443.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	449.07	449.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	454.76	454.76
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	463.31	463.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	471.49	471.49
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	482.88	482.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	497.11	497.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	513.83	513.83
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	533.76	533.76
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	556.18	556.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	581.80	581.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	607.06	607.06
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	635.53	635.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	663.64	663.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	694.60	694.60
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	725.92	725.92
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	759.72	759.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	793.53	793.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	830.18	830.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	867.18	867.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	906.68	906.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	926.25	926.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	965.75	965.75
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	999.91	999.91
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1022.33	1022.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1050.44	1050.44
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1067.17	1067.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	223.37	223.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	243.22	243.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	250.81	250.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	258.41	258.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	266.58	266.58
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	274.76	274.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	283.22	283.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	291.98	291.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	291.98	291.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	291.98	291.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	291.98	291.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	293.15	293.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	298.99	298.99
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	306.00	306.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	317.39	317.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	326.73	326.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	331.40	331.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	338.41	338.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	345.42	345.42
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	349.80	349.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	354.47	354.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	356.80	356.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	359.14	359.14
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	361.48	361.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	363.81	363.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	368.48	368.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	373.16	373.16
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	380.16	380.16
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	386.88	386.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	396.22	396.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	407.90	407.90
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	421.62	421.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	437.98	437.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	456.37	456.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	477.39	477.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	498.12	498.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	521.48	521.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	544.55	544.55
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	569.95	569.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	595.65	595.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	623.39	623.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	651.12	651.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	681.20	681.20
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	711.56	711.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	743.98	743.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	760.03	760.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	792.44	792.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	820.48	820.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	838.87	838.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	861.94	861.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	875.66	875.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	274.89	274.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	299.32	299.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	308.66	308.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	318.01	318.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	328.07	328.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	338.13	338.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	348.55	348.55
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	359.33	359.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	359.33	359.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	359.33	359.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	359.33	359.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	360.77	360.77
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	367.95	367.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	376.58	376.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	390.59	390.59
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	402.09	402.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	407.84	407.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	416.46	416.46
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	425.09	425.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	430.48	430.48
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	436.23	436.23
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	439.10	439.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	441.98	441.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	444.85	444.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	447.72	447.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	453.47	453.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	459.22	459.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	467.85	467.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	476.11	476.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	487.61	487.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	501.98	501.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	518.87	518.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	538.99	538.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	561.63	561.63
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	587.50	587.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	613.02	613.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	641.76	641.76
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	670.15	670.15

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	701.41	701.41
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	733.03	733.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	767.17	767.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	801.31	801.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	838.32	838.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	875.69	875.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	915.57	915.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	935.34	935.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	975.22	975.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1009.72	1009.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1032.35	1032.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1060.74	1060.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1077.63	1077.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	288.23	288.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	313.85	313.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	323.65	323.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	333.44	333.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	343.99	343.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	354.54	354.54
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	365.47	365.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	376.77	376.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	376.77	376.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	376.77	376.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	376.77	376.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	378.28	378.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	385.82	385.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	394.86	394.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	409.55	409.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	421.61	421.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	427.64	427.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	436.68	436.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	445.72	445.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	451.37	451.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	457.40	457.40
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	460.42	460.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	463.43	463.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	466.44	466.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	469.46	469.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	475.49	475.49
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	481.52	481.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	490.56	490.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	499.22	499.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	511.28	511.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	526.35	526.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	544.06	544.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	565.16	565.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	588.90	588.90
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	616.02	616.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	642.77	642.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	672.92	672.92
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	702.68	702.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	735.46	735.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	768.62	768.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	804.41	804.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	840.20	840.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	879.01	879.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	918.20	918.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	960.02	960.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	980.74	980.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1022.56	1022.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1058.73	1058.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1082.47	1082.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1112.23	1112.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1129.94	1129.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.88	266.88
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	290.60	290.60
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	299.67	299.67
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	308.74	308.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	318.51	318.51
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	328.28	328.28
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	338.40	338.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	348.86	348.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	348.86	348.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	348.86	348.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	348.86	348.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	350.26	350.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	357.24	357.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	365.61	365.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	379.21	379.21
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	390.38	390.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	395.96	395.96
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	404.33	404.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	412.71	412.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	417.94	417.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	423.52	423.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	426.31	426.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	429.10	429.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	431.89	431.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	434.68	434.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	440.27	440.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	445.85	445.85
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	454.22	454.22
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	462.24	462.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	473.41	473.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	487.36	487.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	503.76	503.76
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	523.30	523.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	545.27	545.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	570.39	570.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	595.16	595.16
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	623.07	623.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	650.63	650.63
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	680.98	680.98
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	711.68	711.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	744.82	744.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	777.97	777.97
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	813.90	813.90
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	850.18	850.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	888.90	888.90
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	908.09	908.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	946.82	946.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	980.31	980.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1002.29	1002.29
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1029.85	1029.85
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1046.24	1046.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	250.69	250.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	272.97	272.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	281.49	281.49
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	290.01	290.01
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	299.18	299.18
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	308.36	308.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	317.86	317.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	327.69	327.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	327.69	327.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	327.69	327.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	327.69	327.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	329.00	329.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	335.56	335.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	343.42	343.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	356.20	356.20

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	366.69	366.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	371.93	371.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	379.80	379.80
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	387.66	387.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	392.58	392.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	397.82	397.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	400.44	400.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	403.06	403.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	405.69	405.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	408.31	408.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	413.55	413.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	418.79	418.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	426.66	426.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	434.19	434.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	444.68	444.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	457.79	457.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	473.19	473.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	491.54	491.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	512.19	512.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	535.78	535.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	559.05	559.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	585.26	585.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	611.15	611.15
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	639.66	639.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	668.50	668.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	699.63	699.63
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	730.76	730.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	764.51	764.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	798.59	798.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	834.96	834.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	852.99	852.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	889.36	889.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	920.82	920.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	941.46	941.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	967.35	967.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	982.75	982.75

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*	18939
Rate Effective Date*	4/1/2024
Rate Expiration Date*	6/30/2024
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	213.54	213.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	232.52	232.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	239.78	239.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	247.04	247.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	254.85	254.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	262.67	262.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	270.76	270.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	279.14	279.14
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	279.14	279.14
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	279.14	279.14
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	279.14	279.14
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	280.25	280.25
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	285.84	285.84
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	292.54	292.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	303.42	303.42
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	312.35	312.35
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	316.82	316.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.52	323.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	330.22	330.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	334.41	334.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	338.87	338.87
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	341.11	341.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	343.34	343.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	345.57	345.57
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	347.81	347.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	352.27	352.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	356.74	356.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	363.44	363.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	369.86	369.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	378.79	378.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	389.96	389.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	403.07	403.07
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	418.71	418.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	436.29	436.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	456.39	456.39
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	476.21	476.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	498.54	498.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	520.59	520.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	544.88	544.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	569.44	569.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	595.96	595.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	622.48	622.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	651.23	651.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	680.26	680.26
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	711.24	711.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	726.59	726.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	757.58	757.58
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	784.38	784.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	801.96	801.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	824.01	824.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	837.13	837.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	224.63	224.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	244.60	244.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	252.23	252.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	259.87	259.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	268.09	268.09
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	276.31	276.31
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	284.82	284.82
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	293.63	293.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	293.63	293.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	293.63	293.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	293.63	293.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	294.81	294.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	300.68	300.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	307.73	307.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	319.18	319.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	328.58	328.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	333.27	333.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	340.32	340.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	347.37	347.37
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	351.77	351.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	356.47	356.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	358.82	358.82
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	361.17	361.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	363.52	363.52
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	365.87	365.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	370.56	370.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	375.26	375.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	382.31	382.31
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	389.06	389.06
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	398.46	398.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	410.21	410.21
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	424.01	424.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	440.45	440.45
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	458.95	458.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	480.09	480.09
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	500.94	500.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	524.43	524.43
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	547.63	547.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	573.17	573.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	599.01	599.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	626.91	626.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	654.80	654.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	685.05	685.05
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	715.58	715.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	748.18	748.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	764.33	764.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	796.92	796.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	825.11	825.11
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	843.61	843.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	866.80	866.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	880.61	880.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	279.70	279.70
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	304.56	304.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	314.07	314.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	323.58	323.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	333.81	333.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	344.05	344.05
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	354.65	354.65
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	365.62	365.62
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	365.62	365.62
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	365.62	365.62

18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	365.62	365.62
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	367.09	367.09
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	374.40	374.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	383.17	383.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	397.43	397.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	409.13	409.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	414.98	414.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	423.76	423.76
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	432.53	432.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	438.02	438.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	443.87	443.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	446.79	446.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	449.72	449.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	452.64	452.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	455.57	455.57
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	461.42	461.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	467.27	467.27
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	476.04	476.04
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	484.45	484.45
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	496.15	496.15
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	510.78	510.78
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	527.96	527.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	548.43	548.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	571.47	571.47
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	597.79	597.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	623.75	623.75
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	653.00	653.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	681.89	681.89
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	713.70	713.70
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	745.87	745.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	780.61	780.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	815.34	815.34
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	853.00	853.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	891.02	891.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	931.61	931.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	951.72	951.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	992.30	992.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1027.40	1027.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1050.44	1050.44
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1079.32	1079.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1096.50	1096.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	229.51	229.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	249.91	249.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	257.71	257.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	265.51	265.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	273.91	273.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	282.31	282.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	291.01	291.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	300.01	300.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	300.01	300.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	300.01	300.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	300.01	300.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	301.21	301.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	307.21	307.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	314.41	314.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	326.11	326.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	335.71	335.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	340.51	340.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	347.71	347.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	354.91	354.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	359.41	359.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	364.21	364.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	366.61	366.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	369.01	369.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	371.41	371.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	373.81	373.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	378.61	378.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	383.41	383.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	390.61	390.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	397.51	397.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	407.11	407.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	419.11	419.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	433.22	433.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	450.02	450.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	468.92	468.92
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	490.52	490.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	511.82	511.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	535.82	535.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	559.52	559.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	585.62	585.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	612.02	612.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	640.52	640.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	669.02	669.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	699.92	699.92
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	731.13	731.13
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	764.43	764.43
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	780.93	780.93
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	814.23	814.23
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	843.03	843.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	861.93	861.93
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	885.63	885.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	899.73	899.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	282.44	282.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.55	307.55
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	317.15	317.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	326.75	326.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	337.09	337.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	347.42	347.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	358.13	358.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	369.21	369.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	369.21	369.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	369.21	369.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	369.21	369.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	370.68	370.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	378.07	378.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	386.93	386.93
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	401.33	401.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	413.14	413.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	419.05	419.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	427.91	427.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.77	436.77
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	442.31	442.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	448.22	448.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	451.17	451.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	454.13	454.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	457.08	457.08
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	460.03	460.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	465.94	465.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	471.85	471.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	480.71	480.71
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	489.20	489.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	501.01	501.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	515.78	515.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	533.14	533.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	553.81	553.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	577.07	577.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	603.65	603.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	629.87	629.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	659.40	659.40
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	688.57	688.57

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	720.69	720.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	753.18	753.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	788.26	788.26
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	823.33	823.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	861.36	861.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	899.76	899.76
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	940.74	940.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	961.05	961.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1002.03	1002.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1037.47	1037.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1060.73	1060.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1089.90	1089.90
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1107.25	1107.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	296.15	296.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.48	322.48
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.55	332.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.61	342.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	353.45	353.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	364.29	364.29
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	375.52	375.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	387.13	387.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	387.13	387.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	387.13	387.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	387.13	387.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.68	388.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	396.42	396.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.71	405.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.81	420.81
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	433.20	433.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	439.39	439.39
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.68	448.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.98	457.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.78	463.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.98	469.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	473.07	473.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	476.17	476.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	479.27	479.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	482.36	482.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	488.56	488.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.75	494.75
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	504.04	504.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.95	512.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	525.34	525.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.82	540.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	559.02	559.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	580.70	580.70
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	605.08	605.08
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.96	632.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	660.44	660.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	691.41	691.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	722.00	722.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	755.68	755.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	789.75	789.75
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	826.52	826.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	863.30	863.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	903.18	903.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	943.44	943.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	986.41	986.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1007.70	1007.70
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1050.67	1050.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1087.84	1087.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1112.23	1112.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1142.81	1142.81
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1161.00	1161.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.22	274.22
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	298.59	298.59
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	307.91	307.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	317.23	317.23
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	327.27	327.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	337.31	337.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	347.70	347.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	358.45	358.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	358.45	358.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	358.45	358.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	358.45	358.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	359.89	359.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	367.06	367.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	375.66	375.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	389.64	389.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	401.11	401.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	406.85	406.85
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	415.45	415.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	424.05	424.05
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	429.43	429.43
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	435.16	435.16
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	438.03	438.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	440.90	440.90
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	443.77	443.77
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	446.63	446.63
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	452.37	452.37
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	458.10	458.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	466.71	466.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	474.95	474.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	486.42	486.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	500.76	500.76
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	517.61	517.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	537.68	537.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	560.26	560.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	586.07	586.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	611.52	611.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	640.20	640.20
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	668.52	668.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	699.70	699.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	731.25	731.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	765.30	765.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	799.35	799.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	836.27	836.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	873.55	873.55
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	913.34	913.34
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	933.06	933.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	972.84	972.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1007.26	1007.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1029.84	1029.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1058.16	1058.16
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1075.00	1075.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	257.58	257.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	280.47	280.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	289.23	289.23
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	297.98	297.98
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	307.41	307.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	316.84	316.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	326.60	326.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	336.70	336.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	336.70	336.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	336.70	336.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	336.70	336.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	338.05	338.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	344.78	344.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	352.86	352.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	366.00	366.00

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	376.77	376.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	382.16	382.16
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	390.24	390.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	398.32	398.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	403.37	403.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	408.76	408.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	411.45	411.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	414.14	414.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	416.84	416.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	419.53	419.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	424.92	424.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	430.31	430.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	438.39	438.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	446.13	446.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	456.91	456.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	470.37	470.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	486.20	486.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	505.05	505.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	526.27	526.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	550.51	550.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	574.41	574.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	601.35	601.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	627.95	627.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	657.24	657.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	686.87	686.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	718.86	718.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	750.85	750.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	785.53	785.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	820.54	820.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	857.92	857.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	876.44	876.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	913.81	913.81
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	946.13	946.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	967.35	967.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	993.95	993.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1009.77	1009.77

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*	18939
Rate Effective Date*	7/1/2024
Rate Expiration Date*	9/30/2024
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	219.41	219.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	238.91	238.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	246.37	246.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	253.83	253.83
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	261.86	261.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	269.89	269.89
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	278.21	278.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	287.96	287.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	293.69	293.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	300.58	300.58
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	311.76	311.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	320.94	320.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	325.53	325.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	332.41	332.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	339.30	339.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	343.60	343.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	348.19	348.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	350.48	350.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	352.78	352.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	355.07	355.07
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	357.37	357.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	361.96	361.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	366.54	366.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	373.43	373.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	380.02	380.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	389.20	389.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	400.68	400.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	414.16	414.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	430.22	430.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	448.29	448.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	468.94	468.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	489.30	489.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	512.24	512.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	534.90	534.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	559.86	559.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	585.09	585.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	612.34	612.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	639.59	639.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	669.13	669.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	698.96	698.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	730.79	730.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	746.57	746.57
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	778.41	778.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	805.94	805.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	824.01	824.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	846.67	846.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	860.15	860.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	230.80	230.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	251.32	251.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	259.16	259.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	267.01	267.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	275.46	275.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	283.90	283.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	292.65	292.65
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	302.91	302.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	308.95	308.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	316.19	316.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	327.95	327.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	337.61	337.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	342.44	342.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	349.68	349.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	356.92	356.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	361.44	361.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	366.27	366.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	368.68	368.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	371.10	371.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	373.51	373.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	375.92	375.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	380.75	380.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	385.58	385.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	392.82	392.82
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	399.76	399.76
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	409.41	409.41
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	421.48	421.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	435.66	435.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	452.56	452.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	471.57	471.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	493.29	493.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	514.71	514.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	538.85	538.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	562.68	562.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	588.93	588.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	615.48	615.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	644.14	644.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	672.80	672.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	703.88	703.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	735.26	735.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	768.74	768.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	785.34	785.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	818.83	818.83
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	847.79	847.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	866.80	866.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	890.63	890.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	904.81	904.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	287.39	287.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	312.94	312.94
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	322.70	322.70
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	332.47	332.47
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	342.99	342.99
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	353.51	353.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	364.40	364.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	375.67	375.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	375.67	375.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	375.67	375.67

18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	375.67	375.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	377.18	377.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	384.69	384.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	393.71	393.71
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	408.36	408.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	420.38	420.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	426.39	426.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	435.41	435.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	444.42	444.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	450.06	450.06
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	456.07	456.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	459.07	459.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	462.08	462.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	465.08	465.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	468.09	468.09
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	474.10	474.10
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	480.11	480.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	489.13	489.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	497.77	497.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	509.79	509.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	524.82	524.82
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	542.47	542.47
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	563.51	563.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	587.18	587.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	614.23	614.23
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	640.90	640.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	670.95	670.95
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	700.63	700.63
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	733.32	733.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	766.38	766.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	802.06	802.06
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	837.75	837.75
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	876.45	876.45
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	915.52	915.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	957.22	957.22
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	977.88	977.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1019.58	1019.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1055.64	1055.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1079.31	1079.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1108.99	1108.99
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1126.65	1126.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	235.82	235.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	256.78	256.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	264.79	264.79
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	272.81	272.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	281.44	281.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	290.07	290.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	299.01	299.01
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	308.26	308.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	308.26	308.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	308.26	308.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	308.26	308.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	309.49	309.49
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	315.66	315.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	323.05	323.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	335.08	335.08
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	344.94	344.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	349.87	349.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	357.27	357.27
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	364.67	364.67
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	369.29	369.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	374.23	374.23
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	376.69	376.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	379.16	379.16
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	381.62	381.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	384.09	384.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	389.02	389.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	393.95	393.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	401.35	401.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	408.44	408.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	418.31	418.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	430.64	430.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	445.12	445.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	462.39	462.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	481.81	481.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	504.00	504.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	525.89	525.89
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	550.55	550.55
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	574.90	574.90
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	601.72	601.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	628.85	628.85
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	658.13	658.13
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	687.42	687.42
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	719.17	719.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	751.22	751.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	785.44	785.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	802.40	802.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	836.61	836.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	866.21	866.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	885.63	885.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	909.98	909.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	924.47	924.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	290.21	290.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	316.00	316.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	325.87	325.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	335.73	335.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	346.35	346.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	356.98	356.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	367.98	367.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	379.36	379.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	379.36	379.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	379.36	379.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	379.36	379.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	380.87	380.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	388.46	388.46
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	397.57	397.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	412.36	412.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	424.50	424.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	430.57	430.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	439.68	439.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	448.78	448.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	454.47	454.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	460.54	460.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	463.57	463.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	466.61	466.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	469.64	469.64
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	472.68	472.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	478.75	478.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	484.82	484.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	493.92	493.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	502.65	502.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	514.79	514.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	529.96	529.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	547.79	547.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	569.04	569.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	592.94	592.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	620.25	620.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	647.18	647.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	677.53	677.53
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	707.50	707.50

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	740.51	740.51
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	773.89	773.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	809.93	809.93
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	845.97	845.97
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	885.04	885.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	924.49	924.49
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	966.60	966.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	987.47	987.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1029.58	1029.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1065.99	1065.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1089.89	1089.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1119.86	1119.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1137.69	1137.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	304.30	304.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	331.34	331.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	341.69	341.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	352.03	352.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	363.17	363.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	374.30	374.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	385.84	385.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	397.77	397.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	397.77	397.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	397.77	397.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	397.77	397.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	399.36	399.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	407.32	407.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	416.87	416.87
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	432.38	432.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	445.11	445.11
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	451.47	451.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	461.02	461.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	470.57	470.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	476.53	476.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	482.90	482.90
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	486.08	486.08
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	489.26	489.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	492.44	492.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	495.62	495.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	501.99	501.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	508.35	508.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	517.90	517.90
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	527.05	527.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	539.78	539.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	555.69	555.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	574.38	574.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	596.66	596.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	621.72	621.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	650.36	650.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	678.60	678.60
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	710.42	710.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	741.85	741.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	776.45	776.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	811.46	811.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	849.24	849.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	887.03	887.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	928.00	928.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	969.37	969.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1013.52	1013.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1035.40	1035.40
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1079.56	1079.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1117.74	1117.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1142.80	1142.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1174.23	1174.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1192.92	1192.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	281.76	281.76
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	306.80	306.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	316.38	316.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	325.95	325.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	336.27	336.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	346.58	346.58
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	357.26	357.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	368.31	368.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	368.31	368.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	368.31	368.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	368.31	368.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	369.78	369.78
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	377.15	377.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	385.99	385.99
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	400.35	400.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	412.14	412.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	418.03	418.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	426.87	426.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	435.71	435.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	441.23	441.23
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	447.13	447.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	450.07	450.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	453.02	453.02
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	455.97	455.97
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	458.91	458.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	464.80	464.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	470.70	470.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	479.54	479.54
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	488.01	488.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	499.79	499.79
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	514.53	514.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	531.84	531.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	552.46	552.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	575.67	575.67
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	602.18	602.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	628.33	628.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	657.80	657.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	686.89	686.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	718.94	718.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	751.35	751.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	786.34	786.34
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	821.33	821.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	859.26	859.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	897.57	897.57
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	938.45	938.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	958.71	958.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	999.59	999.59
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1034.95	1034.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1058.15	1058.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1087.25	1087.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1104.56	1104.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	264.66	264.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	288.18	288.18
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	297.18	297.18
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	306.17	306.17
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	315.86	315.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	325.55	325.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	335.58	335.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	345.96	345.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	345.96	345.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	345.96	345.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	345.96	345.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	347.34	347.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	354.26	354.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	362.56	362.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	376.06	376.06

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	387.13	387.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	392.66	392.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	400.97	400.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	409.27	409.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	414.46	414.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	419.99	419.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	422.76	422.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	425.53	425.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	428.30	428.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	431.06	431.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	436.60	436.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	442.13	442.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	450.44	450.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	458.39	458.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	469.47	469.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	483.30	483.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	499.56	499.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	518.94	518.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	540.73	540.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	565.64	565.64
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	590.21	590.21
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	617.88	617.88
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	645.21	645.21
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	675.31	675.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	705.76	705.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	738.62	738.62
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	771.49	771.49
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	807.12	807.12
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	843.10	843.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	881.50	881.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	900.53	900.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	938.93	938.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	972.14	972.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	993.94	993.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1021.27	1021.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1037.53	1037.53

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*	18939
Rate Effective Date*	10/1/2024
Rate Expiration Date*	12/31/2024
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	225.44	225.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	245.48	245.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	253.14	253.14
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	260.81	260.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	269.06	269.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	277.31	277.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	285.85	285.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	294.70	294.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	294.70	294.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	294.70	294.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	294.70	294.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	295.87	295.87
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	301.77	301.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	308.84	308.84
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	320.33	320.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	329.76	329.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	334.48	334.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	341.55	341.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	348.63	348.63
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	353.05	353.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	357.76	357.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	360.12	360.12
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	362.48	362.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	364.83	364.83
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	367.19	367.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	371.91	371.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	376.62	376.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	383.69	383.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	390.47	390.47
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	399.90	399.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	411.69	411.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	425.54	425.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	442.04	442.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	460.61	460.61
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	481.83	481.83
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	502.75	502.75
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	526.33	526.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	549.61	549.61
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	575.25	575.25
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	601.18	601.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	629.18	629.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	657.17	657.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	687.53	687.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	718.17	718.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	750.88	750.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	767.09	767.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	799.80	799.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	828.09	828.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	846.66	846.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	869.94	869.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	883.79	883.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	237.15	237.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	258.23	258.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	266.29	266.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	274.35	274.35
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	283.03	283.03
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	291.71	291.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	300.70	300.70
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	310.00	310.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	310.00	310.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	310.00	310.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	310.00	310.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	311.24	311.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	317.44	317.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	324.88	324.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	336.97	336.97
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	346.89	346.89
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	351.85	351.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	359.29	359.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	366.73	366.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	371.38	371.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	376.34	376.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	378.82	378.82
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	381.30	381.30
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	383.78	383.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	386.26	386.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	391.22	391.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	396.18	396.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	403.62	403.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	410.75	410.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	420.67	420.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	433.07	433.07
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	447.64	447.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	465.00	465.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	484.53	484.53
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	506.85	506.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	528.86	528.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	553.66	553.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	578.15	578.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	605.12	605.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	632.40	632.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	661.85	661.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	691.30	691.30
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	723.23	723.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	755.47	755.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	789.88	789.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	806.93	806.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	841.34	841.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	871.10	871.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	890.63	890.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	915.12	915.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	929.69	929.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	295.29	295.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	321.54	321.54
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	331.58	331.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	341.61	341.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	352.42	352.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	363.23	363.23
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	374.42	374.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	386.00	386.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	386.00	386.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	386.00	386.00

18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	386.00	386.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	387.55	387.55
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	395.27	395.27
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	404.53	404.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	419.58	419.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	431.94	431.94
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	438.11	438.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	447.38	447.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	456.64	456.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	462.43	462.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	468.61	468.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	471.69	471.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	474.78	474.78
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	477.87	477.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	480.96	480.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	487.13	487.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	493.31	493.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	502.57	502.57
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	511.45	511.45
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	523.80	523.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	539.24	539.24
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	557.39	557.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	579.00	579.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	603.32	603.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	631.11	631.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	658.52	658.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	689.40	689.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	719.89	719.89
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	753.48	753.48
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	787.44	787.44
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	824.11	824.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	860.78	860.78
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	900.54	900.54
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	940.69	940.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	983.53	983.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1004.76	1004.76
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1047.61	1047.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1084.67	1084.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1108.98	1108.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1139.48	1139.48
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1157.62	1157.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	242.30	242.30
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	263.84	263.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	272.07	272.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	280.31	280.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	289.18	289.18
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	298.05	298.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	307.23	307.23
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	316.73	316.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	316.73	316.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	316.73	316.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	316.73	316.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	318.00	318.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	324.33	324.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	331.94	331.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	344.29	344.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	354.42	354.42
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	359.49	359.49
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	367.09	367.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	374.69	374.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	379.45	379.45
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	384.51	384.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	387.05	387.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	389.58	389.58
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	392.11	392.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	394.65	394.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	399.72	399.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	404.78	404.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	412.39	412.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	419.67	419.67
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	429.81	429.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	442.47	442.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	457.36	457.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	475.10	475.10
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	495.05	495.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	517.86	517.86
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	540.35	540.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	565.68	565.68
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	590.71	590.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	618.26	618.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	646.13	646.13
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	676.22	676.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	706.31	706.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	738.94	738.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	771.88	771.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	807.03	807.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	824.45	824.45
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	859.61	859.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	890.02	890.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	909.97	909.97
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	934.99	934.99
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	949.88	949.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	298.19	298.19
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	324.69	324.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	334.83	334.83
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	344.96	344.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	355.87	355.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	366.79	366.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	378.09	378.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	389.79	389.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	389.79	389.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	389.79	389.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	389.79	389.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	391.35	391.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	399.14	399.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	408.50	408.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	423.70	423.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	436.17	436.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	442.41	442.41
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	451.76	451.76
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	461.12	461.12
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	466.96	466.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	473.20	473.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	476.32	476.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	479.44	479.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	482.56	482.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	485.67	485.67
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	491.91	491.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	498.15	498.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	507.50	507.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	516.47	516.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	528.94	528.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	544.53	544.53
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	562.85	562.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	584.68	584.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	609.24	609.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	637.30	637.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	664.98	664.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	696.16	696.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	726.95	726.95

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	760.86	760.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	795.16	795.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	832.19	832.19
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	869.22	869.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	909.37	909.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	949.91	949.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	993.18	993.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1014.61	1014.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1057.88	1057.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1095.30	1095.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1119.86	1119.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1150.65	1150.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1168.97	1168.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	312.66	312.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	340.45	340.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	351.08	351.08
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	361.71	361.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	373.15	373.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	384.59	384.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	396.45	396.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	408.71	408.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	408.71	408.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	408.71	408.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	408.71	408.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	410.34	410.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	418.52	418.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	428.33	428.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	444.27	444.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	457.34	457.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	463.88	463.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	473.69	473.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	483.50	483.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	489.63	489.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	496.17	496.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	499.44	499.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	502.71	502.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	505.98	505.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	509.25	509.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	515.79	515.79
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	522.33	522.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	532.14	532.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	541.54	541.54
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	554.62	554.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	570.96	570.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	590.17	590.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	613.06	613.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	638.81	638.81
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	668.24	668.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	697.26	697.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	729.95	729.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	762.24	762.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	797.80	797.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	833.76	833.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	872.59	872.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	911.42	911.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	953.52	953.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	996.02	996.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1041.39	1041.39
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1063.87	1063.87
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1109.23	1109.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1148.47	1148.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1174.22	1174.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1206.51	1206.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1225.71	1225.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	289.50	289.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	315.23	315.23
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	325.07	325.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	334.91	334.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	345.51	345.51
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	356.11	356.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	367.08	367.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	378.43	378.43
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	378.43	378.43
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	378.43	378.43
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	378.43	378.43
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	379.95	379.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	387.52	387.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	396.60	396.60
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	411.36	411.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	423.47	423.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	429.52	429.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	438.60	438.60
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	447.69	447.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	453.36	453.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	459.42	459.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	462.45	462.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	465.47	465.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	468.50	468.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	471.53	471.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	477.58	477.58
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	483.64	483.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	492.72	492.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	501.42	501.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	513.53	513.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	528.67	528.67
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	546.46	546.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	567.65	567.65
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	591.49	591.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	618.74	618.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	645.61	645.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	675.88	675.88
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	705.78	705.78
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	738.70	738.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	772.00	772.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	807.95	807.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	843.91	843.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	882.88	882.88
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	922.24	922.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	964.25	964.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	985.06	985.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1027.07	1027.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1063.40	1063.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1087.24	1087.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1117.13	1117.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1134.92	1134.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	271.93	271.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	296.11	296.11
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	305.35	305.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	314.59	314.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	324.54	324.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	334.50	334.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	344.80	344.80
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	355.47	355.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	355.47	355.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	355.47	355.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	355.47	355.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	356.89	356.89
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	364.00	364.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	372.53	372.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	386.39	386.39

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	397.77	397.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	403.46	403.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	411.99	411.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	420.52	420.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	425.85	425.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	431.54	431.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	434.38	434.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	437.23	437.23
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	440.07	440.07
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	442.91	442.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	448.60	448.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	454.29	454.29
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	462.82	462.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	471.00	471.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	482.37	482.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	496.59	496.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	513.30	513.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	533.20	533.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	555.60	555.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	581.19	581.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	606.43	606.43
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	634.87	634.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	662.95	662.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	693.88	693.88
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	725.16	725.16
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	758.93	758.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	792.70	792.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	829.31	829.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	866.28	866.28
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	905.74	905.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	925.29	925.29
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	964.74	964.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	998.87	998.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1021.26	1021.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1049.34	1049.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1066.05	1066.05

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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A) Member Months	(B) Pre-Calibrated Plan Adjusted Index Rate	(C) Plan-Level Average Age Factor	(D) Age- Calibrated Plan Adjusted Index Rate	(E) Average Rating Area Factor	(F) Age&Geog.Calib Plan Adjusted Index Rate	(G) Average Tobacco Factor	(H) Consumer Adjusted Index Rates	(I) Calibrated Plan Adjusted Index Rates
Silver Plan	18939PA0040001	36	$361.34	1.129	$361.34	0.879	$361.34	1.000	$361.34	$363.95
All Plans Aggregate	Calibration Factors:			Age 1.129 = Σ((A)x(B)x(C))/Σ((A)x(B))		Geographic 0.879 = Σ((D)x(E)x(A))/Σ((D)x(A))		Tobacco 1.000 = Σ((F)x(G)x(A))/Σ((F)x(A))		

Notes:
- Plan Level Average Age Factor, See Exhibit C-2 for Example
- Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) /Age Calibration Factor
  Total Premium = Σ (D) x (C)
- Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor
  Total Premium = Σ (F) x (C)
- Average Tobacco Factor, See Exhibit C-2 for Example
- Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Faction
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
  Total Premium = Σ (I) x (C) x (A) x (E) x (G)

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Example:
Silver Plan 18939PA0040001

Average Age Factor - Silver Plan 18939PA0040001		
Age	% by Age	Age Factor
0-20	0.0%	-
1-14	0.0%	0.765
15	0.0%	0.833
16	0.0%	0.859
17	0.0%	0.885
18	0.0%	0.913
19	0.0%	0.941
20	0.0%	0.970
21	0.0%	1.000
22	0.0%	1.000
23	33.3%	1.000
24	0.0%	1.000
25	0.0%	1.004
26	0.0%	1.024
27	0.0%	1.048
28	0.0%	1.087
29	0.0%	1.119
30	0.0%	1.135
31	0.0%	1.159
32	0.0%	1.183
33	0.0%	1.198
34	33.3%	1.214
35	0.0%	1.222
36	33.3%	1.230
37	0.0%	1.238
38	0.0%	1.246
39	0.0%	1.262
40	0.0%	1.278
41	0.0%	1.302
42	0.0%	1.325
43	0.0%	1.357
44	0.0%	1.397
45	0.0%	1.444
46	0.0%	1.500
47	0.0%	1.563
48	0.0%	1.635
49	0.0%	1.706
50	0.0%	1.786
51	0.0%	1.865
52	0.0%	1.952
53	0.0%	2.040
54	0.0%	2.135
55	0.0%	2.230
56	0.0%	2.333
57	0.0%	2.437
58	0.0%	2.548
59	0.0%	2.603
60	0.0%	2.714
61	0.0%	2.810
62	0.0%	2.873
63	0.0%	2.952
64	0.0%	3.000
65+	0.0%	3.000
Total	100.0%	1.148

Average Tobacco User Factor - Silver Plan 18939PA0040001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
33.3%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
33.3%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
33.3%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
100.0%	0.0%	1.000	

Average Rating Area Factor - Silver Plan 18939PA0040001			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	66.7%	0.819
3	NEPA	0.0%	1.020
4	Pittsburgh	0.0%	0.855
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	0.0%	1.030
7	York/Lancaster	0.0%	1.080
8	Greater Philadelphia	33.3%	1.000
9	Harrisburg	0.0%	0.939
Total	-	100.0%	0.879

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.632	0.692	0.635	1.005	0.918
Induced Utilization	0.457	0.502	0.458	1.002	0.912

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Exhibit 5
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.00%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
1	0.00%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
2	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
3	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
6	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
7	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
10	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
11	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
12	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
13	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
14	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
1	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
16	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
17	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
18	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
19	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
20	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
21	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
22	18.37%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
23	0.00%	0.00%	0.479	0.787	33.33%	0.00%	0.479	0.787
24	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
25	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
26	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
27	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
29	0.00%	6.12%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.00%	2.04%	0.552	1.393	0.00%	0.00%	0.552	1.393
31	0.00%	2.04%	0.552	1.393	0.00%	0.00%	0.552	1.393
32	0.00%	0.00%	0.552	1.393	0.00%	0.00%	0.552	1.393
33	0.00%	8.16%	0.552	1.393	0.00%	0.00%	0.552	1.393
34	0.00%	0.00%	0.552	1.393	0.00%	33.33%	0.552	1.393
35	12.24%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
36	6.12%	0.00%	0.670	1.303	33.33%	0.00%	0.670	1.303
37	0.00%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
38	0.00%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
39	0.00%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
40	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
41	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
42	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
43	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
44	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
45	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
46	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
47	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
48	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
49	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
50	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
51	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
52	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
53	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
54	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
55	0.00%	0.00%	1.868	1.810	0.00%	0.00%	1.868	1.810
56	0.00%	0.00%	1.868	1.810	0.00%	0.00%	1.868	1.810
57	0.00%	0.00%	1.868	1.810	0.00%	0.00%	1.868	1.810
58	0.00%	18.37%	1.868	1.810	0.00%	0.00%	1.868	1.810
59	0.00%	4.08%	1.868	1.810	0.00%	0.00%	1.868	1.810
60	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
61	22.45%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
62	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
63	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
64	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
65+	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227

Experience Period Demographic Factor	1.3892

Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	0.8474

Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	0.6100

Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	37%	0.819	67%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	0%	1.020	0%	1.020
3	Monroe	0%	1.020	0%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	45%	1.030	0%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	0%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	0%	1.080	0%	1.080
7	Lancaster	0%	1.080	0%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	0%	1.000	0%	1.000
8	Chester	0%	1.000	0%	1.000
8	Delaware	18%	1.000	33%	1.000
8	Montgomery	0%	1.000	0%	1.000
8	Philadelphia	0%	1.000	0%	1.000
9	Cumberland	0%	0.939	0%	0.939
9	Dauphin	0%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	0%	0.939	0%	0.939
9	Perry	0%	0.939	0%	0.939

Average Experience Period Area Factor	0.9470

Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	0.8794

Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	0.9286

Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.
Factor represents the impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000

Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.
Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
OAEPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	1.0000

Average Projected Network Factor	1.0000

Network Shift Factor	1.0000

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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
Medical	4.1%	5.9%
Pharmacy	4.8%	2.7%
Total (Med + Rx)	4.3%	5.3%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	19.55%	$67.72
Profit & Risk Load	2.00%	$6.93
Premium Tax	2.39%	$8.28
User Exchange Fee	0.00%	$0.00
State Based Exchange Fee	0.00%	$0.00
HIF	0.00%	$0.00
Risk Adjustment User Fee and PCORI	0.12%	$0.42
Federal Income Tax	0.53%	$1.84
Total Taxes and Fees	3.04%	$10.54

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	$346.37	
(b)	Medical Cost (pmpm)	$261.18	
(c)	Medical Benefit Ratio (MBR)	75.4%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$1.73	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	$10.54	
(f)	Adjusted Premium (pmpm)	$335.83	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$262.91	= (b) + (d)
	Medical Loss Ratio (MLR)	**78.3%**	=(g) / (f)

Notes:
ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2024 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2024	27.9%	1.000	$406.29
2Q 2024	28.4%	1.027	$417.46
3Q 2024	5.4%	1.056	$428.94
4Q 2024	38.2%	1.085	$440.73
Total	100.0%	1.043	$423.85

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Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date:	Market:
Rating Area:	Rating Area 1
Plan:	PA Silver OAEPO 8000 80% AHASPA

Group Census	**Employee Age**	**Spouse Age**	**Child 1 Age**	**Child 2 Age**	**Child 3 Age**
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco Factors			**Age Factors**		
	Employee	**Spouse**	**Child 1**	**Child 2**	**Child 3**
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	$436.83
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7986
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	$271.67

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	**Employee**	**Spouse**	**Child 1**	**Child 2**	**Child 3**	**Total**
Employee 1	$331.98	$334.15	$207.83	$207.83		$1,081.79
Employee 2	$633.80	$530.30				$1,164.10
Employee 3	$271.67	$271.67				$543.34
Employee 4	$530.30	$463.47	$255.64	$240.43	$233.36	$1,723.20
Employee 5	$815.01	$815.01	$272.76			$1,902.78
Employee 6	$692.21	$737.31	$271.67			$1,701.19

Employee 7	$633.80	$506.66				$1,140.46
Employee 8	$359.96	$353.71				$713.67
Employee 9	$325.46	$329.81	$207.83	$207.83	$207.83	$1,278.76
Employee 10	$272.76	$295.30	$207.83	$207.83		$983.72
Group Total Monthly Premium:						**$12,233.01**

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
18939PA0040001	OAEPO	PA Silver OAEPO 8000 80% AHASPA	Silver	69.01%	No	100.00%

Company Name: naHealthAssuranceOfPennsylva
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2024
Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$207.83	$207.83	$218.62	$218.62	$272.22	$272.22	$223.37	$223.37	$274.89	$274.89	$288.23	$288.23	$266.88	$266.88	$250.69	$250.69
15	$226.30	$226.30	$238.05	$238.05	$296.42	$296.42	$243.22	$243.22	$299.32	$299.32	$313.85	$313.85	$290.60	$290.60	$272.97	$272.97
16	$233.36	$233.36	$245.48	$245.48	$305.67	$305.67	$250.81	$250.81	$308.66	$308.66	$323.65	$323.65	$299.67	$299.67	$281.49	$281.49
17	$240.43	$240.43	$252.91	$252.91	$314.92	$314.92	$258.41	$258.41	$318.01	$318.01	$333.44	$333.44	$308.74	$308.74	$290.01	$290.01
18	$248.03	$248.03	$260.91	$260.91	$324.88	$324.88	$266.58	$266.58	$328.07	$328.07	$343.99	$343.99	$318.51	$318.51	$299.18	$299.18
19	$255.64	$255.64	$268.92	$268.92	$334.85	$334.85	$274.76	$274.76	$338.13	$338.13	$354.54	$354.54	$328.28	$328.28	$308.36	$308.36
20	$263.52	$263.52	$277.20	$277.20	$345.17	$345.17	$283.22	$283.22	$348.55	$348.55	$365.47	$365.47	$338.40	$338.40	$317.86	$317.86
21	$271.67	$271.67	$285.78	$285.78	$355.84	$355.84	$291.98	$291.98	$359.33	$359.33	$376.77	$376.77	$348.86	$348.86	$327.69	$327.69
22	$271.67	$271.67	$285.78	$285.78	$355.84	$355.84	$291.98	$291.98	$359.33	$359.33	$376.77	$376.77	$348.86	$348.86	$327.69	$327.69
23	$271.67	$271.67	$285.78	$285.78	$355.84	$355.84	$291.98	$291.98	$359.33	$359.33	$376.77	$376.77	$348.86	$348.86	$327.69	$327.69
24	$271.67	$271.67	$285.78	$285.78	$355.84	$355.84	$291.98	$291.98	$359.33	$359.33	$376.77	$376.77	$348.86	$348.86	$327.69	$327.69
25	$272.76	$272.76	$286.92	$286.92	$357.26	$357.26	$293.15	$293.15	$360.77	$360.77	$378.28	$378.28	$350.26	$350.26	$329.00	$329.00
26	$278.19	$278.19	$292.64	$292.64	$364.38	$364.38	$298.99	$298.99	$367.95	$367.95	$385.82	$385.82	$357.24	$357.24	$335.56	$335.56
27	$284.71	$284.71	$299.49	$299.49	$372.92	$372.92	$306.00	$306.00	$376.58	$376.58	$394.86	$394.86	$365.61	$365.61	$343.42	$343.42
28	$295.30	$295.30	$310.64	$310.64	$386.80	$386.80	$317.39	$317.39	$390.59	$390.59	$409.55	$409.55	$379.21	$379.21	$356.20	$356.20
29	$304.00	$304.00	$319.78	$319.78	$398.19	$398.19	$326.73	$326.73	$402.09	$402.09	$421.61	$421.61	$390.38	$390.38	$366.69	$366.69
30	$308.34	$308.34	$324.36	$324.36	$403.88	$403.88	$331.40	$331.40	$407.84	$407.84	$427.64	$427.64	$395.96	$395.96	$371.93	$371.93
31	$314.86	$314.86	$331.22	$331.22	$412.42	$412.42	$338.41	$338.41	$416.46	$416.46	$436.68	$436.68	$404.33	$404.33	$379.80	$379.80
32	$321.38	$321.38	$338.07	$338.07	$420.96	$420.96	$345.42	$345.42	$425.09	$425.09	$445.72	$445.72	$412.71	$412.71	$387.66	$387.66
33	$325.46	$325.46	$342.36	$342.36	$426.30	$426.30	$349.80	$349.80	$430.48	$430.48	$451.37	$451.37	$417.94	$417.94	$392.58	$392.58
34	$329.81	$329.81	$346.93	$346.93	$431.99	$431.99	$354.47	$354.47	$436.23	$436.23	$457.40	$457.40	$423.52	$423.52	$397.82	$397.82
35	$331.98	$331.98	$349.22	$349.22	$434.84	$434.84	$356.80	$356.80	$439.10	$439.10	$460.42	$460.42	$426.31	$426.31	$400.44	$400.44
36	$334.15	$334.15	$351.51	$351.51	$437.68	$437.68	$359.14	$359.14	$441.98	$441.98	$463.43	$463.43	$429.10	$429.10	$403.06	$403.06
37	$336.33	$336.33	$353.79	$353.79	$440.53	$440.53	$361.48	$361.48	$444.85	$444.85	$466.44	$466.44	$431.89	$431.89	$405.69	$405.69
38	$338.50	$338.50	$356.08	$356.08	$443.38	$443.38	$363.81	$363.81	$447.72	$447.72	$469.46	$469.46	$434.68	$434.68	$408.31	$408.31
39	$342.85	$342.85	$360.65	$360.65	$449.07	$449.07	$368.48	$368.48	$453.47	$453.47	$475.49	$475.49	$440.27	$440.27	$413.55	$413.55
40	$347.19	$347.19	$365.22	$365.22	$454.76	$454.76	$373.16	$373.16	$459.22	$459.22	$481.52	$481.52	$445.85	$445.85	$418.79	$418.79
41	$353.71	$353.71	$372.08	$372.08	$463.31	$463.31	$380.16	$380.16	$467.85	$467.85	$490.56	$490.56	$454.22	$454.22	$426.66	$426.66
42	$359.96	$359.96	$378.65	$378.65	$471.49	$471.49	$386.88	$386.88	$476.11	$476.11	$499.22	$499.22	$462.24	$462.24	$434.19	$434.19
43	$368.66	$368.66	$387.80	$387.80	$482.88	$482.88	$396.22	$396.22	$487.61	$487.61	$511.28	$511.28	$473.41	$473.41	$444.68	$444.68
44	$379.52	$379.52	$399.23	$399.23	$497.11	$497.11	$407.90	$407.90	$501.98	$501.98	$526.35	$526.35	$487.36	$487.36	$457.79	$457.79
45	$392.29	$392.29	$412.66	$412.66	$513.83	$513.83	$421.62	$421.62	$518.87	$518.87	$544.06	$544.06	$503.76	$503.76	$473.19	$473.19
46	$407.50	$407.50	$428.67	$428.67	$533.76	$533.76	$437.98	$437.98	$538.99	$538.99	$565.16	$565.16	$523.30	$523.30	$491.54	$491.54
47	$424.62	$424.62	$446.67	$446.67	$556.18	$556.18	$456.37	$456.37	$561.63	$561.63	$588.90	$588.90	$545.27	$545.27	$512.19	$512.19
48	$444.18	$444.18	$467.25	$467.25	$581.80	$581.80	$477.39	$477.39	$587.50	$587.50	$616.02	$616.02	$570.39	$570.39	$535.78	$535.78
49	$463.47	$463.47	$487.54	$487.54	$607.06	$607.06	$498.12	$498.12	$613.02	$613.02	$642.77	$642.77	$595.16	$595.16	$559.05	$559.05
50	$485.20	$485.20	$510.40	$510.40	$635.53	$635.53	$521.48	$521.48	$641.76	$641.76	$672.92	$672.92	$623.07	$623.07	$585.26	$585.26
51	$506.66	$506.66	$532.97	$532.97	$663.64	$663.64	$544.55	$544.55	$670.15	$670.15	$702.68	$702.68	$650.63	$650.63	$611.15	$611.15
52	$530.30	$530.30	$557.84	$557.84	$694.60	$694.60	$569.95	$569.95	$701.41	$701.41	$735.46	$735.46	$680.98	$680.98	$639.66	$639.66
53	$554.21	$554.21	$582.99	$582.99	$725.92	$725.92	$595.65	$595.65	$733.03	$733.03	$768.62	$768.62	$711.68	$711.68	$668.50	$668.50
54	$580.01	$580.01	$610.13	$610.13	$759.72	$759.72	$623.39	$623.39	$767.17	$767.17	$804.41	$804.41	$744.82	$744.82	$699.63	$699.63
55	$605.82	$605.82	$637.28	$637.28	$793.53	$793.53	$651.12	$651.12	$801.31	$801.31	$840.20	$840.20	$777.97	$777.97	$730.76	$730.76
56	$633.80	$633.80	$666.72	$666.72	$830.18	$830.18	$681.20	$681.20	$838.32	$838.32	$879.01	$879.01	$813.90	$813.90	$764.51	$764.51
57	$662.06	$662.06	$696.44	$696.44	$867.18	$867.18	$711.56	$711.56	$875.69	$875.69	$918.20	$918.20	$850.18	$850.18	$798.59	$798.59
58	$692.21	$692.21	$728.16	$728.16	$906.68	$906.68	$743.98	$743.98	$915.57	$915.57	$960.02	$960.02	$888.90	$888.90	$834.96	$834.96
59	$707.16	$707.16	$743.88	$743.88	$926.25	$926.25	$760.03	$760.03	$935.34	$935.34	$980.74	$980.74	$908.09	$908.09	$852.99	$852.99
60	$737.31	$737.31	$775.60	$775.60	$965.75	$965.75	$792.44	$792.44	$975.22	$975.22	$1,022.56	$1,022.56	$946.82	$946.82	$889.36	$889.36
61	$763.39	$763.39	$803.03	$803.03	$999.91	$999.91	$820.48	$820.48	$1,009.72	$1,009.72	$1,058.73	$1,058.73	$980.31	$980.31	$920.82	$920.82
62	$780.51	$780.51	$821.04	$821.04	$1,022.33	$1,022.33	$838.87	$838.87	$1,032.35	$1,032.35	$1,082.47	$1,082.47	$1,002.29	$1,002.29	$941.46	$941.46
63	$801.97	$801.97	$843.61	$843.61	$1,050.44	$1,050.44	$861.94	$861.94	$1,060.74	$1,060.74	$1,112.23	$1,112.23	$1,029.85	$1,029.85	$967.35	$967.35
64+	$814.74	$814.74	$857.05	$857.05	$1,067.17	$1,067.17	$875.66	$875.66	$1,077.63	$1,077.63	$1,129.94	$1,129.94	$1,046.24	$1,046.24	$982.75	$982.75

AetnaHealthAssuranceOfPennsylvania
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off	0	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: AmerisafeWhitewater(CPPennsylvania
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 2								RATING AREA 3								RATING AREA 4												RATING AREA 5								RATING AREA 6												RATING AREA 7							
		30-35-2015 Member of Covered Lives in Rating County																																																																				
HIOS Plan ID	Plan Marketing Name	Product	Metal	Health Exchange	Crawford	Elk	Erie	Forest	Warren	McKean	Potter	Tioga	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Wayne	Wyoming	Allegheny	Beaver	Butler	Fayette	Greene	Mercer	Washington	Westmoreland	Cambria	Indiana	Somerset	Blair	Clearfield	Centre	Huntingdon	Jefferson	Armstrong	Bucks	Chester	Lehigh	NWPA	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bradford	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
34004PA0160001	PA Silver 1500/PS 0020-40% AHSPA	EPO	Silver	Off	[redacted]	[redacted]	[redacted]	217.47	217.47	[redacted]	[redacted]	[redacted]	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	1285.78	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66	2353.66

Company Name: AetnaHealthAssuranceOfPennsylvan
Market: Small Group
Product: EPO
Effective Date of Rates: April 1, 2024
Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$213.54	$213.54	$224.63	$224.63	$279.70	$279.70	$229.51	$229.51	$282.44	$282.44	$296.15	$296.15	$274.22	$274.22	$257.58	$257.58
15	$232.52	$232.52	$244.60	$244.60	$304.56	$304.56	$249.91	$249.91	$307.55	$307.55	$322.48	$322.48	$298.59	$298.59	$280.47	$280.47
16	$239.78	$239.78	$252.23	$252.23	$314.07	$314.07	$257.71	$257.71	$317.15	$317.15	$332.55	$332.55	$307.91	$307.91	$289.23	$289.23
17	$247.04	$247.04	$259.87	$259.87	$323.58	$323.58	$265.51	$265.51	$326.75	$326.75	$342.61	$342.61	$317.23	$317.23	$297.98	$297.98
18	$254.85	$254.85	$268.09	$268.09	$333.81	$333.81	$273.91	$273.91	$337.09	$337.09	$353.45	$353.45	$327.27	$327.27	$307.41	$307.41
19	$262.67	$262.67	$276.31	$276.31	$344.05	$344.05	$282.31	$282.31	$347.42	$347.42	$364.29	$364.29	$337.31	$337.31	$316.84	$316.84
20	$270.76	$270.76	$284.82	$284.82	$354.65	$354.65	$291.01	$291.01	$358.13	$358.13	$375.52	$375.52	$347.70	$347.70	$326.60	$326.60
21	$279.14	$279.14	$293.63	$293.63	$365.62	$365.62	$300.01	$300.01	$369.21	$369.21	$387.13	$387.13	$358.45	$358.45	$336.70	$336.70
22	$279.14	$279.14	$293.63	$293.63	$365.62	$365.62	$300.01	$300.01	$369.21	$369.21	$387.13	$387.13	$358.45	$358.45	$336.70	$336.70
23	$279.14	$279.14	$293.63	$293.63	$365.62	$365.62	$300.01	$300.01	$369.21	$369.21	$387.13	$387.13	$358.45	$358.45	$336.70	$336.70
24	$279.14	$279.14	$293.63	$293.63	$365.62	$365.62	$300.01	$300.01	$369.21	$369.21	$387.13	$387.13	$358.45	$358.45	$336.70	$336.70
25	$280.25	$280.25	$294.81	$294.81	$367.09	$367.09	$301.21	$301.21	$370.68	$370.68	$388.68	$388.68	$359.89	$359.89	$338.05	$338.05
26	$285.84	$285.84	$300.68	$300.68	$374.40	$374.40	$307.21	$307.21	$378.07	$378.07	$396.42	$396.42	$367.06	$367.06	$344.78	$344.78
27	$292.54	$292.54	$307.73	$307.73	$383.17	$383.17	$314.41	$314.41	$386.93	$386.93	$405.71	$405.71	$375.66	$375.66	$352.86	$352.86
28	$303.42	$303.42	$319.18	$319.18	$397.43	$397.43	$326.11	$326.11	$401.33	$401.33	$420.81	$420.81	$389.64	$389.64	$366.00	$366.00
29	$312.35	$312.35	$328.58	$328.58	$409.13	$409.13	$335.71	$335.71	$413.14	$413.14	$433.20	$433.20	$401.11	$401.11	$376.77	$376.77
30	$316.82	$316.82	$333.27	$333.27	$414.98	$414.98	$340.51	$340.51	$419.05	$419.05	$439.39	$439.39	$406.85	$406.85	$382.16	$382.16
31	$323.52	$323.52	$340.32	$340.32	$423.76	$423.76	$347.71	$347.71	$427.91	$427.91	$448.68	$448.68	$415.45	$415.45	$390.24	$390.24
32	$330.22	$330.22	$347.37	$347.37	$432.53	$432.53	$354.91	$354.91	$436.77	$436.77	$457.98	$457.98	$424.05	$424.05	$398.32	$398.32
33	$334.41	$334.41	$351.77	$351.77	$438.02	$438.02	$359.41	$359.41	$442.31	$442.31	$463.78	$463.78	$429.43	$429.43	$403.37	$403.37
34	$338.87	$338.87	$356.47	$356.47	$443.87	$443.87	$364.21	$364.21	$448.22	$448.22	$469.98	$469.98	$435.16	$435.16	$408.76	$408.76
35	$341.11	$341.11	$358.82	$358.82	$446.79	$446.79	$366.61	$366.61	$451.17	$451.17	$473.07	$473.07	$438.03	$438.03	$411.45	$411.45
36	$343.34	$343.34	$361.17	$361.17	$449.72	$449.72	$369.01	$369.01	$454.13	$454.13	$476.17	$476.17	$440.90	$440.90	$414.14	$414.14
37	$345.57	$345.57	$363.52	$363.52	$452.64	$452.64	$371.41	$371.41	$457.08	$457.08	$479.27	$479.27	$443.77	$443.77	$416.84	$416.84
38	$347.81	$347.81	$365.87	$365.87	$455.57	$455.57	$373.81	$373.81	$460.03	$460.03	$482.36	$482.36	$446.63	$446.63	$419.53	$419.53
39	$352.27	$352.27	$370.56	$370.56	$461.42	$461.42	$378.61	$378.61	$465.94	$465.94	$488.56	$488.56	$452.37	$452.37	$424.92	$424.92
40	$356.74	$356.74	$375.26	$375.26	$467.27	$467.27	$383.41	$383.41	$471.85	$471.85	$494.75	$494.75	$458.10	$458.10	$430.31	$430.31
41	$363.44	$363.44	$382.31	$382.31	$476.04	$476.04	$390.61	$390.61	$480.71	$480.71	$504.04	$504.04	$466.71	$466.71	$438.39	$438.39
42	$369.86	$369.86	$389.06	$389.06	$484.45	$484.45	$397.51	$397.51	$489.20	$489.20	$512.95	$512.95	$474.95	$474.95	$446.13	$446.13
43	$378.79	$378.79	$398.46	$398.46	$496.15	$496.15	$407.11	$407.11	$501.01	$501.01	$525.34	$525.34	$486.42	$486.42	$456.91	$456.91
44	$389.96	$389.96	$410.21	$410.21	$510.78	$510.78	$419.11	$419.11	$515.78	$515.78	$540.82	$540.82	$500.76	$500.76	$470.37	$470.37
45	$403.07	$403.07	$424.01	$424.01	$527.96	$527.96	$433.22	$433.22	$533.14	$533.14	$559.02	$559.02	$517.61	$517.61	$486.20	$486.20
46	$418.71	$418.71	$440.45	$440.45	$548.43	$548.43	$450.02	$450.02	$553.81	$553.81	$580.70	$580.70	$537.68	$537.68	$505.05	$505.05
47	$436.29	$436.29	$458.95	$458.95	$571.47	$571.47	$468.92	$468.92	$577.07	$577.07	$605.08	$605.08	$560.26	$560.26	$526.27	$526.27
48	$456.39	$456.39	$480.09	$480.09	$597.79	$597.79	$490.52	$490.52	$603.65	$603.65	$632.96	$632.96	$586.07	$586.07	$550.51	$550.51
49	$476.21	$476.21	$500.94	$500.94	$623.75	$623.75	$511.82	$511.82	$629.87	$629.87	$660.44	$660.44	$611.52	$611.52	$574.41	$574.41
50	$498.54	$498.54	$524.43	$524.43	$653.00	$653.00	$535.82	$535.82	$659.40	$659.40	$691.41	$691.41	$640.20	$640.20	$601.35	$601.35
51	$520.59	$520.59	$547.63	$547.63	$681.89	$681.89	$559.52	$559.52	$688.57	$688.57	$722.00	$722.00	$668.52	$668.52	$627.95	$627.95
52	$544.88	$544.88	$573.17	$573.17	$713.70	$713.70	$585.62	$585.62	$720.69	$720.69	$755.68	$755.68	$699.70	$699.70	$657.24	$657.24
53	$569.44	$569.44	$599.01	$599.01	$745.87	$745.87	$612.02	$612.02	$753.18	$753.18	$789.75	$789.75	$731.25	$731.25	$686.87	$686.87
54	$595.96	$595.96	$626.91	$626.91	$780.61	$780.61	$640.52	$640.52	$788.26	$788.26	$826.52	$826.52	$765.30	$765.30	$718.86	$718.86
55	$622.48	$622.48	$654.80	$654.80	$815.34	$815.34	$669.02	$669.02	$823.33	$823.33	$863.30	$863.30	$799.35	$799.35	$750.85	$750.85
56	$651.23	$651.23	$685.05	$685.05	$853.00	$853.00	$699.92	$699.92	$861.36	$861.36	$903.18	$903.18	$836.27	$836.27	$785.53	$785.53
57	$680.26	$680.26	$715.58	$715.58	$891.02	$891.02	$731.13	$731.13	$899.76	$899.76	$943.44	$943.44	$873.55	$873.55	$820.54	$820.54
58	$711.24	$711.24	$748.18	$748.18	$931.61	$931.61	$764.43	$764.43	$940.74	$940.74	$986.41	$986.41	$913.34	$913.34	$857.92	$857.92
59	$726.59	$726.59	$764.33	$764.33	$951.72	$951.72	$780.93	$780.93	$961.05	$961.05	$1,007.70	$1,007.70	$933.06	$933.06	$876.44	$876.44
60	$757.58	$757.58	$796.92	$796.92	$992.30	$992.30	$814.23	$814.23	$1,002.03	$1,002.03	$1,050.67	$1,050.67	$972.84	$972.84	$913.81	$913.81
61	$784.38	$784.38	$825.11	$825.11	$1,027.40	$1,027.40	$843.03	$843.03	$1,037.47	$1,037.47	$1,087.84	$1,087.84	$1,007.26	$1,007.26	$946.13	$946.13
62	$801.96	$801.96	$843.61	$843.61	$1,050.44	$1,050.44	$861.93	$861.93	$1,060.73	$1,060.73	$1,112.23	$1,112.23	$1,029.84	$1,029.84	$967.35	$967.35
63	$824.01	$824.01	$866.80	$866.80	$1,079.32	$1,079.32	$885.63	$885.63	$1,089.90	$1,089.90	$1,142.81	$1,142.81	$1,058.16	$1,058.16	$993.95	$993.95
64+	$837.13	$837.13	$880.61	$880.61	$1,096.50	$1,096.50	$899.73	$899.73	$1,107.25	$1,107.25	$1,161.00	$1,161.00	$1,075.00	$1,075.00	$1,009.77	$1,009.77

AetnaHealthAssuranceOfPennsylvania
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off	0	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: ZetnaHealthInsuranceofPennsylvania
Market: Small Group
RATER FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1							RATING AREA 2		RATING AREA 3										RATING AREA 4								RATING AREA 5					RATING AREA 6								RATING AREA 7							RATING AREA 8					RATING AREA 9						
	05-01-2025 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Clarion	Clay	Crawford	Elk	McKean	Warren	Clay	Garrettsville	Cambria	Clearfield	Indiana	Jefferson	Lawrence	Mercer	Venango	Armstrong	Beaver	Butler	Lawrence	Washington	Westmoreland	Bradford	Clinton	Columbia	Lycoming	Northumberland	Snyder	Union	Adams	Berks	Cumberland	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cambria	Cameron	Elk	Fulton	McKean	Potter	Tioga	Warren	Allegheny	Erie
38969PA0040011	PA Silver CHOICE 6000/20% Ad+SDPN	PPO	Silver	Off	2279.14	2279.14	2279.14	2279.14	2279.14	2279.14	2279.14	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82	2345.82

Company Name: naHealthAssuranceOfPennsylva
Market: Small Group
Product: EPO
Effective Date of Rates: July 1, 2024
Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	A Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$219.41	$219.41	$230.80	$230.80	$287.39	$287.39	$235.82	$235.82	$290.21	$290.21	$304.30	$304.30	$281.76	$281.76	$264.66	$264.66
15	$238.91	$238.91	$251.32	$251.32	$312.94	$312.94	$256.78	$256.78	$316.00	$316.00	$331.34	$331.34	$306.80	$306.80	$288.18	$288.18
16	$246.37	$246.37	$259.16	$259.16	$322.70	$322.70	$264.79	$264.79	$325.87	$325.87	$341.69	$341.69	$316.38	$316.38	$297.18	$297.18
17	$253.83	$253.83	$267.01	$267.01	$332.47	$332.47	$272.81	$272.81	$335.73	$335.73	$352.03	$352.03	$325.95	$325.95	$306.17	$306.17
18	$261.86	$261.86	$275.46	$275.46	$342.99	$342.99	$281.44	$281.44	$346.35	$346.35	$363.17	$363.17	$336.27	$336.27	$315.86	$315.86
19	$269.89	$269.89	$283.90	$283.90	$353.51	$353.51	$290.07	$290.07	$356.98	$356.98	$374.30	$374.30	$346.58	$346.58	$325.55	$325.55
20	$278.21	$278.21	$292.65	$292.65	$364.40	$364.40	$299.01	$299.01	$367.98	$367.98	$385.84	$385.84	$357.26	$357.26	$335.58	$335.58
21	$286.81	$286.81	$301.71	$301.71	$375.67	$375.67	$308.26	$308.26	$379.36	$379.36	$397.77	$397.77	$368.31	$368.31	$345.96	$345.96
22	$286.81	$286.81	$301.71	$301.71	$375.67	$375.67	$308.26	$308.26	$379.36	$379.36	$397.77	$397.77	$368.31	$368.31	$345.96	$345.96
23	$286.81	$286.81	$301.71	$301.71	$375.67	$375.67	$308.26	$308.26	$379.36	$379.36	$397.77	$397.77	$368.31	$368.31	$345.96	$345.96
24	$286.81	$286.81	$301.71	$301.71	$375.67	$375.67	$308.26	$308.26	$379.36	$379.36	$397.77	$397.77	$368.31	$368.31	$345.96	$345.96
25	$287.96	$287.96	$302.91	$302.91	$377.18	$377.18	$309.49	$309.49	$380.87	$380.87	$399.36	$399.36	$369.78	$369.78	$347.34	$347.34
26	$293.69	$293.69	$308.95	$308.95	$384.69	$384.69	$315.66	$315.66	$388.46	$388.46	$407.32	$407.32	$377.15	$377.15	$354.26	$354.26
27	$300.58	$300.58	$316.19	$316.19	$393.71	$393.71	$323.05	$323.05	$397.57	$397.57	$416.87	$416.87	$385.99	$385.99	$362.56	$362.56
28	$311.76	$311.76	$327.95	$327.95	$408.36	$408.36	$335.08	$335.08	$412.36	$412.36	$432.38	$432.38	$400.35	$400.35	$376.06	$376.06
29	$320.94	$320.94	$337.61	$337.61	$420.38	$420.38	$344.94	$344.94	$424.50	$424.50	$445.11	$445.11	$412.14	$412.14	$387.13	$387.13
30	$325.53	$325.53	$342.44	$342.44	$426.39	$426.39	$349.87	$349.87	$430.57	$430.57	$451.47	$451.47	$418.03	$418.03	$392.66	$392.66
31	$332.41	$332.41	$349.68	$349.68	$435.41	$435.41	$357.27	$357.27	$439.68	$439.68	$461.02	$461.02	$426.87	$426.87	$400.97	$400.97
32	$339.30	$339.30	$356.92	$356.92	$444.42	$444.42	$364.67	$364.67	$448.78	$448.78	$470.57	$470.57	$435.71	$435.71	$409.27	$409.27
33	$343.60	$343.60	$361.44	$361.44	$450.06	$450.06	$369.29	$369.29	$454.47	$454.47	$476.53	$476.53	$441.23	$441.23	$414.46	$414.46
34	$348.19	$348.19	$366.27	$366.27	$456.07	$456.07	$374.23	$374.23	$460.54	$460.54	$482.90	$482.90	$447.13	$447.13	$419.99	$419.99
35	$350.48	$350.48	$368.68	$368.68	$459.07	$459.07	$376.69	$376.69	$463.57	$463.57	$486.08	$486.08	$450.07	$450.07	$422.76	$422.76
36	$352.78	$352.78	$371.10	$371.10	$462.08	$462.08	$379.16	$379.16	$466.61	$466.61	$489.26	$489.26	$453.02	$453.02	$425.53	$425.53
37	$355.07	$355.07	$373.51	$373.51	$465.08	$465.08	$381.62	$381.62	$469.64	$469.64	$492.44	$492.44	$455.97	$455.97	$428.30	$428.30
38	$357.37	$357.37	$375.92	$375.92	$468.09	$468.09	$384.09	$384.09	$472.68	$472.68	$495.62	$495.62	$458.91	$458.91	$431.06	$431.06
39	$361.96	$361.96	$380.75	$380.75	$474.10	$474.10	$389.02	$389.02	$478.75	$478.75	$501.99	$501.99	$464.80	$464.80	$436.60	$436.60
40	$366.54	$366.54	$385.58	$385.58	$480.11	$480.11	$393.95	$393.95	$484.82	$484.82	$508.35	$508.35	$470.70	$470.70	$442.13	$442.13
41	$373.43	$373.43	$392.82	$392.82	$489.13	$489.13	$401.35	$401.35	$493.92	$493.92	$517.90	$517.90	$479.54	$479.54	$450.44	$450.44
42	$380.02	$380.02	$399.76	$399.76	$497.77	$497.77	$408.44	$408.44	$502.65	$502.65	$527.05	$527.05	$488.01	$488.01	$458.39	$458.39
43	$389.20	$389.20	$409.41	$409.41	$509.79	$509.79	$418.31	$418.31	$514.79	$514.79	$539.78	$539.78	$499.79	$499.79	$469.47	$469.47
44	$400.68	$400.68	$421.48	$421.48	$524.82	$524.82	$430.64	$430.64	$529.96	$529.96	$555.69	$555.69	$514.53	$514.53	$483.30	$483.30
45	$414.16	$414.16	$435.66	$435.66	$542.47	$542.47	$445.12	$445.12	$547.79	$547.79	$574.38	$574.38	$531.84	$531.84	$499.56	$499.56
46	$430.22	$430.22	$452.56	$452.56	$563.51	$563.51	$462.39	$462.39	$569.04	$569.04	$596.66	$596.66	$552.46	$552.46	$518.94	$518.94
47	$448.29	$448.29	$471.57	$471.57	$587.18	$587.18	$481.81	$481.81	$592.94	$592.94	$621.72	$621.72	$575.67	$575.67	$540.73	$540.73
48	$468.94	$468.94	$493.29	$493.29	$614.23	$614.23	$504.00	$504.00	$620.25	$620.25	$650.36	$650.36	$602.18	$602.18	$565.64	$565.64
49	$489.30	$489.30	$514.71	$514.71	$640.90	$640.90	$525.89	$525.89	$647.18	$647.18	$678.60	$678.60	$628.33	$628.33	$590.21	$590.21
50	$512.24	$512.24	$538.85	$538.85	$670.95	$670.95	$550.55	$550.55	$677.53	$677.53	$710.42	$710.42	$657.80	$657.80	$617.88	$617.88
51	$534.90	$534.90	$562.68	$562.68	$700.63	$700.63	$574.90	$574.90	$707.50	$707.50	$741.85	$741.85	$686.89	$686.89	$645.21	$645.21
52	$559.86	$559.86	$588.93	$588.93	$733.32	$733.32	$601.72	$601.72	$740.51	$740.51	$776.45	$776.45	$718.94	$718.94	$675.31	$675.31
53	$585.09	$585.09	$615.48	$615.48	$766.38	$766.38	$628.85	$628.85	$773.89	$773.89	$811.46	$811.46	$751.35	$751.35	$705.76	$705.76
54	$612.34	$612.34	$644.14	$644.14	$802.06	$802.06	$658.13	$658.13	$809.93	$809.93	$849.24	$849.24	$786.34	$786.34	$738.62	$738.62
55	$639.59	$639.59	$672.80	$672.80	$837.75	$837.75	$687.42	$687.42	$845.97	$845.97	$887.03	$887.03	$821.33	$821.33	$771.49	$771.49
56	$669.13	$669.13	$703.88	$703.88	$876.45	$876.45	$719.17	$719.17	$885.04	$885.04	$928.00	$928.00	$859.26	$859.26	$807.12	$807.12
57	$698.96	$698.96	$735.26	$735.26	$915.52	$915.52	$751.22	$751.22	$924.49	$924.49	$969.37	$969.37	$897.57	$897.57	$843.10	$843.10
58	$730.79	$730.79	$768.74	$768.74	$957.22	$957.22	$785.44	$785.44	$966.60	$966.60	$1,013.52	$1,013.52	$938.45	$938.45	$881.50	$881.50
59	$746.57	$746.57	$785.34	$785.34	$977.88	$977.88	$802.40	$802.40	$987.47	$987.47	$1,035.40	$1,035.40	$958.71	$958.71	$900.53	$900.53
60	$778.41	$778.41	$818.83	$818.83	$1,019.58	$1,019.58	$836.61	$836.61	$1,029.58	$1,029.58	$1,079.56	$1,079.56	$999.59	$999.59	$938.93	$938.93
61	$805.94	$805.94	$847.79	$847.79	$1,055.64	$1,055.64	$866.21	$866.21	$1,065.99	$1,065.99	$1,117.74	$1,117.74	$1,034.95	$1,034.95	$972.14	$972.14
62	$824.01	$824.01	$866.80	$866.80	$1,079.31	$1,079.31	$885.63	$885.63	$1,089.89	$1,089.89	$1,142.80	$1,142.80	$1,058.15	$1,058.15	$993.94	$993.94
63	$846.67	$846.67	$890.63	$890.63	$1,108.99	$1,108.99	$909.98	$909.98	$1,119.86	$1,119.86	$1,174.23	$1,174.23	$1,087.25	$1,087.25	$1,021.27	$1,021.27
64+	$860.15	$860.15	$904.81	$904.81	$1,126.65	$1,126.65	$924.47	$924.47	$1,137.69	$1,137.69	$1,192.92	$1,192.92	$1,104.56	$1,104.56	$1,037.53	$1,037.53

AetnaHealthAssuranceOfPennsylvania
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off	0	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: AetnaHealthAdvantageOfPennsylvania
Market: Small Group
RATED FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	20-21-1025 Number of Consecutive Years in Same County				RATING AREA 1								RATING AREA 2			RATING AREA 3								RATING AREA 4								RATING AREA 5								RATING AREA 6								RATING AREA 7								RATING AREA 8								RATING AREA 9							
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	Tobacco Exchange	Bradford	Clinton	Clearfield	Cameron	Centre	McKean	Potter	Tioga	Elk	Jefferson	Lycoming	Adams	Cumberland	Dauphin	Franklin	Fulton	Huntingdon	Juniata	Mifflin	Perry	Snyder	Union	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Mercer	Venango	Washington	Westmoreland	Bucks	Chester	Delaware	Montgomery	Philadelphia	Berks	Lancaster	Lebanon	Lehigh	Northampton	Northumberland	Schuylkill	Carbon	Monroe	Pike	Wayne	Adams	Franklin	Perry	Cumberland	Dauphin	Lebanon	Perry
38484PA0140001	PN Silver 1500PS-0500-50% 20%MPN	HMO	Silver	Off	[redacted]	1396.70	[redacted]	1349.47	1349.47	1349.47	[redacted]	1396.70	1396.70	1396.70	1396.70	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	1396.70	1396.70	1396.70	1396.70	1396.70	1396.70	1396.70	1396.70	1396.70	1396.70	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47	1375.47

Company Name: naHealthAssuranceOfPennsylva
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2024
Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	A Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASA		Silver OAEPO 8000 80% AHASI	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000		$8,000/$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85		$45/$85	
OOP Maximum =>	$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900		$9,450/$18,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$225.44	$225.44	$237.15	$237.15	$295.29	$295.29	$242.30	$242.30	$298.19	$298.19	$312.66	$312.66	$289.50	$289.50	$271.93	$271.93
15	$245.48	$245.48	$258.23	$258.23	$321.54	$321.54	$263.84	$263.84	$324.69	$324.69	$340.45	$340.45	$315.23	$315.23	$296.11	$296.11
16	$253.14	$253.14	$266.29	$266.29	$331.58	$331.58	$272.07	$272.07	$334.83	$334.83	$351.08	$351.08	$325.07	$325.07	$305.35	$305.35
17	$260.81	$260.81	$274.35	$274.35	$341.61	$341.61	$280.31	$280.31	$344.96	$344.96	$361.71	$361.71	$334.91	$334.91	$314.59	$314.59
18	$269.06	$269.06	$283.03	$283.03	$352.42	$352.42	$289.18	$289.18	$355.87	$355.87	$373.15	$373.15	$345.51	$345.51	$324.54	$324.54
19	$277.31	$277.31	$291.71	$291.71	$363.23	$363.23	$298.05	$298.05	$366.79	$366.79	$384.59	$384.59	$356.11	$356.11	$334.50	$334.50
20	$285.85	$285.85	$300.70	$300.70	$374.42	$374.42	$307.23	$307.23	$378.09	$378.09	$396.45	$396.45	$367.08	$367.08	$344.80	$344.80
21	$294.70	$294.70	$310.00	$310.00	$386.00	$386.00	$316.73	$316.73	$389.79	$389.79	$408.71	$408.71	$378.43	$378.43	$355.47	$355.47
22	$294.70	$294.70	$310.00	$310.00	$386.00	$386.00	$316.73	$316.73	$389.79	$389.79	$408.71	$408.71	$378.43	$378.43	$355.47	$355.47
23	$294.70	$294.70	$310.00	$310.00	$386.00	$386.00	$316.73	$316.73	$389.79	$389.79	$408.71	$408.71	$378.43	$378.43	$355.47	$355.47
24	$294.70	$294.70	$310.00	$310.00	$386.00	$386.00	$316.73	$316.73	$389.79	$389.79	$408.71	$408.71	$378.43	$378.43	$355.47	$355.47
25	$295.87	$295.87	$311.24	$311.24	$387.55	$387.55	$318.00	$318.00	$391.35	$391.35	$410.34	$410.34	$379.95	$379.95	$356.89	$356.89
26	$301.77	$301.77	$317.44	$317.44	$395.27	$395.27	$324.33	$324.33	$399.14	$399.14	$418.52	$418.52	$387.52	$387.52	$364.00	$364.00
27	$308.84	$308.84	$324.88	$324.88	$404.53	$404.53	$331.94	$331.94	$408.50	$408.50	$428.33	$428.33	$396.60	$396.60	$372.53	$372.53
28	$320.33	$320.33	$336.97	$336.97	$419.58	$419.58	$344.29	$344.29	$423.70	$423.70	$444.27	$444.27	$411.36	$411.36	$386.39	$386.39
29	$329.76	$329.76	$346.89	$346.89	$431.94	$431.94	$354.42	$354.42	$436.17	$436.17	$457.34	$457.34	$423.47	$423.47	$397.77	$397.77
30	$334.48	$334.48	$351.85	$351.85	$438.11	$438.11	$359.49	$359.49	$442.41	$442.41	$463.88	$463.88	$429.52	$429.52	$403.46	$403.46
31	$341.55	$341.55	$359.29	$359.29	$447.38	$447.38	$367.09	$367.09	$451.76	$451.76	$473.69	$473.69	$438.60	$438.60	$411.99	$411.99
32	$348.63	$348.63	$366.73	$366.73	$456.64	$456.64	$374.69	$374.69	$461.12	$461.12	$483.50	$483.50	$447.69	$447.69	$420.52	$420.52
33	$353.05	$353.05	$371.38	$371.38	$462.43	$462.43	$379.45	$379.45	$466.96	$466.96	$489.63	$489.63	$453.36	$453.36	$425.85	$425.85
34	$357.76	$357.76	$376.34	$376.34	$468.61	$468.61	$384.51	$384.51	$473.20	$473.20	$496.17	$496.17	$459.42	$459.42	$431.54	$431.54
35	$360.12	$360.12	$378.82	$378.82	$471.69	$471.69	$387.05	$387.05	$476.32	$476.32	$499.44	$499.44	$462.45	$462.45	$434.38	$434.38
36	$362.48	$362.48	$381.30	$381.30	$474.78	$474.78	$389.58	$389.58	$479.44	$479.44	$502.71	$502.71	$465.47	$465.47	$437.23	$437.23
37	$364.83	$364.83	$383.78	$383.78	$477.87	$477.87	$392.11	$392.11	$482.56	$482.56	$505.98	$505.98	$468.50	$468.50	$440.07	$440.07
38	$367.19	$367.19	$386.26	$386.26	$480.96	$480.96	$394.65	$394.65	$485.67	$485.67	$509.25	$509.25	$471.53	$471.53	$442.91	$442.91
39	$371.91	$371.91	$391.22	$391.22	$487.13	$487.13	$399.72	$399.72	$491.91	$491.91	$515.79	$515.79	$477.58	$477.58	$448.60	$448.60
40	$376.62	$376.62	$396.18	$396.18	$493.31	$493.31	$404.78	$404.78	$498.15	$498.15	$522.33	$522.33	$483.64	$483.64	$454.29	$454.29
41	$383.69	$383.69	$403.62	$403.62	$502.57	$502.57	$412.39	$412.39	$507.50	$507.50	$532.14	$532.14	$492.72	$492.72	$462.82	$462.82
42	$390.47	$390.47	$410.75	$410.75	$511.45	$511.45	$419.67	$419.67	$516.47	$516.47	$541.54	$541.54	$501.42	$501.42	$471.00	$471.00
43	$399.90	$399.90	$420.67	$420.67	$523.80	$523.80	$429.81	$429.81	$528.94	$528.94	$554.62	$554.62	$513.53	$513.53	$482.37	$482.37
44	$411.69	$411.69	$433.07	$433.07	$539.24	$539.24	$442.47	$442.47	$544.53	$544.53	$570.96	$570.96	$528.67	$528.67	$496.59	$496.59
45	$425.54	$425.54	$447.64	$447.64	$557.39	$557.39	$457.36	$457.36	$562.85	$562.85	$590.17	$590.17	$546.46	$546.46	$513.30	$513.30
46	$442.04	$442.04	$465.00	$465.00	$579.00	$579.00	$475.10	$475.10	$584.68	$584.68	$613.06	$613.06	$567.65	$567.65	$533.20	$533.20
47	$460.61	$460.61	$484.53	$484.53	$603.32	$603.32	$495.05	$495.05	$609.24	$609.24	$638.81	$638.81	$591.49	$591.49	$555.60	$555.60
48	$481.83	$481.83	$506.85	$506.85	$631.11	$631.11	$517.86	$517.86	$637.30	$637.30	$668.24	$668.24	$618.74	$618.74	$581.19	$581.19
49	$502.75	$502.75	$528.86	$528.86	$658.52	$658.52	$540.35	$540.35	$664.98	$664.98	$697.26	$697.26	$645.61	$645.61	$606.43	$606.43
50	$526.33	$526.33	$553.66	$553.66	$689.40	$689.40	$565.68	$565.68	$696.16	$696.16	$729.95	$729.95	$675.88	$675.88	$634.87	$634.87
51	$549.61	$549.61	$578.15	$578.15	$719.89	$719.89	$590.71	$590.71	$726.95	$726.95	$762.24	$762.24	$705.78	$705.78	$662.95	$662.95
52	$575.25	$575.25	$605.12	$605.12	$753.48	$753.48	$618.26	$618.26	$760.86	$760.86	$797.80	$797.80	$738.70	$738.70	$693.88	$693.88
53	$601.18	$601.18	$632.40	$632.40	$787.44	$787.44	$646.13	$646.13	$795.16	$795.16	$833.76	$833.76	$772.00	$772.00	$725.16	$725.16
54	$629.18	$629.18	$661.85	$661.85	$824.11	$824.11	$676.22	$676.22	$832.19	$832.19	$872.59	$872.59	$807.95	$807.95	$758.93	$758.93
55	$657.17	$657.17	$691.30	$691.30	$860.78	$860.78	$706.31	$706.31	$869.22	$869.22	$911.42	$911.42	$843.91	$843.91	$792.70	$792.70
56	$687.53	$687.53	$723.23	$723.23	$900.54	$900.54	$738.94	$738.94	$909.37	$909.37	$953.52	$953.52	$882.88	$882.88	$829.31	$829.31
57	$718.17	$718.17	$755.47	$755.47	$940.69	$940.69	$771.88	$771.88	$949.91	$949.91	$996.02	$996.02	$922.24	$922.24	$866.28	$866.28
58	$750.88	$750.88	$789.88	$789.88	$983.53	$983.53	$807.03	$807.03	$993.18	$993.18	$1,041.39	$1,041.39	$964.25	$964.25	$905.74	$905.74
59	$767.09	$767.09	$806.93	$806.93	$1,004.76	$1,004.76	$824.45	$824.45	$1,014.61	$1,014.61	$1,063.87	$1,063.87	$985.06	$985.06	$925.29	$925.29
60	$799.80	$799.80	$841.34	$841.34	$1,047.61	$1,047.61	$859.61	$859.61	$1,057.88	$1,057.88	$1,109.23	$1,109.23	$1,027.07	$1,027.07	$964.74	$964.74
61	$828.09	$828.09	$871.10	$871.10	$1,084.67	$1,084.67	$890.02	$890.02	$1,095.30	$1,095.30	$1,148.47	$1,148.47	$1,063.40	$1,063.40	$998.87	$998.87
62	$846.66	$846.66	$890.63	$890.63	$1,108.98	$1,108.98	$909.97	$909.97	$1,119.86	$1,119.86	$1,174.22	$1,174.22	$1,087.24	$1,087.24	$1,021.26	$1,021.26
63	$869.94	$869.94	$915.12	$915.12	$1,139.48	$1,139.48	$934.99	$934.99	$1,150.65	$1,150.65	$1,206.51	$1,206.51	$1,117.13	$1,117.13	$1,049.34	$1,049.34
64+	$883.79	$883.79	$929.69	$929.69	$1,157.62	$1,157.62	$949.88	$949.88	$1,168.97	$1,168.97	$1,225.71	$1,225.71	$1,134.92	$1,134.92	$1,066.05	$1,066.05

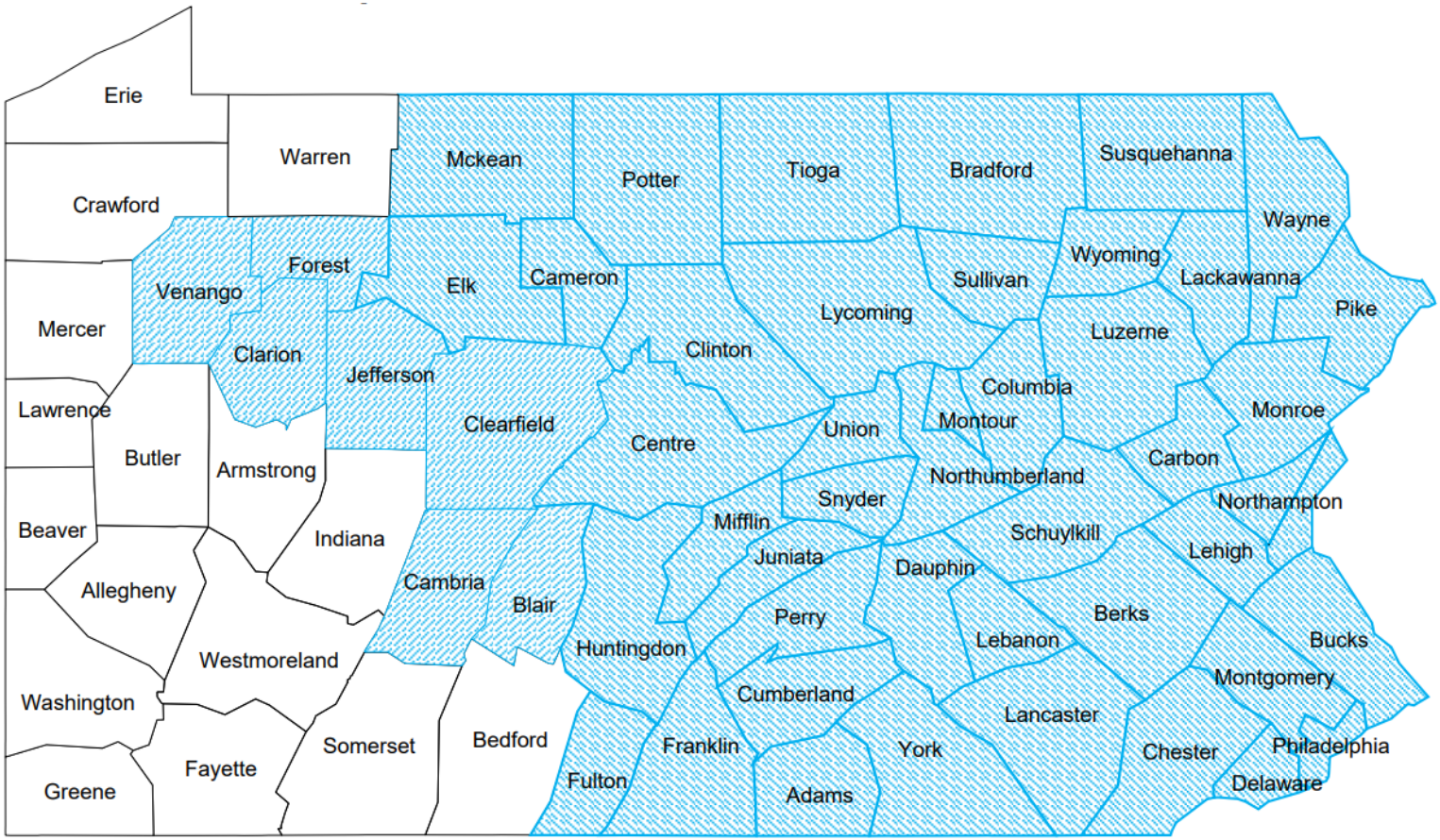
AetnaHealthAssuranceOfPennsylvania
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off	0	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: AmerisafeWhitemarsh(DPhoenix)Inactive
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | | RATING AREA 1 | | | RATING AREA 2 | | | | | | | | | RATING AREA 2 | | | | | | | | | RATING AREA 2 | | | | | | | | | RATING AREA 3 | | | | | | | | | RATING AREA 3 | | | | | | | | | RATING AREA 3 | | | | | | | | | RATING AREA 4 | | | | | | | | | RATING AREA 4 | | | | | | | | | RATING AREA 4 | | | | | | | | | RATING AREA 5 | | | | | | | | | RATING AREA 5 | | | | | | | | | RATING AREA 5 | | | | | | | | | RATING AREA 6 | | | | | | | | | RATING AREA 6 | | | | | | | | | RATING AREA 6 | | | | | | | | | RATING AREA 7 | | | | | | | | | RATING AREA 7 | | | | | | | | | RATING AREA 7 | | | | | | | | | RATING AREA 8 | | | | | | | | | RATING AREA 8 | | | | | | | | | RATING AREA 8 | | | | | | | | | RATING AREA 9 | | | | | | | | | RATING AREA 9 | | | | | | | | | RATING AREA 9

01/01/2024 Service Area
Issuer: Aetna HealthAssurance Pennsylvania, Inc
Market: Small Group



Key *(modify as needed)*
: 2024 on-exchange service area
: 2024 off-exchange only service area

Draft 2024 Pennsylvania Rate Review Survey Questions

1. Membership:

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

N/A

2. Experience Period Claims:

a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We can confirm that all claims which are capitated have been removed from the experience period claims.

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

We can confirm that all non-EHB claims have been removed from the experience period claims.

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?

The experience data (CY 2022 through February 2023) we used for our 1Q24 pricing was net of prescription rebates.

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.

We can confirm that there are no COVID adjustments in Table 5.

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

N/A

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.

We can confirm that the 21% Federal Income Tax Rate was used in the calculation of cell C57 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.

We can Confirm that Risk Adjustment User Fee is up to date.

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.

Please refer to the submitted exhibit titled Commissions_2024_AHASPA.xlsx

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).

We can confirm that the Pricing AVs were calculated using a single risk pool.

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

N/A

7. Expanded Bronze Plans:

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

met.

N/A

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.

N/A

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

N/A

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.

The rate development was not affected by the Public Health Emergency scheduled to end on May 11th. The rates were developed assuming no impact.

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?

We do not believe that end of the Public Health Emergency will materially impact our Risk Scores as COVID was consistent throughout the market and caused no major changes to our relative risk.

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%.

These services are preventative care.

10. MLR Exhibit:

a. Please complete table below which summarizes the most recent three years of complete MLR information.

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	86.50%	89.16%	1,015	25,734
2020	87.20%	87.28%	8,268	6,012
2021	85.10%	85.21%	1,731	60

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

Actual Member Months are a count at the end of March of the following year, while Pricing Member Months are the Projected Member Months for that pricing year. Pricing MLR is the expected MLR for the pricing year.

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

Aetna does not anticipate paying a MLR rebate for AHASPA in PA over this timeframe.

11. Plan of Withdrawal:

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

N/A