

**SERFF Tracking #:**

AETN-132731340

**State Tracking #:**

AETN-132731340

**Company Tracking #:**

**State:**

Pennsylvania

**Filing Company:**

Aetna Life Insurance Company

**TOI/Sub-TOI:**

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

**Product Name:**

2022 PA SG ALIC Filing

**Project Name/Number:**

2022 PA SG ALIC Filing/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	
<b>Attachment(s):</b>	ALIC Public PDF_v2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



May 17, 2021

Ms. Jessica Altman  
Insurance Commissioner  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Life Insurance Company

NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2022
Avg rate change requested:	-22.3%
Range of rate change requested:	-22.3% - -22.3%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	144
Current # policyholders:	144
Number of plans offered vs 2021:	1 in 2021; 1 in 2022
2021 Avg rate change:	7.5%
HIOS Issuer ID / Binder #:	33906 / AETN-PA22-125107214
Rate Filing Tracking Number:	AETN-132731340
Policy Form(s):	AL SG HGrpPol-1A 01 AL SG HCOC-2022-EPO 06 AL SG-SOB-EPO-14047680 06
Form Filing Tracking Number:	AETN-132808933

Dear Ms. Altman:

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, 2022 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, 2022.

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

# **Attachment I**

# Rate Change Summary

## Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-132731340 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	-22.1% <sup>1</sup>
Revised requested average rate change:	N/A
Range of requested rate change:	-22.1% - -22.1%
Effective date:	1/1/2022
Mapped Members:	144
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2020-Dec. 2020 financial experience

Premiums	\$2.0 M
Claims	\$1.0 M
Administrative expenses	\$0.1 M
Taxes & fees	\$0.2 M
Company made (after taxes)	<b>\$0.7 M</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	85.1%
Administrative:	11.3%
Taxes & fees:	1.6%
Profit:	2.0%

The company expects its annual medical costs to increase **11.6%**.

### 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.

<sup>1</sup> Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

## 2022 Pennsylvania Actuarial Memorandum

### 1. Basic Information and Data

#### A. Company Information

Company Legal Name:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2022
Avg rate change requested:	-22.1%
Range of rate change requested:	-22.1% - 22.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	144
Current # policyholders:	144
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906 / AETN-PA22-125107214
Rate Filing Tracking Number:	AETN-132731340
Policy Form(s):	AL SG HGrpPol-1A 01 & AL SG HCOC-2022-EPO 06 & AL SG-SOB-EPO-14047680 06
Form Filing Tracking Number:	AETN-132808933

#### B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037905
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418260
January 1, 2015	Filed a 4% increase	AETN-129621162
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load.	AETN-129920145
January 1, 2016	Filed a 5% rate increase	AETN-130046894
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242358
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565105
January 1, 2017	Filed a 26.6% rate increase	AETN-130533503
January 1, 2018	Filed a 2.1% rate decrease	AETN-131033620
January 1, 2019	Filed a 8.6% rate increase	AETN-131455780
January 1, 2020	Filed a 7.1% rate increase	AETN-131899741
January 1, 2021	Filed a 7.3% rate increase	AETN-132731340

### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -22.1%. The change in the 21-year-old non-tobacco premium PMPM as stated in cell AN13 on Table 11 is -22.1%.

### 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 \$8,550 to \$8,700. The HIOS IDs are as follows:

2021 HIOS Plan ID	2021 Plan Name	2022 HIOS Plan ID	2022 Plan Name
33906PA0160001	Aetna Silver OAEPO 6000 80%	33906PA0160001	PA Silver OAEPO 7000 80%

### 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, 2020 through December 31, 2020 and paid through February 28, 2021, for ALIC.

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.

Aetna recognizes that COVID-19 has had an impact on the level of allowed and incurred claims in the experience period of January 1, 2020 through December 31, 2020. We have internally developed factors to adjust 2020 experience, using calendar year 2019 experience as our baseline claims data. The adjustment factors were developed to vary by service category and incurred date. In addition, the adjustment factors for allowed claims and incurred claims were developed separately and have been applied as such.

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 2021 (for 2020 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 2022.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2020 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 49.1%.

**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, 2020 to December 31, 2020 and paid through February 28, 2021 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:

<b>Service Type</b>	<b>Unit Cost</b>	<b>Utilization</b>
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	3.2%	6.0%
Pharmacy	8.9%	2.6%



<b>Total (Med + Rx)</b>	<b>4.2%</b>	<b>5.4%</b>
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The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2022	1.000
2Q 2022	1.028
3Q 2022	1.057
4Q 2022	1.087
<b>Total</b>	<b>1.044</b>

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, 2022.

**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:

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	113.07%	88.63%	25,110	36,291
2018	89.12%	87.60%	10,929	2,385
2019	75.64%	89.16%	5,602	3,348

## 2. Rate Development & Change

Please refer to the file titled *PA\_SG\_33906\_Off\_1Q2022\_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, 2022. The annual trend for this filing, applied quarterly, is 11.8%. 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.

#### Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2020 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 2022. The factor used is 1.237, which represents two years of morbidity change, from the 2020 experience period to the 2022 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 1.094. 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 68.8%. 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 trended 2020 Risk Adjustment accruals forward two years. Resulting payment amounts were blended by credibility (18% AHI + ALIC + AHASPA ACA, 82% non-ACA 51-100) to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2022 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 received under this program for 2019-2020 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]. 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 2022.

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, 2021 projections, and projected changes in expenses, inflation, and membership for 2022 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 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 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 January 2021 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 2022 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 and is applied 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 -22.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -4.2%
- The change in allowable plan adjusted level components is worth -17.1%
- The change in retention components is worth -0.8%

### **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\_33906\_AV\_Certification\_Off\_2022\_v2.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2021 and 2022 are shown in Columns Z and AA of Table 10. The 2022 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 1/1/2022 rates while the rates in Column AA are average 2022 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 2022 CPAIR is 1.647. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2021.
- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2022 CPAIR is 1.014. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2021.

#### **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 2021 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
- COVID-19 adjustment factors for 2020 allowed and incurred claims
- 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], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. 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.

05/18/2021

\_\_\_\_\_  
Aetna

\_\_\_\_\_  
Date



**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

**Table 0. Identifying Information**

Carrier Name:	AetnaLifeInsuranceCo		
Product(s):	EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

**Table 1. Number of Members**

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	47.0	48.0	36.0
Total	0	144	1,740
<18	0	144	295
18-24	0	0	115
25-29	0	0	81
30-34	0	0	151
35-39	0	0	155
40-44	0	0	152
45-49	0	0	133
50-54	0	0	163
55-59	0	0	227
60-63	0	0	159
64+	0	0	108

**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
\$ 1,802,526.58	\$ 1,028,651.92	\$ 1,043,227.15	-	\$ 356,425.10	\$ 1,421,344.31	\$ -	\$ (69,251.53)	\$ 178.84	\$ -	\$ 72,601.29	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											\$ 51.95%

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	16.90%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	22.86%
Professional	3.86%	6.50%	0.00%	8.48%	29.13%
Other Medical	3.41%	7.00%	0.00%	10.65%	17.24%
Capitation					0.01%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	17.85%
Total Annual Trend				9.84%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.207	

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

\*\* Should equal URR 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-17	\$ 840,973.55	\$ 841,529.07	0.9993	\$ 841,529.07	2,610	\$ 322.42	\$	\$ (26,132.94)	\$ 1,036,666.95	\$ 397.19
Feb-17	\$ 729,891.50	\$ 730,196.87	0.9996	\$ 730,196.87	2,181	\$ 334.80	\$	\$ (34,066.51)	\$ 890,284.22	\$ 408.20
Mar-17	\$ 901,755.94	\$ 902,113.80	0.9996	\$ 902,113.80	1,796	\$ 502.29	\$	\$ (4,021.23)	\$ 1,042,282.30	\$ 580.34
Apr-17	\$ 448,750.55	\$ 448,966.27	0.9995	\$ 448,966.27	1,590	\$ 282.37	\$	\$ (17,812.21)	\$ 586,437.58	\$ 368.83
May-17	\$ 727,294.18	\$ 727,899.27	0.9992	\$ 727,899.27	1,497	\$ 486.24	\$	\$ (20,542.35)	\$ 845,154.33	\$ 564.57
Jun-17	\$ 724,046.43	\$ 724,678.67	0.9994	\$ 724,678.67	1,474	\$ 491.93	\$	\$ (1,963.91)	\$ 830,061.15	\$ 563.14
Jul-17	\$ 535,555.67	\$ 535,838.21	0.9995	\$ 535,838.21	1,434	\$ 373.67	\$	\$ (16,613.30)	\$ 638,166.07	\$ 445.03
Aug-17	\$ 503,653.13	\$ 504,213.59	0.9989	\$ 504,213.59	1,406	\$ 358.62	\$	\$ (24,075.08)	\$ 628,572.44	\$ 447.06
Sep-17	\$ 464,308.05	\$ 466,999.40	0.9942	\$ 466,999.40	1,289	\$ 362.30	\$	\$ (2,140.35)	\$ 548,737.57	\$ 425.71
Oct-17	\$ 448,572.03	\$ 449,200.38	0.9986	\$ 449,200.38	1,234	\$ 364.02	\$	\$ (21,472.19)	\$ 559,316.24	\$ 453.25
Nov-17	\$ 1,093,968.87	\$ 1,094,888.87	0.9992	\$ 1,094,888.87	1,236	\$ 885.83	\$	\$ (44,188.88)	\$ 1,254,496.89	\$ 1,014.97
Dec-17	\$ 509,948.33	\$ 509,315.40	0.9934	\$ 509,315.40	1,069	\$ 476.44	\$ 1,533,390.70	\$ (17,239.53)	\$ 608,854.43	\$ 569.56
Jan-18	\$ 45,338.83	\$ 45,340.24	1.0000	\$ 45,340.24	288	\$ 157.43	\$	\$ (1,920.07)	\$ 50,110.80	\$ 174.00
Feb-18	\$ 29,294.54	\$ 29,283.69	1.0004	\$ 29,283.69	272	\$ 107.66	\$	\$ (2,558.33)	\$ 38,159.60	\$ 140.29
Mar-18	\$ 58,617.63	\$ 58,617.49	1.0000	\$ 58,617.49	241	\$ 243.23	\$	\$ (4,315.20)	\$ 65,182.75	\$ 270.47
Apr-18	\$ 62,317.49	\$ 62,368.38	0.9992	\$ 62,368.38	182	\$ 342.68	\$	\$ (2,464.74)	\$ 78,338.43	\$ 430.43
May-18	\$ 81,265.62	\$ 81,287.00	0.9997	\$ 81,287.00	195	\$ 416.86	\$	\$ (1,852.70)	\$ 85,797.22	\$ 439.99
Jun-18	\$ 86,224.83	\$ 86,165.23	0.9995	\$ 86,165.23	194	\$ 444.15	\$	\$ (3,096.85)	\$ 89,272.35	\$ 460.17
Jul-18	\$ 31,771.45	\$ 31,798.40	0.9992	\$ 31,798.40	198	\$ 160.60	\$	\$ (4,548.62)	\$ 43,960.71	\$ 222.02
Aug-18	\$ 124,284.02	\$ 124,325.60	0.9997	\$ 124,325.60	197	\$ 631.09	\$	\$ (1,580.78)	\$ 129,630.74	\$ 658.02
Sep-18	\$ 15,810.65	\$ 15,815.81	0.9997	\$ 15,815.81	70	\$ 225.94	\$	\$ (2,517.27)	\$ 19,060.90	\$ 272.30
Oct-18	\$ 12,915.55	\$ 12,927.49	0.9991	\$ 12,927.49	69	\$ 187.35	\$	\$ (1,754.77)	\$ 16,707.19	\$ 242.13
Nov-18	\$ 38,705.77	\$ 38,817.93	0.9988	\$ 38,817.93	70	\$ 497.40	\$	\$ (1,070.80)	\$ 35,205.53	\$ 474.36
Dec-18	\$ 15,846.17	\$ 15,888.82	0.9975	\$ 15,888.82	52	\$ 305.50	\$ 73,037.92	\$ (4,489.01)	\$ 22,248.89	\$ 427.79
Jan-19	\$ 28,496.10	\$ 28,502.51	0.9998	\$ 28,502.51	103	\$ 276.72	\$	\$ (852.03)	\$ 42,590.82	\$ 413.50
Feb-19	\$ 12,118.74	\$ 12,118.30	1.0000	\$ 12,118.30	103	\$ 117.65	\$	\$ (2,368.30)	\$ 24,047.32	\$ 233.47
Mar-19	\$ 15,243.07	\$ 15,242.07	1.0001	\$ 15,242.07	130	\$ 117.25	\$	\$ 1,646.92	\$ 23,151.47	\$ 178.09
Apr-19	\$ 19,840.34	\$ 19,846.36	0.9997	\$ 19,846.36	124	\$ 160.05	\$	\$ (1,748.92)	\$ 42,745.30	\$ 344.72
May-19	\$ 18,666.43	\$ 18,676.36	0.9995	\$ 18,676.36	132	\$ 141.49	\$	\$ (1,225.78)	\$ 40,688.85	\$ 308.25
Jun-19	\$ 61,697.37	\$ 61,716.65	0.9997	\$ 61,716.65	145	\$ 425.63	\$	\$ 92,272.84	\$ 92,272.84	\$ 636.36
Jul-19	\$ 106,684.01	\$ 106,729.46	0.9996	\$ 106,729.46	142	\$ 751.62	\$	\$ (678.21)	\$ 137,126.51	\$ 965.68
Aug-19	\$ 24,743.55	\$ 24,763.61	0.9992	\$ 24,763.61	135	\$ 183.43	\$	\$ (2,737.62)	\$ 36,973.09	\$ 273.87
Sep-19	\$ 45,252.31	\$ 45,322.35	0.9985	\$ 45,322.35	170	\$ 266.60	\$	\$ (1,546.22)	\$ 58,678.16	\$ 345.17
Oct-19	\$ 102,654.35	\$ 103,070.74	0.9950	\$ 103,070.74	169	\$ 609.89	\$	\$ (3,346.64)	\$ 121,989.40	\$ 721.83
Nov-19	\$ 55,694.29	\$ 55,816.47	0.9978	\$ 55,816.47	171	\$ 326.41	\$	\$ (6,144.49)	\$ 76,411.03	\$ 446.85
Dec-19	\$ 55,530.90	\$ 55,651.05	0.9978	\$ 55,651.05	246	\$ 226.22	\$ 258,752.10	\$ 221.13	\$ 109,533.17	\$ 445.26
Jan-20	\$ 198,893.55	\$ 200,106.79	0.9939	\$ 200,106.79	227	\$ 881.53	\$	\$ (7,689.42)	\$ 257,986.73	\$ 1,136.51
Feb-20	\$ 89,186.02	\$ 89,612.57	0.9952	\$ 89,612.57	224	\$ 400.06	\$	\$ (474.14)	\$ 117,673.25	\$ 525.33
Mar-20	\$ 122,439.74	\$ 123,292.99	0.9931	\$ 123,292.99	215	\$ 573.46	\$	\$ (13,604.74)	\$ 164,269.52	\$ 764.04
Apr-20	\$ 55,263.01	\$ 55,588.69	0.9941	\$ 55,588.69	210	\$ 264.71	\$	\$ (5,858.41)	\$ 91,718.25	\$ 436.75
May-20	\$ 51,777.53	\$ 52,169.40	0.9925	\$ 52,169.40	207	\$ 252.03	\$	\$ (3,666.46)	\$ 67,873.10	\$ 327.89
Jun-20	\$ 89,728.47	\$ 90,750.32	0.9887	\$ 90,750.32	204	\$ 444.85	\$	\$ (13,456.32)	\$ 131,025.41	\$ 642.28
Jul-20	\$ 100,996.05	\$ 102,543.58	0.9849	\$ 102,543.58	203	\$ 505.14	\$	\$ (3,923.72)	\$ 127,962.43	\$ 630.36
Aug-20	\$ 65,108.24	\$ 66,707.58	0.9760	\$ 66,707.58	188	\$ 354.83	\$	\$ (3,858.78)	\$ 90,545.50	\$ 481.62
Sep-20	\$ 106,433.40	\$ 110,410.93	0.9640	\$ 110,410.93	187	\$ 590.43	\$	\$ (4,913.30)	\$ 132,122.24	\$ 706.54
Oct-20	\$ 37,773.77	\$ 38,175.21	0.9896	\$ 38,175.21	178	\$ 213.27	\$	\$ (3,330.78)	\$ 47,405.87	\$ 264.84
Nov-20	\$ 55,903.35	\$ 57,772.46	0.9676	\$ 57,772.46	178	\$ 324.56	\$	\$ (19,486.73)	\$ 101,944.64	\$ 572.72
Dec-20	\$ 1,802,526.55	\$ 55,143.79	0.9830	\$ 56,096.63	176	\$ 318.73	\$ 356,425.10	\$ 11,010.27	\$ 69,125.31	\$ 392.76

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

Carrier Name: AetnaLifeInsuranceCo  
 Product(s): EPD  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2022

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
\$ 67,170,189.00	\$ 55,406,546.26	\$ 58,194,028.77	143,910	\$ 12,308,823.16	\$ 65,834,810.52	\$ -	\$ 3,645,153.51	\$ 10,321.69	\$ -	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 482.87
Loss Ratio											\$ 92.08%

\* Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	25.95%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	19.33%
Professional	1.86%	6.50%	0.00%	8.48%	20.21%
Other Medical	3.41%	7.00%	0.00%	10.65%	16.89%
Capitation					0.02%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	17.61%
Total Annual Trend					100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.203	

\* 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-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
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	\$ 472.21
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		\$ 298,488.13	\$ 9,038,879.32	\$ 497.43
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		\$ 190,321.25	\$ 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	\$ 21,209,771.61	\$ 278,049.51	\$ 8,226,710.36	\$ 546.52
Jan-20	\$ 5,584,131.83		0.9916	\$ 5,631,309.23	13,620	\$ 413.46		\$ 288,766.61	\$ 7,446,331.28	\$ 546.72
Feb-20	\$ 5,457,185.54		0.9897	\$ 5,514,091.60	13,581	\$ 406.02		\$ 104,916.82	\$ 6,934,740.03	\$ 510.62
Mar-20	\$ 4,530,992.55		0.9881	\$ 4,585,623.44	13,242	\$ 346.29		\$ 532,764.77	\$ 6,123,170.43	\$ 462.41
Apr-20	\$ 3,769,061.27		0.9870	\$ 3,818,703.23	12,750	\$ 299.98		\$ 242,941.64	\$ 4,589,239.82	\$ 360.51
May-20	\$ 4,394,725.51		0.9875	\$ 4,450,172.25	12,623	\$ 352.54		\$ 263,997.98	\$ 5,482,121.01	\$ 434.30
Jun-20	\$ 4,892,348.20		0.9459	\$ 5,172,039.96	12,076	\$ 428.29		\$ 472,431.80	\$ 6,512,131.04	\$ 539.26
Jul-20	\$ 4,934,491.90		0.9607	\$ 5,088,772.52	11,731	\$ 433.79		\$ 287,605.53	\$ 6,229,339.80	\$ 531.02
Aug-20	\$ 4,461,016.27		0.9798	\$ 4,552,983.92	11,643	\$ 391.05		\$ 300,408.19	\$ 5,711,779.39	\$ 490.58
Sep-20	\$ 4,553,854.98		0.9677	\$ 4,705,784.24	11,403	\$ 412.68		\$ 301,443.72	\$ 5,861,712.19	\$ 514.05
Oct-20	\$ 4,666,572.57		0.7607	\$ 6,062,512.48	10,618	\$ 570.97		\$ 323,238.11	\$ 7,385,607.52	\$ 695.57
Nov-20	\$ 4,298,997.72		0.9456	\$ 4,546,256.41	10,472	\$ 434.13		\$ 254,869.92	\$ 5,677,830.80	\$ 542.19
Dec-20	\$ 67,170,189.00	\$ 3,863,167.94	0.9502	\$ 4,065,779.51	10,171	\$ 399.74	\$ 14,941,410.46	\$ 273,768.42	\$ 5,181,435.92	\$ 509.43

\* 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: AetnaLifeInsuranceCo  
 Product(s): EPO  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2022

**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	\$ -	\$ 482.87	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.207	1.203	
Unadjusted Projected Allowed EHB Claims PMPM	\$ -	\$ 581.03	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.029	1.237	<- See URRT Instructions
Total Non-Morbidity Changes	1.135	1.151	
Change in Demographics	1.031	1.094	<- See URRT Instructions
Change in Network	1.000	1.001	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.101	1.050	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ -	\$ 827.38	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 827.38	<- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 827.38		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.688		
Projected Incurred EHB Claims PMPM	\$ 569.07		
<b>Market-wide Adjustments</b>			
Projected Incurred Risk Adjustment PMPM	\$ 119.01		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 550.07		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 799.75		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 550.07		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 799.75		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.34%	\$73.17
General and Claims	7.19%	\$46.42
Agent/Broker Fees and Commissions	3.35%	\$21.59
Quality Improvement Initiatives	0.80%	\$5.16
Taxes and Fees	1.41%	\$9.07
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	0.80%	\$5.16
Federal Income Tax	0.53%	\$3.43
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$12.90
Total Retention	14.75%	\$95.14
Projected Required Revenue PMPM		\$ 645.21

**Table 8. Components of Rate Change**

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 495.84	\$ 386.41	\$ (109.43)	-22.1%
B. Base period allowed claims before normalization	\$ 719.24	\$ 482.87	\$ (236.37)	-47.7%
C. Normalization factor component of change	\$ (239.91)	\$ (193.69)	\$ 46.22	9.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 479.33	\$ 289.18	\$ (190.15)	-38.3%
D2. URRT Trend	\$ 97.78	\$ 58.78	\$ (39.00)	-7.9%
D3. URRT Morbidity	\$ 16.49	\$ 82.60	\$ 66.11	13.3%
D4. URRT Other	\$ (60.82)	\$ 64.93	\$ 125.75	25.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (33.23)	\$ (16.55)	\$ 16.68	3.4%
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)	\$ 499.55	\$ 478.95	\$ (20.60)	-4.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (64.59)	\$ (149.53)	\$ (84.94)	-17.1%
E3. Benefit Richness	\$ 0.00	\$ -	\$ (0.00)	0.0%
E4. Catastrophic Eligibility	\$ -	\$ 0.00	\$ 0.00	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (64.59)	\$ (149.53)	\$ (84.94)	-17.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 44.04	\$ 43.82	\$ (0.22)	0.0%
F2. Taxes and Fees	\$ 6.92	\$ 5.43	\$ (1.48)	-0.3%
F3. Profit and/or Contingency	\$ 9.92	\$ 7.73	\$ (2.19)	-0.4%
F4. Subtotal - Sum(F1:F3)	\$ 60.88	\$ 56.98	\$ (3.90)	-0.8%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 495.84	\$ 386.41	\$ (109.43)	-22.1%

ice Period on URRT

**For Informational Purposes only - No input required.**

Blended Base Period Unadjusted Claims before Normalization	\$ 482.87	← Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 67,170,189.00	
Blended Loss Ratio	92.08%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	98	38	39	103	278
Adjusted Projected Allowed EHB Claims PMPM	\$ 827.38	\$ 827.38	\$ 827.38	\$ 827.38	\$ 827.38
Months of Trend	-	3	6	9	
Annual Trend	11.75%	11.75%	11.75%	11.75%	
Single Risk Pool Projected Allowed Claims	\$ 827.38	\$ 850.69	\$ 874.66	\$ 899.30	\$ 863.85
Quarterly Trend Factor	1.000	1.028	1.057	1.087	1.044

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2021	2022
Average Age Factor	1.490	1.647
Average Geographic Factor	1.007	1.014
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	\$ 749.59	\$ 799.75
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 499.55	\$ 478.95

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

	2021	2022	
Paid-to-Allowed	0.871	0.688	
URRT Trend (Total Applied Trend Factor)	1.204	1.203	← URRT W1, S2
URRT Morbidity	1.029	1.237	← URRT W1, S2
URRT "Other"	0.898	1.151	← URRT W1, S2
Risk Adjustment	\$ (43.42)	\$ (19.01)	← 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	0.871	0.688	
Benefit Richness	1.000	1.000	← For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.88%	11.34%	
Taxes and Fees	1.39%	1.41%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III  
Table 10. Plan Rates

Carrier Name: Aetna.FelnsuranceCo  
 Product(s): EPO  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2022  
 Base Period Start Date: 1/1/2020  
 Date of Most Recent Membership: 2/1/2021  
 Market Adjusted Index Rate: \$ 799.75

Calibration	
Age Calibration Factor	1.047
Geographic Calibration Factor	1.014
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.070

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E, M, A, DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	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	45 CFR Part 156.8 (d) (2) Allowable Factors																		
																				0.684	0.688	1.000	1.000	1.000	1.000	1.000	\$	550.07	11.3%	1.4%	2.0%							
Total - Current Membership																				0.684	0.688	1.000	1.000	1.000	1.000	1.000	\$	550.07	11.3%	1.4%	2.0%							
Total - Projected Membership																				0.684	0.688	1.000	1.000	1.000	1.000	1.000	\$	550.07	11.3%	1.4%	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																			
Plan 1	3390PAG100001	EPO	Aetna Silver CAEPO 6000 80%	M	3390PAG100001	Silver	0.6845711	Approach 2	OH	N/A	0.688	1.000	1.000	1.000	1.000	1.000	\$50.00	11.3%	1.4%	2.0%																		
Plan 2																	\$0.00																					
Plan 3																	\$0.00																					
Plan 4																	\$0.00																					

Total Covered Lives @ 02-01-2021  
144

Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives
144	145
-	-
144	145
-	-
-	-
-	-

2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM
\$ 495.94	\$ 386.41
N/A	N/A
\$ 495.94	\$ 386.41
\$ -	\$ -
\$ -	\$ -
\$ -	\$ -

Proposed Rate Change Compared to Prior 12 months  
-22.1%

% of Total Covered Lives  
N/A  
100.0%  
0.0%  
0.0%  
0.0%

02-01-2021 Number of Covered Lives by Rating Area										2022 Continued/Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
-	-	10	-	-	6	26	95	6	144	-
-	-	10	-	-	6	26	95	6	144	1
-	-	10	-	-	6	26	95	6	144	0
-	-	10	-	-	6	26	95	6	144	0
-	-	10	-	-	6	26	95	6	144	0













**PA Small Group Portfolio | Summary of Benefits**

**Contents**

Aetna Silver OAEPO 7000 80%

2

**Aetna Life Insurance Company**  
**HIOS Issuer ID: 33906**  
**Exhibit A-2**

## Pennsylvania

Aetna Silver OAEPO 7000 80%

Silver

Summary of Features		In Network
<b>Deductible</b>		
Individual		\$7,000
Family		\$14,000
<b>Coinsurance</b> <i>(Member Responsibility)</i>		20%
		<i>\$0 once out-of-pocket max. is satisfied</i>
<b>Out-of-Pocket Maximum</b>		
Individual		\$8,700
Family		\$17,400
		<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>
<b>Primary Care Visit to Treat an Injury or Illness</b> <i>(excludes Preventative and X-rays)</i>		\$40 per visit
<b>Specialist Visit</b>		\$80 per visit
<b>All Inpatient Hospital Services</b> <i>(includes Mental/Behavioral Health and Substance Abuse)</i>		20% after deductible
<b>Emergency Room Services</b>		\$500+20% after deductible
<b>Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services</b>		0%
<b>Imaging (CT/PET Scans, MRIs)</b>		20% after deductible
<b>Rehabilitative Speech Therapy</b>		20% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>		20% after deductible
<b>Preventive Care/Screening/Immunization</b>		0%
<b>Laboratory Outpatient and Professional Services</b>		20% after deductible
<b>X-rays and Diagnostic Imaging</b>		20% after deductible
<b>Skilled Nursing Facility</b>		20% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>		20% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>		20% after deductible
Pharmacy		In-Network
<b>Pharmacy Deductible</b>		
Individual		\$0
<b>Generics</b>		\$15
<b>Preferred Brand Drugs</b>		\$75
<b>Non-Preferred Brand Drugs</b>		\$125
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>		40% up to \$500 / 50% up to \$750

**Unified Rate Review v5.3**

Company Legal Name: **Aetna Life Insurance Company** State: **PA**  
 HIOS Issuer ID: **33906** Market: **Small Group**  
 Effective Date of Rate Change(s): **1/1/2022**

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

**Market Level Calculations (Same for all Plans)**

**Section I: Experience Period Data**

Experience Period:	<b>1/1/2020</b>	to	<b>12/31/2020</b>
		Total	PMPM
Allowed Claims		\$1,352,271.62	\$563.92
Reinsurance		\$0.00	\$0.00
Incurred Claims in Experience Period		\$1,043,227.15	\$435.04
Risk Adjustment		\$182,053.49	\$75.92
Experience Period Premium		\$1,802,526.58	\$751.68
Experience Period Member Months		2,398	

**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	\$100.05	1.047	1.030	1.047	1.030	\$116.35
Outpatient Hospital	\$135.34	1.034	1.070	1.034	1.070	\$165.67
Professional	\$148.74	1.019	1.065	1.019	1.065	\$175.18
Other Medical	\$102.08	1.034	1.070	1.034	1.070	\$124.95
Capitation	\$0.07	1.000	1.000	1.000	1.000	\$0.07
Prescription Drug	\$105.69	1.089	1.026	1.089	1.026	\$131.94
<b>Total</b>	<b>\$591.97</b>					<b>\$714.16</b>

Morbidity Adjustment		1.029
Demographic Shift		1.031
Plan Design Changes		1.000
Other		1.049
Adjusted Trended EHB Allowed Claims PMPM for	<b>1/1/2022</b>	<b>\$794.78</b>
Manual EHB Allowed Claims PMPM		\$827.38
Applied Credibility %		0.00%

Projected Period Totals		
Projected Index Rate for	<b>1/1/2022</b>	<b>\$827.38</b>
Reinsurance		\$0.00
Risk Adjustment Payment/Charge		\$48,076.20
Exchange User Fees		\$0.00
Market Adjusted Index Rate		<b>\$799.75</b>
Projected Member Months		<b>1,740</b>

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

**Product-Plan Data Collection**

Company Legal Name: Aetna Life Insurance Company  
 HIOS Issuer ID: 33906  
 Effective Date of Rate Change(s): 1/1/2022

State: PA  
 Market: Small Group

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

**Product/Plan Level Calculations**

Field #	Section I: General Product and Plan Information		EPO
1.1	Product Name		33906PA016
1.2	Product ID		Aetna Silver
1.3	Plan Name		33906PA0160001
1.4	Plan ID (Standard Component ID)		Silver
1.5	Metal		0.684
1.6	AV Metal Value		Renewing
1.7	Plan Category		EPO
1.8	Plan Type		No
1.9	Exchange Plan?		1/1/2022
1.10	Effective Date of Proposed Rates		-22.31%
1.11	Cumulative Rate Change % (over 12 mos prior)		-22.31%
1.12	Product Rate Increase %		-22.31%
1.13	Submission Level Rate Increase %		-22.31%

Worksheet 1 Totals			
Section II: Experience Period and Current Plan Level Information		Total	33906PA0160001
2.1	Plan ID (Standard Component ID)	\$1,352,272	\$1,352,272
2.2	Allowed Claims	\$0	\$0
2.3	Reinsurance	\$309,044	\$309,044
2.4	Member Cost Sharing	\$0	\$0
2.5	Cost Sharing Reduction	\$1,043,227	\$1,043,227
2.6	Incurring Claims	\$182,053	\$182,053
2.7	Risk Adjustment Transfer Amount	\$1,802,527	\$1,802,527
2.8	Premium	2,398	2,398
2.9	Experience Period Member Months	144	144
2.10	Current Enrollment	\$932.40	\$932.40
2.11	Current Premium PMPM	52.57%	52.57%
2.12	Loss Ratio		
<b>Per Member Per Month</b>			
2.13	Allowed Claims	\$563.92	\$563.92
2.14	Reinsurance	\$0.00	\$0.00
2.15	Member Cost Sharing	\$128.88	\$128.88
2.16	Cost Sharing Reduction	\$0.00	\$0.00
2.17	Incurring Claims	\$435.04	\$435.04
2.18	Risk Adjustment Transfer Amount	\$75.92	\$75.92
2.19	Premium	\$751.68	\$751.68

Section III: Plan Adjustment Factors			
3.1	Plan ID (Standard Component ID)		33906PA0160001
3.2	Market Adjusted Index Rate		\$799.75
3.3	AV and Cost Sharing Design of Plan		0.6878
3.4	Provider Network Adjustment		1.0000
3.5	Benefits in Addition to EHB		1.0000
<b>Administrative Costs</b>			
3.6	Administrative Expense		11.34%
3.7	Taxes and Fees		1.41%
3.8	Profit & Risk Load		2.00%
3.9	Catastrophic Adjustment		1.0000
3.10	<b>Plan Adjusted Index Rate</b>		6645.24
3.11	Age Calibration Factor	0.6070	0.6070
3.12	Geographic Calibration Factor	0.9866	0.9866
3.13	Tobacco Calibration Factor	1.0000	1.0000
3.14	<b>Calibrated Plan Adjusted Index Rate</b>		5386.41

Section IV: Projected Plan Level Information			
4.1	Plan ID (Standard Component ID)	Total	33906PA0160001
4.2	Allowed Claims	\$1,439,648	\$1,439,648
4.3	Reinsurance	\$0	\$0
4.4	Member Cost Sharing	\$449,430	\$449,430
4.5	Cost Sharing Reduction	\$0	\$0
4.6	Incurring Claims	\$990,218	\$990,218
4.7	Risk Adjustment Transfer Amount	\$53,071	\$53,071
4.8	Premium	\$1,122,704	\$1,122,704
4.9	Projected Member Months	1,740	1,740
4.10	Loss Ratio	85.68%	85.68%
<b>Per Member Per Month</b>			
4.11	Allowed Claims	\$827.38	\$827.38
4.12	Reinsurance	\$0.00	\$0.00
4.13	Member Cost Sharing	\$258.29	\$258.29
4.14	Cost Sharing Reduction	\$0.00	\$0.00
4.15	Incurring Claims	\$569.09	\$569.09
4.16	Risk Adjustment Transfer Amount	\$19.01	\$19.01
4.17	Premium	\$645.23	\$645.23



## Rating Area Data Collection

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

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

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

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

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
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 Life Insurance Co.  
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 2022. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2021	Range of Rate Changes
PA Silver OAEPO 7000 80%	144	-22.3% – -22.3%

**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 11.6% 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 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

**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 -22.3%?**

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 Life Insurance Company  
**State:** Pennsylvania  
**HIOS Issuer ID:** 33906  
**Market:** Small Group  
**Effective Date:** 01/01/2022  
**Rate Filing Tracking Number:** AETN-132731340  
**Policy Form(s):** AL SG HGrpPol-1A 01  
 AL SG HCOC-2022-EPO 06  
 AL SG-SOB-EPO-14047680 06  
**Form Filing Tracking Number:** AETN-132808933

*Company Contact Information:*

**Name:** [REDACTED]  
**Telephone Number:** [REDACTED]  
**Email Address:** [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, 2022. 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, 2022 through December 31, 2022.

**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.
- Increases in expected claim costs due to COVID-19 related expenses (including immunizations).

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 Life Insurance Company (ALIC). 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, 2020 through December 31, 2020 and paid through February 28, 2021.

B. Current Date: The current enrollment and premium is reported as of February 28, 2021.

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.

Aetna recognizes that COVID-19 has had an impact on the level of allowed and incurred claims in the experience period of January 1, 2020 through December 31, 2020. We have internally developed factors to adjust 2020 experience, using calendar year 2019 experience as our baseline claims data. The adjustment factors were developed to vary by service category and incurred date. In addition, the adjustment factors for allowed claims and incurred claims were developed separately and have been applied as such.

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.

## 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 2020. 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 2020

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 2022.

### 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 2022 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, 2020 to December 31, 2020 and paid through February 28, 2021 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 2022.

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, 2022.

#### 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

Risk Adjustment transfer is accrued at the issuer and market level based on 2020 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.

##### B. Risk Adjustment – Projection Period

We trended 2020 Risk Adjustment accruals forward two years. Resulting payment amounts were blended by credibility (18% AHI + ALIC + AHASPA ACA, 82% non-ACA 51-100) to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2022 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 2019-2020 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]

#### 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 2022 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, 2021 projections, and projected changes in expenses, inflation, and membership for 2022 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 2022 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 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 2021 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 2020 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 2021 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 2022 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, 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.

**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:

$$\text{Calibrated Plan Adjusted Index Rate} * \text{Age Factor} * \text{Area Factor} * \text{Tobacco Factor} * \text{Trend Factor}$$

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 2022 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 2022 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 2021, 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 2020 to 2022. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2021 and 2022.

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 2021 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, 2020, the capital and surplus held by Aetna Life Insurance Company was approximately \$5.2 billion. This amount is disclosed in page 3, line 38 of the Company's statutory financial statement dated December 31, 2020. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

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

ALIC	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	113.07%	88.63%	25,110	36,291
2018	89.12%	87.60%	10,929	2,385
2019	75.64%	89.16%	5,602	3,348

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
- COVID-19 adjustment factors for 2020 allowed and incurred claims
- 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], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. 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 18, 2021

\_\_\_\_\_  
Aetna Life Insurance Company

\_\_\_\_\_  
Date

2022 Rates Table Template v11.0		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.				
	<b>HIOS Issuer ID*</b>	33906				
	<b>Rate Effective Date*</b>	1/1/2022				
	<b>Rate Expiration Date*</b>	3/31/2022				
	<b>Rating Method*</b>	Age-Based Rates				
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>	<b>Individual Tobacco Rate*</b>	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	230.20	230.20	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	250.66	250.66	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	258.48	258.48	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	266.31	266.31	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	274.73	274.73	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.91	300.91	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	302.12	302.12	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	336.72	336.72	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	888.29	888.29
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33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	403.60	403.60
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	413.06	413.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	428.44	428.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	441.05	441.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	447.35	447.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	456.81	456.81
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	466.27	466.27
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	472.19	472.19
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	478.49	478.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	481.64	481.64
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	484.80	484.80
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	487.95	487.95
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	491.10	491.10
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	497.41	497.41



33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	503.72	503.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	513.18	513.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	522.24	522.24
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	534.85	534.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	550.62	550.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	569.14	569.14
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	591.22	591.22
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	616.05	616.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	644.43	644.43
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	672.41	672.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	703.94	703.94
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	735.08	735.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	769.37	769.37
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	804.05	804.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	841.50	841.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	878.94	878.94
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	919.54	919.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	960.53	960.53
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1004.28	1004.28
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1025.96	1025.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1069.71	1069.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1107.55	1107.55
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1132.38	1132.38
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1163.51	1163.51
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1182.04	1182.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	247.41	247.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	269.40	269.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	277.81	277.81
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	286.22	286.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	295.28	295.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	304.33	304.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	313.71	313.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	323.41	323.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	323.41	323.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	323.41	323.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	323.41	323.41
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	324.71	324.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	331.18	331.18
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	338.94	338.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	351.55	351.55
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	361.90	361.90
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	367.07	367.07
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	374.84	374.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	382.60	382.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	387.45	387.45
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	392.62	392.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	395.21	395.21
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	397.80	397.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	400.39	400.39

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	402.97	402.97
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	408.15	408.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	413.32	413.32
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	421.08	421.08
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	428.52	428.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	438.87	438.87
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	451.81	451.81
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	467.01	467.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	485.12	485.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	505.50	505.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	528.78	528.78
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	551.74	551.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	577.62	577.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	603.17	603.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	631.30	631.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	659.76	659.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	690.49	690.49
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	721.21	721.21
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	754.52	754.52
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	788.16	788.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	824.06	824.06
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	841.85	841.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	877.74	877.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	908.79	908.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	929.17	929.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	954.72	954.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	969.92	969.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	304.48	304.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	331.54	331.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	341.89	341.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	352.24	352.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	363.38	363.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	374.53	374.53
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	386.07	386.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	398.01	398.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	398.01	398.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	398.01	398.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	398.01	398.01

33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	25	399.60	399.60
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	26	407.56	407.56
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	27	417.11	417.11
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	28	432.64	432.64
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	29	445.37	445.37
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	30	451.74	451.74
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	31	461.29	461.29
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	32	470.84	470.84
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	33	476.81	476.81
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	34	483.18	483.18
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	35	486.37	486.37
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	36	489.55	489.55
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	37	492.73	492.73
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	38	495.92	495.92
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	39	502.29	502.29
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	40	508.66	508.66
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	41	518.21	518.21
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	42	527.36	527.36
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	43	540.10	540.10
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	44	556.02	556.02
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	45	574.72	574.72
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	46	597.01	597.01
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	47	622.09	622.09
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	48	650.74	650.74

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	679.00	679.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	710.84	710.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	742.29	742.29
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	776.91	776.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	811.94	811.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	849.75	849.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	887.56	887.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	928.55	928.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	969.95	969.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1014.13	1014.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1036.02	1036.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1080.20	1080.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1118.40	1118.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1143.48	1143.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1174.92	1174.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1193.63	1193.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	319.26	319.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	347.64	347.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	358.49	358.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	369.34	369.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	381.02	381.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	392.71	392.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	404.81	404.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	417.33	417.33

33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	417.33	417.33
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	417.33	417.33
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	417.33	417.33
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	419.00	419.00
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	427.35	427.35
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	437.36	437.36
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	453.64	453.64
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	466.99	466.99
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	473.67	473.67
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	483.68	483.68
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	493.70	493.70
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	499.96	499.96
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	506.64	506.64
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	509.98	509.98
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	513.32	513.32
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	516.65	516.65
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	519.99	519.99
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	526.67	526.67
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	533.35	533.35
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	543.36	543.36
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	552.96	552.96
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	566.32	566.32
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	583.01	583.01
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	602.62	602.62

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	625.99	625.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	652.29	652.29
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	682.33	682.33
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	711.96	711.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	745.35	745.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	778.32	778.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	814.63	814.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	851.35	851.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	891.00	891.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	930.64	930.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	973.63	973.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1017.03	1017.03
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1063.36	1063.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1086.31	1086.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1132.63	1132.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1172.70	1172.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1198.99	1198.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1231.96	1231.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1251.57	1251.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	295.61	295.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	321.88	321.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	331.93	331.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	341.98	341.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	352.80	352.80

33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	363.62	363.62
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	374.82	374.82
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	386.42	386.42
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	386.42	386.42
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	386.42	386.42
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	386.42	386.42
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	387.96	387.96
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	395.69	395.69
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	404.96	404.96
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	420.03	420.03
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	432.40	432.40
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	438.58	438.58
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	447.86	447.86
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	457.13	457.13
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	462.93	462.93
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	469.11	469.11
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	472.20	472.20
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	475.29	475.29
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	478.38	478.38
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	481.47	481.47
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	487.66	487.66
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	493.84	493.84
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	503.11	503.11
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	512.00	512.00

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	524.37	524.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	539.82	539.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	557.98	557.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	579.62	579.62
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	603.97	603.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	631.79	631.79
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	659.23	659.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	690.14	690.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	720.67	720.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	754.28	754.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	788.29	788.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	825.00	825.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	861.71	861.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	901.51	901.51
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	941.70	941.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	984.59	984.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1005.84	1005.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1048.73	1048.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1085.83	1085.83
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1110.17	1110.17
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1140.70	1140.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1158.86	1158.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	277.67	277.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	302.35	302.35



33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	311.79	311.79
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	321.23	321.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	331.39	331.39
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	341.55	341.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	352.08	352.08
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	362.97	362.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	362.97	362.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	362.97	362.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	362.97	362.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	364.42	364.42
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	371.68	371.68
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	380.39	380.39
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	394.55	394.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	406.16	406.16
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	411.97	411.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	420.68	420.68
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	429.39	429.39
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	434.84	434.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	440.64	440.64
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	443.55	443.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	446.45	446.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	449.35	449.35
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	452.26	452.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	458.07	458.07

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	463.87	463.87
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	472.58	472.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	480.93	480.93
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	492.55	492.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	507.07	507.07
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	524.13	524.13
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	544.45	544.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	567.32	567.32
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	593.45	593.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	619.22	619.22
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	648.26	648.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	676.93	676.93
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	708.51	708.51
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	740.45	740.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	774.94	774.94
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	809.42	809.42
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	846.80	846.80
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	884.55	884.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	924.84	924.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	944.80	944.80
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	985.09	985.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1019.94	1019.94
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1042.81	1042.81
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1071.48	1071.48

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1088.54	1088.54
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<b>2022 Rates Table Template v11.0</b>		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
<b>HIOS Issuer ID*</b>	33906				
<b>Rate Effective Date*</b>	4/1/2022				
<b>Rate Expiration Date*</b>	6/30/2022				
<b>Rating Method*</b>	Age-Based Rates				
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>	<b>Individual Tobacco Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	236.68	236.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	257.72	257.72
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	265.77	265.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	273.81	273.81
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	282.47	282.47
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	291.14	291.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	300.11	300.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	309.39	309.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	309.39	309.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	309.39	309.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	309.39	309.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	310.63	310.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	316.82	316.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	324.24	324.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	336.31	336.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	346.21	346.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	351.16	351.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	358.58	358.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	366.01	366.01
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	370.65	370.65
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	375.60	375.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	378.07	378.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	380.55	380.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	383.03	383.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	385.50	385.50
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	390.45	390.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	395.40	395.40
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	402.83	402.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	409.94	409.94
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	419.84	419.84

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	432.22	432.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	446.76	446.76
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	464.09	464.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	483.58	483.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	505.85	505.85
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	527.82	527.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	552.57	552.57
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	577.01	577.01
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	603.93	603.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	631.16	631.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	660.55	660.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	689.94	689.94
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	721.81	721.81
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	753.98	753.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	788.33	788.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	805.34	805.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	839.69	839.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	869.39	869.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	888.88	888.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	913.32	913.32
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	927.86	927.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	248.97	248.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	271.11	271.11
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	279.57	279.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	288.03	288.03
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	297.14	297.14
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	306.25	306.25
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	315.69	315.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	325.46	325.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	325.46	325.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	325.46	325.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	325.46	325.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	326.76	326.76
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	333.27	333.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	341.08	341.08
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	353.77	353.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	364.19	364.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	369.39	369.39
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	377.20	377.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	385.02	385.02
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	389.90	389.90
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	395.10	395.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	397.71	397.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	400.31	400.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	402.92	402.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	405.52	405.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	410.73	410.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	415.93	415.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	423.74	423.74

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	431.23	431.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	441.64	441.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	454.66	454.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	469.96	469.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	488.19	488.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	508.69	508.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	532.12	532.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	555.23	555.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	581.27	581.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	606.98	606.98
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	635.29	635.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	663.93	663.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	694.85	694.85
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	725.77	725.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	759.29	759.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	793.14	793.14
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	829.26	829.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	847.16	847.16
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	883.29	883.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	914.53	914.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	935.04	935.04
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	960.75	960.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	976.04	976.04
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.02	310.02
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.57	337.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.11	348.11
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.65	358.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.99	369.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.34	381.34
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	393.09	393.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	405.25	405.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	405.25	405.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	405.25	405.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	405.25	405.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.87	406.87
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.98	414.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.70	424.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.51	440.51
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.47	453.47
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.96	459.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.68	469.68
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.41	479.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.49	485.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.97	491.97
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	495.21	495.21
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.46	498.46
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.70	501.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.94	504.94
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	511.42	511.42

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.91	517.91
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.63	527.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.96	536.96
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.92	549.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	566.13	566.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	585.18	585.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.87	607.87
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	633.40	633.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	662.58	662.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	691.35	691.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.77	723.77
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.79	755.79
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	791.05	791.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	826.71	826.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	865.21	865.21
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	903.71	903.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	945.45	945.45
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	987.59	987.59
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1032.57	1032.57
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1054.86	1054.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1099.85	1099.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1138.75	1138.75
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1164.28	1164.28
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1196.30	1196.30
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1215.34	1215.34
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	254.38	254.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	276.99	276.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	285.64	285.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	294.29	294.29
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	303.60	303.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	312.91	312.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	322.55	322.55
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	332.53	332.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	332.53	332.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	332.53	332.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	332.53	332.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	333.86	333.86
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	340.51	340.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	348.49	348.49
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	361.46	361.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	372.10	372.10
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	377.42	377.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	385.40	385.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	393.38	393.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	398.37	398.37
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	403.69	403.69
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	406.35	406.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	409.01	409.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	411.67	411.67

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	414.33	414.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	419.65	419.65
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	424.97	424.97
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	432.95	432.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	440.60	440.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	451.24	451.24
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	464.54	464.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	480.17	480.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	498.79	498.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	519.74	519.74
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	543.68	543.68
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	567.29	567.29
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	593.89	593.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	620.16	620.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	649.09	649.09
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	678.35	678.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	709.94	709.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	741.53	741.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	775.78	775.78
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	810.36	810.36
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	847.28	847.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	865.56	865.56
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	902.47	902.47
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	934.40	934.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	955.35	955.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	981.62	981.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	997.24	997.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	313.05	313.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.88	340.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.52	351.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	362.16	362.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.62	373.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	385.08	385.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.95	396.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	409.22	409.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	409.22	409.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	409.22	409.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	409.22	409.22



33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	25	410.86	410.86
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	26	419.04	419.04
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	27	428.86	428.86
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	28	444.82	444.82
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	29	457.92	457.92
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	30	464.47	464.47
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	31	474.29	474.29
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	32	484.11	484.11
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	33	490.25	490.25
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	34	496.80	496.80
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	35	500.07	500.07
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	36	503.34	503.34
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	37	506.62	506.62
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	38	509.89	509.89
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	39	516.44	516.44
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	40	522.99	522.99
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	41	532.81	532.81
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	42	542.22	542.22
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	43	555.31	555.31
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	44	571.68	571.68
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	45	590.92	590.92
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	46	613.83	613.83
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	47	639.61	639.61
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	48	669.08	669.08

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	698.13	698.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	730.87	730.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	763.20	763.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	798.80	798.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	834.81	834.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	873.69	873.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	912.57	912.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	954.72	954.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	997.27	997.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1042.70	1042.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1065.21	1065.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1110.63	1110.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1149.91	1149.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1175.70	1175.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1208.02	1208.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1227.26	1227.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	328.25	328.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	357.43	357.43
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	368.59	368.59
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	379.74	379.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	391.76	391.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	403.77	403.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	416.21	416.21
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	429.09	429.09

33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	429.09	429.09
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	429.09	429.09
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	429.09	429.09
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	430.80	430.80
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	439.39	439.39
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	449.68	449.68
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	466.42	466.42
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	480.15	480.15
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	487.01	487.01
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	497.31	497.31
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	507.61	507.61
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	514.05	514.05
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	520.91	520.91
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	524.34	524.34
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	527.78	527.78
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	531.21	531.21
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	534.64	534.64
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	541.51	541.51
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	548.37	548.37
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	558.67	558.67
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	568.54	568.54
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	582.27	582.27
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	599.43	599.43
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	619.60	619.60

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	643.63	643.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	670.66	670.66
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	701.56	701.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	732.02	732.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	766.35	766.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	800.25	800.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	837.58	837.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	875.34	875.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	916.10	916.10
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	956.86	956.86
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1001.06	1001.06
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1045.69	1045.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1093.31	1093.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1116.91	1116.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1164.54	1164.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1205.74	1205.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1232.77	1232.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1266.67	1266.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1286.83	1286.83
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	303.94	303.94
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	330.95	330.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	341.28	341.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	351.61	351.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	362.74	362.74

33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	373.86	373.86
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	385.38	385.38
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	397.30	397.30
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	397.30	397.30
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	397.30	397.30
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	397.30	397.30
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	398.89	398.89
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	406.84	406.84
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	416.37	416.37
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	431.87	431.87
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	444.58	444.58
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	450.94	450.94
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	460.47	460.47
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	470.01	470.01
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	475.97	475.97
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	482.33	482.33
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	485.50	485.50
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	488.68	488.68
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	491.86	491.86
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	495.04	495.04
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	501.40	501.40
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	507.75	507.75
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	517.29	517.29
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	526.43	526.43

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	539.14	539.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	555.03	555.03
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	573.71	573.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	595.95	595.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	620.98	620.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	649.59	649.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	677.80	677.80
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	709.58	709.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	740.97	740.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	775.54	775.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	810.50	810.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	848.24	848.24
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	885.99	885.99
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	926.91	926.91
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	968.23	968.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1012.33	1012.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1034.18	1034.18
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1078.28	1078.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1116.42	1116.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1141.45	1141.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1172.84	1172.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1191.51	1191.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	285.49	285.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	310.87	310.87

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	320.57	320.57
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	330.28	330.28
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	340.73	340.73
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	351.18	351.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	362.00	362.00
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	373.19	373.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	373.19	373.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	373.19	373.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	373.19	373.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	374.69	374.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	382.15	382.15
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	391.11	391.11
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	405.66	405.66
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	417.60	417.60
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	423.58	423.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	432.53	432.53
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	441.49	441.49
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	447.09	447.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	453.06	453.06
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	456.04	456.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	459.03	459.03
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	462.01	462.01
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	465.00	465.00
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	470.97	470.97

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	476.94	476.94
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	485.90	485.90
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	494.48	494.48
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	506.42	506.42
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	521.35	521.35
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	538.89	538.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	559.79	559.79
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	583.30	583.30
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	610.17	610.17
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	636.67	636.67
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	666.52	666.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	696.01	696.01
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	728.47	728.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	761.32	761.32
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	796.77	796.77
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	832.22	832.22
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	870.66	870.66
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	909.47	909.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	950.90	950.90
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	971.42	971.42
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1012.85	1012.85
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1048.67	1048.67
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1072.19	1072.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1101.67	1101.67



33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1119.21	1119.21
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2022 Rates Table Template v11.0		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*	33906				
Rate Effective Date*	7/1/2022				
Rate Expiration Date*	9/30/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	243.35	243.35
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	264.98	264.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	273.25	273.25
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	281.52	281.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	290.43	290.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	299.34	299.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	308.56	308.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	318.11	318.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	318.11	318.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	318.11	318.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	318.11	318.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	319.38	319.38
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	325.74	325.74
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.38	333.38
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	345.78	345.78
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.96	355.96
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	361.05	361.05
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	368.69	368.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	376.32	376.32
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	381.09	381.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	386.18	386.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	388.73	388.73
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	391.27	391.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	393.82	393.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	396.36	396.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	401.45	401.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	406.54	406.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	414.17	414.17
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	421.49	421.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	431.67	431.67

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	444.40	444.40
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	459.35	459.35
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	477.16	477.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	497.20	497.20
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	520.10	520.10
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	542.69	542.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	568.14	568.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	593.27	593.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	620.94	620.94
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	648.94	648.94
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	679.16	679.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	709.38	709.38
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	742.14	742.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	775.23	775.23
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	810.54	810.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	828.03	828.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	863.34	863.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	893.88	893.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	913.92	913.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	939.05	939.05
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	954.00	954.00
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	255.99	255.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	278.74	278.74
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	287.44	287.44
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	296.14	296.14
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	305.51	305.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	314.88	314.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	324.59	324.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	334.63	334.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	334.63	334.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	334.63	334.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	334.63	334.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	335.96	335.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	342.66	342.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	350.69	350.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	363.74	363.74
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	374.45	374.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	379.80	379.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	387.83	387.83
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	395.86	395.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	400.88	400.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	406.24	406.24
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	408.91	408.91
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	411.59	411.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	414.27	414.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	416.94	416.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	422.30	422.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	427.65	427.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	435.68	435.68

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	443.38	443.38
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	454.09	454.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	467.47	467.47
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	483.20	483.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	501.94	501.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	523.02	523.02
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	547.11	547.11
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	570.87	570.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	597.64	597.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	624.08	624.08
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	653.19	653.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	682.64	682.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	714.43	714.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	746.22	746.22
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	780.68	780.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	815.48	815.48
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	852.63	852.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	871.03	871.03
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	908.17	908.17
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	940.30	940.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	961.38	961.38
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	987.82	987.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1003.54	1003.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	318.75	318.75
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	347.08	347.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	357.92	357.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	368.75	368.75
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	380.42	380.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	392.08	392.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	404.17	404.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	416.67	416.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	416.67	416.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	416.67	416.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	416.67	416.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	418.33	418.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	426.67	426.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	436.67	436.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	452.92	452.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	466.25	466.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	472.92	472.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	482.92	482.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	492.92	492.92
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	499.17	499.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	505.83	505.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	509.17	509.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	512.50	512.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	515.83	515.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	519.17	519.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	525.83	525.83

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	532.50	532.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	542.50	542.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	552.08	552.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	565.42	565.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	582.08	582.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	601.67	601.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	625.00	625.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	651.25	651.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	681.25	681.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	710.83	710.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	744.17	744.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	777.08	777.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	813.33	813.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	850.00	850.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	889.58	889.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	929.17	929.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	972.08	972.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1015.42	1015.42
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1061.67	1061.67
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1084.58	1084.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1130.83	1130.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1170.83	1170.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1197.08	1197.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1230.00	1230.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1249.58	1249.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	261.55	261.55
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	284.80	284.80
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	293.69	293.69
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	302.58	302.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	312.15	312.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	321.72	321.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	331.64	331.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	341.89	341.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	341.89	341.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	341.89	341.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	341.89	341.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	343.26	343.26
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	350.10	350.10
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	358.30	358.30
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	371.64	371.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	382.58	382.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	388.05	388.05
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	396.26	396.26
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	404.46	404.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	409.59	409.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	415.06	415.06
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	417.79	417.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	420.53	420.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	423.26	423.26

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	426.00	426.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	431.47	431.47
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	436.94	436.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	445.15	445.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	453.01	453.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	463.95	463.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	477.63	477.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	493.69	493.69
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	512.84	512.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	534.38	534.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	559.00	559.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	583.27	583.27
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	610.62	610.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	637.63	637.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	667.38	667.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	697.46	697.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	729.94	729.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	762.42	762.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	797.64	797.64
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	833.20	833.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	871.15	871.15
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	889.95	889.95
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	927.90	927.90
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	960.72	960.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	982.26	982.26
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1009.27	1009.27
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1025.34	1025.34
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.87	321.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.49	350.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.43	361.43
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.36	372.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.15	384.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	395.93	395.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.13	408.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.75	420.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.75	420.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.75	420.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.75	420.75

33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	25	422.43	422.43
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	26	430.85	430.85
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	27	440.95	440.95
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	28	457.36	457.36
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	29	470.82	470.82
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	30	477.55	477.55
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	31	487.65	487.65
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	32	497.75	497.75
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	33	504.06	504.06
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	34	510.79	510.79
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	35	514.16	514.16
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	36	517.52	517.52
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	37	520.89	520.89
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	38	524.26	524.26
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	39	530.99	530.99
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	40	537.72	537.72
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	41	547.82	547.82
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	42	557.50	557.50
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	43	570.96	570.96
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	44	587.79	587.79
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	45	607.56	607.56
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	46	631.13	631.13
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	47	657.63	657.63
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	48	687.93	687.93

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.80	717.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.46	751.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.70	784.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.31	821.31
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.33	858.33
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.30	898.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	938.28	938.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.61	981.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.37	1025.37
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1072.07	1072.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1095.22	1095.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1141.92	1141.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1182.31	1182.31
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1208.82	1208.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1242.06	1242.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1261.83	1261.83
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	337.50	337.50
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	367.50	367.50
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	378.97	378.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	390.44	390.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	402.79	402.79
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	415.15	415.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	427.94	427.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	441.18	441.18



33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	441.18	441.18
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	441.18	441.18
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	441.18	441.18
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	442.94	442.94
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	451.76	451.76
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	462.35	462.35
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	479.56	479.56
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	493.68	493.68
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	500.73	500.73
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	511.32	511.32
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	521.91	521.91
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	528.53	528.53
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	535.59	535.59
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	539.12	539.12
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	542.65	542.65
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	546.18	546.18
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	549.71	549.71
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	556.76	556.76
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	563.82	563.82
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	574.41	574.41
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	584.56	584.56
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	598.68	598.68
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	616.32	616.32
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	637.06	637.06

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	661.76	661.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	689.56	689.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	721.32	721.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	752.65	752.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	787.94	787.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	822.79	822.79
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	861.18	861.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	900.00	900.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	941.91	941.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	983.82	983.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1029.26	1029.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1075.15	1075.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1124.12	1124.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1148.38	1148.38
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1197.35	1197.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1239.70	1239.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1267.50	1267.50
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1302.35	1302.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1323.09	1323.09
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	312.50	312.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	340.28	340.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	350.90	350.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	361.52	361.52
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	372.96	372.96

33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	384.40	384.40
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	396.24	396.24
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	408.50	408.50
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	408.50	408.50
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	408.50	408.50
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	408.50	408.50
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	410.13	410.13
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	418.30	418.30
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	428.10	428.10
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	444.04	444.04
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	457.11	457.11
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	463.64	463.64
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	473.45	473.45
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	483.25	483.25
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	489.38	489.38
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	495.91	495.91
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	499.18	499.18
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	502.45	502.45
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	505.72	505.72
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	508.99	508.99
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	515.52	515.52
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	522.06	522.06
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	531.86	531.86
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	541.26	541.26

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	554.33	554.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	570.67	570.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	589.87	589.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	612.74	612.74
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	638.48	638.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	667.89	667.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	696.89	696.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	729.57	729.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	761.85	761.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	797.38	797.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	833.33	833.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	872.14	872.14
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	910.95	910.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	953.02	953.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	995.51	995.51
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1040.85	1040.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1063.32	1063.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1108.66	1108.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1147.87	1147.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1173.61	1173.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1205.88	1205.88
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1225.08	1225.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	293.54	293.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	319.63	319.63

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	329.61	329.61
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	339.58	339.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	350.33	350.33
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	361.07	361.07
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	372.20	372.20
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	383.71	383.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	383.71	383.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	383.71	383.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	383.71	383.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	385.24	385.24
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	392.92	392.92
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	402.13	402.13
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	417.09	417.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	429.37	429.37
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	435.51	435.51
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	444.72	444.72
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	453.93	453.93
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	459.68	459.68
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	465.82	465.82
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	468.89	468.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	471.96	471.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	475.03	475.03
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	478.10	478.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	484.24	484.24

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	490.38	490.38
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	499.59	499.59
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	508.41	508.41
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	520.69	520.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	536.04	536.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	554.07	554.07
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	575.56	575.56
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	599.74	599.74
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	627.36	627.36
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	654.61	654.61
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	685.30	685.30
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	715.62	715.62
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	749.00	749.00
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	782.76	782.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	819.22	819.22
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	855.67	855.67
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	895.19	895.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	935.10	935.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	977.69	977.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	998.79	998.79
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1041.38	1041.38
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1078.22	1078.22
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1102.39	1102.39
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1132.71	1132.71

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1150.74	1150.74
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<b>2022 Rates Table Template v11.0</b>		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
<b>HIOS Issuer ID*</b>	33906				
<b>Rate Effective Date*</b>	10/1/2022				
<b>Rate Expiration Date*</b>	12/31/2022				
<b>Rating Method*</b>	Age-Based Rates				
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>	<b>Individual Tobacco Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	250.21	250.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	272.45	272.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	280.95	280.95
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	289.46	289.46
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	298.61	298.61
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	307.77	307.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	317.26	317.26
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	327.07	327.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	327.07	327.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	327.07	327.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	327.07	327.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	328.38	328.38
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	334.92	334.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	342.77	342.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	355.52	355.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	365.99	365.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	371.22	371.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	379.07	379.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	386.92	386.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	391.83	391.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	397.06	397.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	399.68	399.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	402.29	402.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	404.91	404.91
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	407.53	407.53
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	412.76	412.76
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	417.99	417.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	425.84	425.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	433.37	433.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	443.83	443.83



33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	456.92	456.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	472.29	472.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	490.60	490.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	511.21	511.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	534.76	534.76
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	557.98	557.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	584.14	584.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	609.98	609.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	638.44	638.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	667.22	667.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	698.29	698.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	729.36	729.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	763.05	763.05
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	797.07	797.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	833.37	833.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	851.36	851.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	887.66	887.66
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	919.06	919.06
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	939.67	939.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	965.51	965.51
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	980.88	980.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	263.20	263.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	286.60	286.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	295.54	295.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	304.49	304.49
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	314.12	314.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	323.75	323.75
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	333.73	333.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	344.05	344.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	344.05	344.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	344.05	344.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	344.05	344.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	345.43	345.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	352.31	352.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	360.57	360.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	373.99	373.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	385.00	385.00
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	390.50	390.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	398.76	398.76
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	407.02	407.02
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	412.18	412.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	417.68	417.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	420.43	420.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	423.19	423.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	425.94	425.94
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	428.69	428.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	434.20	434.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	439.70	439.70
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	447.96	447.96

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	455.87	455.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	466.88	466.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	480.64	480.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	496.81	496.81
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	516.08	516.08
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	537.76	537.76
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	562.53	562.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	586.96	586.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	614.48	614.48
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	641.66	641.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	671.59	671.59
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	701.87	701.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	734.55	734.55
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	767.24	767.24
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	802.68	802.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	838.46	838.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	876.65	876.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	895.57	895.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	933.76	933.76
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	966.79	966.79
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	988.47	988.47
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1015.65	1015.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1031.82	1031.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	327.73	327.73
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	356.86	356.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	368.00	368.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	379.14	379.14
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	391.13	391.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	403.13	403.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	415.55	415.55
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	428.41	428.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	428.41	428.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	428.41	428.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	428.41	428.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	430.12	430.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	438.69	438.69
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	448.97	448.97
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	465.68	465.68
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	479.39	479.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	486.24	486.24
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	496.52	496.52
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	506.80	506.80
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	513.23	513.23
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	520.08	520.08
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	523.51	523.51
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	526.94	526.94
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	530.37	530.37
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	533.79	533.79
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	540.65	540.65

33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	547.50	547.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	557.78	557.78
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	567.64	567.64
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	581.35	581.35
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	598.48	598.48
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	618.62	618.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	642.61	642.61
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	669.60	669.60
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	700.44	700.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	730.86	730.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	765.13	765.13
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	798.98	798.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	836.25	836.25
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	873.95	873.95
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	914.64	914.64
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	955.34	955.34
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	999.47	999.47
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1044.02	1044.02
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1091.58	1091.58
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1115.14	1115.14
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1162.69	1162.69
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1203.82	1203.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1230.81	1230.81
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1264.65	1264.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1284.79	1284.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	268.92	268.92
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	292.82	292.82
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	301.96	301.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	311.10	311.10
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	320.94	320.94
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	330.79	330.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	340.98	340.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	351.53	351.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	351.53	351.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	351.53	351.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	351.53	351.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	352.93	352.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	359.96	359.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	368.40	368.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	382.11	382.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	393.36	393.36
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	398.98	398.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	407.42	407.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	415.86	415.86
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	421.13	421.13
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	426.75	426.75
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	429.56	429.56
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	432.38	432.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	435.19	435.19

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	438.00	438.00
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	443.63	443.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	449.25	449.25
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	457.69	457.69
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	465.77	465.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	477.02	477.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	491.08	491.08
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	507.60	507.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	527.29	527.29
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	549.44	549.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	574.75	574.75
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	599.70	599.70
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	627.83	627.83
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	655.60	655.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	686.18	686.18
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	717.11	717.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	750.51	750.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	783.90	783.90
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	820.11	820.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	856.67	856.67
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	895.69	895.69
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	915.02	915.02
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	954.04	954.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	987.79	987.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1009.93	1009.93
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1037.71	1037.71
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1054.23	1054.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	330.94	330.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	360.36	360.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	371.61	371.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	382.86	382.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	394.97	394.97
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	407.08	407.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	419.63	419.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	432.61	432.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	432.61	432.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	432.61	432.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	432.61	432.61

33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	25	434.34	434.34
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	26	442.99	442.99
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	27	453.37	453.37
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	28	470.24	470.24
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	29	484.09	484.09
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	30	491.01	491.01
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	31	501.39	501.39
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	32	511.77	511.77
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	33	518.26	518.26
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	34	525.18	525.18
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	35	528.64	528.64
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	36	532.10	532.10
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	37	535.57	535.57
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	38	539.03	539.03
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	39	545.95	545.95
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	40	552.87	552.87
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	41	563.25	563.25
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	42	573.20	573.20
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	43	587.05	587.05
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	44	604.35	604.35
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	45	624.68	624.68
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	46	648.91	648.91
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	47	676.16	676.16
33906PA0160001 Rating Area 6	Tobacco User/Non-Tobacco User	48	707.31	707.31

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	738.02	738.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	772.63	772.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	806.81	806.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	844.45	844.45
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	882.51	882.51
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	923.61	923.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	964.71	964.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1009.27	1009.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1054.26	1054.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1102.28	1102.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1126.07	1126.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1174.09	1174.09
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1215.62	1215.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1242.87	1242.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1277.05	1277.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1297.38	1297.38
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	347.01	347.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	377.85	377.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	389.65	389.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	401.44	401.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	414.14	414.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	426.84	426.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	440.00	440.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	453.61	453.61

33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	22	453.61	453.61
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	23	453.61	453.61
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	24	453.61	453.61
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	25	455.42	455.42
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	26	464.49	464.49
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	27	475.38	475.38
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	28	493.07	493.07
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	29	507.58	507.58
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	30	514.84	514.84
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	31	525.73	525.73
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	32	536.62	536.62
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	33	543.42	543.42
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	34	550.68	550.68
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	35	554.31	554.31
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	557.93	557.93
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	561.56	561.56
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	565.19	565.19
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	572.45	572.45
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	579.71	579.71
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	590.59	590.59
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	601.03	601.03
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	615.54	615.54
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	633.69	633.69
33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	655.01	655.01

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	680.41	680.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	708.99	708.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	741.64	741.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	773.85	773.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	810.14	810.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	845.97	845.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	885.44	885.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	925.35	925.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	968.45	968.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1011.54	1011.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1058.26	1058.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1105.44	1105.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1155.79	1155.79
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1180.73	1180.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1231.09	1231.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1274.63	1274.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1303.21	1303.21
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1339.04	1339.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1360.36	1360.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	321.30	321.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	349.86	349.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	360.78	360.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	371.70	371.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	383.46	383.46



33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	395.22	395.22
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	407.40	407.40
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	420.00	420.00
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	420.00	420.00
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	420.00	420.00
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	420.00	420.00
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	421.69	421.69
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	430.09	430.09
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	440.17	440.17
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	456.55	456.55
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	469.99	469.99
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	476.71	476.71
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	486.79	486.79
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	496.87	496.87
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	503.17	503.17
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	509.89	509.89
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	513.25	513.25
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	516.61	516.61
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	519.97	519.97
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	523.33	523.33
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	530.05	530.05
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	536.77	536.77
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	546.85	546.85
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	556.51	556.51

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	569.95	569.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	586.75	586.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	606.49	606.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	630.01	630.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	656.47	656.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	686.71	686.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	716.53	716.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	750.13	750.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	783.31	783.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	819.85	819.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	856.81	856.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	896.71	896.71
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	936.61	936.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	979.87	979.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1023.55	1023.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1070.17	1070.17
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1093.27	1093.27
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1139.89	1139.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1180.21	1180.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1206.67	1206.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1239.85	1239.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1259.59	1259.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	301.81	301.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	328.63	328.63

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	338.89	338.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	349.15	349.15
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	360.20	360.20
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	371.24	371.24
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	382.68	382.68
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	394.52	394.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	394.52	394.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	394.52	394.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	394.52	394.52
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	396.10	396.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	403.99	403.99
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	413.46	413.46
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	428.84	428.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	441.47	441.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	447.78	447.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	457.25	457.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	466.72	466.72
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	472.63	472.63
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	478.95	478.95
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	482.10	482.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	485.26	485.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	488.41	488.41
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	491.57	491.57
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	497.88	497.88

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	504.19	504.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	513.66	513.66
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	522.74	522.74
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	535.36	535.36
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	551.14	551.14
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	569.68	569.68
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	591.78	591.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	616.63	616.63
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	645.04	645.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	673.05	673.05
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	704.61	704.61
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	735.78	735.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	770.10	770.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	804.82	804.82
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	842.30	842.30
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	879.78	879.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	920.41	920.41
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	961.44	961.44
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1005.23	1005.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1026.93	1026.93
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1070.72	1070.72
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1108.60	1108.60
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1133.45	1133.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1164.62	1164.62

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1183.16	1183.16
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Aetna Life Insurance Company  
 HIOS ISSUER ID: 33906

Exhibit C-1  
 Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog,Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan 33906PA0160001	1,740	\$673.67	1.647	\$673.67	1.014	\$673.67	1.000	\$673.67	\$403.45
All Plans Aggregate Calibration Factors:			Age 1.647 $= \Sigma(A) \times (B) \times (C) / \Sigma(A) \times (B)$		Geographic 1.014 $= \Sigma(D) \times (E) \times (A) / \Sigma(D) \times (A)$		Tobacco 1.000 $= \Sigma(F) \times (G) \times (A) / \Sigma(F) \times (A)$		

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 =  $\Sigma(D) \times (C)$
- 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 =  $\Sigma(F) \times (C)$
- 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 Factor
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)  
Total Premium =  $\Sigma(I) \times (C) \times (A) \times (E) \times (G)$

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**

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

Example:  
Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001		
Age	% by Age	Age Factor
0-20	0.1%	-
1-14	13.9%	0.765
15	1.7%	0.833
16	0.5%	0.859
17	0.9%	0.885
18	1.0%	0.913
19	0.4%	0.941
20	0.5%	0.970
21	0.8%	1.000
22	1.6%	1.000
23	0.6%	1.000
24	1.7%	1.000
25	1.0%	1.004
26	0.9%	1.024
27	0.9%	1.048
28	1.0%	1.087
29	0.8%	1.119
30	1.9%	1.135
31	1.6%	1.159
32	1.7%	1.183
33	1.3%	1.198
34	2.2%	1.214
35	1.5%	1.222
36	1.0%	1.230
37	2.2%	1.238
38	1.5%	1.246
39	2.6%	1.262
40	3.0%	1.278
41	2.1%	1.302
42	1.0%	1.325
43	1.5%	1.357
44	1.2%	1.397
45	1.6%	1.444
46	1.2%	1.500
47	2.2%	1.563
48	1.6%	1.635
49	1.0%	1.706
50	1.1%	1.786
51	2.0%	1.865
52	1.7%	1.952
53	2.0%	2.040
54	2.5%	2.135
55	1.9%	2.230
56	2.1%	2.333
57	1.9%	2.437
58	2.8%	2.548
59	4.4%	2.603
60	2.8%	2.714
61	2.4%	2.810
62	2.1%	2.873
63	1.9%	2.952
64	2.9%	3.000
65+	3.3%	3.000
<b>Total</b>	<b>100.0%</b>	<b>1.647</b>

Average Tobacco User Factor - Silver Plan 33906PA0160001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.1%	0.0%	1.000	1.000
13.9%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
0.5%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.4%	0.0%	1.000	1.000
0.5%	0.0%	1.000	1.000
0.8%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
0.6%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.8%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
1.3%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
2.6%	0.0%	1.000	1.000
3.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
2.0%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
2.0%	0.0%	1.000	1.000
2.5%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
4.4%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
2.4%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.9%	0.0%	1.000	1.000
3.3%	0.0%	1.000	1.000
<b>Total</b>	<b>100.0%</b>	<b>0.0%</b>	<b>1.000</b>

Average Rating Area Factor - Silver Plan 33906PA0160001			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	5.7%	1.020
4	Pittsburgh	0.0%	
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	7.9%	1.030
7	York/Lancaster	15.0%	1.080
8	Greater Philadelphia	68.2%	1.000
9	Harrisburg	3.2%	0.939
<b>Total</b>	<b>-</b>	<b>100.0%</b>	<b>1.014</b>

Aetna Life Insurance Company  
HIOS ISSUER ID: 33906

Exhibit 4  
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
<b>Benefit Change</b>	0.642	0.757	0.610	0.951	0.806
<b>Induced Utilization</b>	1.000	1.000	1.000	1.000	1.000



**Aetna Life Insurance Company  
HIOS ISSUER ID: 33906**

**Exhibit 5  
Claim Impact due to Demographic Changes**

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.71%	0.25%	1.117	1.114	0.60%	0.17%	1.117	1.114
1	0.13%	1.00%	1.117	1.114	0.07%	0.65%	1.117	1.114
2	0.25%	0.25%	0.511	0.511	0.27%	0.35%	0.511	0.511
3	0.13%	0.00%	0.511	0.511	0.07%	0.35%	0.511	0.511
4	0.00%	0.25%	0.511	0.511	0.00%	0.22%	0.511	0.511
5	0.58%	0.38%	0.379	0.379	0.35%	0.47%	0.379	0.379
6	0.42%	0.25%	0.379	0.379	0.25%	0.15%	0.379	0.379
7	0.71%	0.50%	0.379	0.379	0.42%	0.35%	0.379	0.379
8	0.83%	0.50%	0.379	0.379	0.67%	0.57%	0.379	0.379
9	0.42%	0.00%	0.379	0.379	0.25%	0.52%	0.379	0.379
10	0.83%	0.33%	0.412	0.380	0.55%	0.52%	0.412	0.380
11	0.42%	0.33%	0.412	0.380	0.82%	0.52%	0.412	0.380
12	0.54%	0.67%	0.412	0.380	0.45%	0.82%	0.412	0.380
13	0.54%	1.17%	0.412	0.380	0.87%	0.82%	0.412	0.380
14	0.38%	1.46%	0.412	0.380	0.72%	1.05%	0.412	0.380
1	0.63%	1.75%	0.532	0.591	0.65%	1.05%	0.532	0.591
16	0.38%	0.00%	0.532	0.591	0.40%	0.10%	0.532	0.591
17	0.33%	0.79%	0.532	0.591	0.32%	0.55%	0.532	0.591
18	0.58%	0.21%	0.532	0.591	0.65%	0.32%	0.532	0.591
19	0.21%	0.00%	0.532	0.591	0.27%	0.17%	0.532	0.591
20	0.00%	0.13%	0.479	0.787	0.17%	0.37%	0.479	0.787
21	0.38%	0.38%	0.479	0.787	0.22%	0.55%	0.479	0.787
22	0.17%	1.17%	0.479	0.787	0.37%	1.20%	0.479	0.787
23	0.04%	0.42%	0.479	0.787	0.35%	0.25%	0.479	0.787
24	0.54%	1.33%	0.479	0.787	0.60%	1.10%	0.479	0.787
25	0.88%	0.63%	0.489	1.176	0.65%	0.37%	0.489	1.176
26	0.92%	0.54%	0.489	1.176	0.55%	0.40%	0.489	1.176
27	0.71%	0.17%	0.489	1.176	0.60%	0.32%	0.489	1.176
28	0.54%	0.42%	0.489	1.176	0.47%	0.52%	0.489	1.176
29	0.88%	0.21%	0.489	1.176	0.52%	0.25%	0.489	1.176
30	1.88%	0.58%	0.552	1.393	1.12%	0.75%	0.552	1.393
31	1.29%	0.75%	0.552	1.393	0.82%	0.75%	0.552	1.393
32	0.96%	0.33%	0.552	1.393	1.12%	0.60%	0.552	1.393
33	0.88%	0.13%	0.552	1.393	0.92%	0.35%	0.552	1.393
34	0.96%	0.63%	0.552	1.393	1.32%	0.92%	0.552	1.393
35	0.79%	0.75%	0.670	1.303	1.05%	0.47%	0.670	1.303
36	0.38%	0.75%	0.670	1.303	0.47%	0.57%	0.670	1.303
37	1.04%	1.00%	0.670	1.303	1.17%	1.05%	0.670	1.303
38	0.67%	0.29%	0.670	1.303	0.95%	0.60%	0.670	1.303
39	0.75%	0.38%	0.670	1.303	1.54%	1.02%	0.670	1.303
40	0.96%	2.13%	0.839	1.224	1.37%	1.64%	0.839	1.224
41	1.42%	1.38%	0.839	1.224	0.87%	1.22%	0.839	1.224
42	0.79%	0.71%	0.839	1.224	0.52%	0.45%	0.839	1.224
43	0.17%	1.25%	0.839	1.224	0.35%	1.12%	0.839	1.224
44	0.50%	0.71%	0.839	1.224	0.55%	0.62%	0.839	1.224
45	0.75%	0.75%	1.063	1.314	0.87%	0.72%	1.063	1.314
46	1.29%	0.00%	1.063	1.314	1.17%	0.00%	1.063	1.314
47	1.88%	0.83%	1.063	1.314	1.69%	0.55%	1.063	1.314
48	1.58%	0.21%	1.063	1.314	1.37%	0.27%	1.063	1.314
49	0.38%	0.88%	1.063	1.314	0.47%	0.52%	1.063	1.314
50	0.63%	0.46%	1.456	1.565	0.57%	0.50%	1.456	1.565
51	1.08%	1.08%	1.456	1.565	0.77%	1.25%	1.456	1.565
52	1.71%	0.79%	1.456	1.565	1.05%	0.67%	1.456	1.565
53	1.79%	1.00%	1.456	1.565	1.07%	0.97%	1.456	1.565
54	1.29%	1.00%	1.456	1.565	1.02%	1.52%	1.456	1.565
55	1.00%	1.00%	1.868	1.810	0.75%	1.12%	1.868	1.810
56	0.79%	1.25%	1.868	1.810	1.22%	0.92%	1.868	1.810
57	1.58%	0.08%	1.868	1.810	1.57%	0.30%	1.868	1.810
58	1.75%	1.63%	1.868	1.810	1.47%	1.32%	1.868	1.810
59	1.79%	1.33%	1.868	1.810	2.32%	2.09%	1.868	1.810
60	1.21%	0.50%	2.358	2.227	1.32%	1.44%	2.358	2.227
61	0.92%	1.17%	2.358	2.227	0.65%	1.74%	2.358	2.227
62	0.79%	0.46%	2.358	2.227	1.00%	1.07%	2.358	2.227
63	0.50%	1.42%	2.358	2.227	0.80%	1.15%	2.358	2.227
64	1.58%	1.33%	2.358	2.227	1.67%	1.22%	2.358	2.227
65+	2.17%	1.63%	2.358	2.227	2.07%	1.27%	2.358	2.227

<b>Experience Period Demographic Factor</b>	1.2127
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**Note:**  
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

<b>Projected Demographic Factor</b>	1.2364
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**Note:**  
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

<b>Demographic Change</b>	1.0195
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**Note:**  
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**

**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	6%	0.819	0%	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	2%	1.020	0%	1.020
3	Lycoming	4%	1.020	3%	1.020
3	Monroe	2%	1.020	1%	1.020
3	Pike	1%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	1%	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	4%	1.030	5%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	3%	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	1%	1.080	0%	1.080
7	Berks	0%	1.080	1%	1.080
7	Lancaster	17%	1.080	14%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	3%	1.000	6%	1.000
8	Chester	27%	1.000	25%	1.000
8	Delaware	8%	1.000	6%	1.000
8	Montgomery	13%	1.000	18%	1.000
8	Philadelphia	7%	1.000	13%	1.000
9	Cumberland	2%	0.939	1%	0.939
9	Dauphin	1%	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	3%	0.939	2%	0.939
9	Perry	0%	0.939	0%	0.939

<b>Average Experience Period Area Factor</b>	1.0019
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**Note:**

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

<b>Average Projected Area Factor</b>	1.0135
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**Note:**

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

<b>Area Shift Factor</b>	1.0116
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**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.

<b>Area Factor Change</b>	1.0000
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**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.

Aetna Life Insurance Company  
HIOS ISSUER ID: 33906

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

<b>Average Experience Period Network Factor</b>	1.0000
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<b>Average Projected Network Factor</b>	1.0000
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<b>Network Shift Factor</b>	1.0000
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Aetna Life Insurance Company  
HIOS ISSUER ID: 33906

Exhibit 8  
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	3.2%	6.0%
Pharmacy	8.9%	2.6%
<b>Total (Med + Rx)</b>	4.2%	5.4%

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**

**Exhibit 10**  
**Retention as a Percent of Premium and PMPM**

Retention Components	% of Premium	PMPM
<b>Administrative Expense Load</b>	11.34%	\$73.17
<b>Profit &amp; Risk Load</b>	2.00%	\$12.90
Premium Tax	0.80%	\$5.16
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	0.07%	\$0.48
Federal Income Tax	0.53%	\$3.43
<b>Total Taxes and Fees</b>	1.41%	\$9.07

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**

**Exhibit 11**  
**MLR Projection**

			<b>Formula</b>
(a)	Premium (pmpm)	\$645.23	
(b)	Medical Cost (pmpm)	\$550.08	
(c)	Medical Benefit Ratio (MBR)	85.3%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.16	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$9.07	
(f)	Adjusted Premium (pmpm)	\$636.16	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$555.25	= (b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>87.3%</b>	=(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 2022 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.

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**

**Exhibit 12**  
**Quarterly Trend Factors**

<b>Effective Quarter</b>	<b>Membership</b>	<b>Trend Factor</b>	<b>Index Rate</b>
1Q 2022	35.3%	1.000	\$827.38
2Q 2022	13.7%	1.028	\$850.69
3Q 2022	14.0%	1.057	\$874.66
4Q 2022	37.1%	1.087	\$899.30
Total	100.0%	1.044	\$863.85

**Aetna Life Insurance Company**  
**HIOS ISSUER ID: 33906**

**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: 1/1/2022  
 Rating Area: Rating Area 1  
 Plan: PA Silver OAEPO 7000 80%

	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
<b><u>Group Census</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>	<b><u>Age</u></b>
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**

	<b>Age Factors</b>				
<b><u>Factors</u></b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
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 =	\$561.80
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.6878
x Effective Date Factor	1.0000
<u>Market Base Rate adjusted for Plan/Area/Effective Date =</u>	<u>\$300.91</u>

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

<b>Member Monthly Rates</b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>	<b>Total</b>
Employee 1	\$367.71	\$370.12	\$230.20	\$230.20		\$1,198.23
Employee 2	\$702.03	\$587.38				\$1,289.41
Employee 3	\$300.91	\$300.91				\$601.82
Employee 4	\$587.38	\$513.36	\$283.16	\$266.31	\$258.48	\$1,908.69
Employee 5	\$902.74	\$902.74	\$302.12			\$2,107.60
Employee 6	\$766.72	\$816.68	\$300.91			\$1,884.31
Employee 7	\$702.03	\$561.20				\$1,263.23
Employee 8	\$398.71	\$391.79				\$790.50
Employee 9	\$360.49	\$365.31	\$230.20	\$230.20	\$230.20	\$1,416.40
Employee 10	\$302.12	\$327.09	\$230.20	\$230.20		\$1,089.61
<b>Group Total Monthly Premium:</b>						<b>\$13,549.80</b>

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

Aetna Life Insurance Company  
HIOS ISSUER ID: 33906

Exhibit 15  
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	PA Silver OAEPO 7000 80%	Silver	68.45%	No	100.00%

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2022

Ending date of Rates: March 31, 2022

Table with columns for HIOS Plan ID, Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for different plan configurations.

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
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
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**AetnaLifeInsuranceCo**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	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 AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3														
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming		
33906PAD160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	\$300.91			\$300.91	\$300.91		\$300.91		\$316.54	\$316.54	\$316.54	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14	\$394.14

Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 4										RATING AREA 5						RATING AREA 6											
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off											\$323.41	\$323.41	\$323.41	\$323.41	\$323.41	\$323.41		\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	#####

Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 7				RATING AREA 8					RATING AREA 9							
					1	0	25	0	5	47	14	18	12	0	1	0	0	0	5	0	
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	OFF	\$417.33	\$417.33	\$417.33	\$417.33	\$386.42	\$386.42	\$386.42	\$386.42	\$386.42	\$362.97	\$362.97	\$362.97	\$362.97	\$362.97	\$362.97	\$362.97	\$362.97



Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

Table with 19 columns: Plan ID, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and 18 rate columns (Non-Tobacco/Tobacco for 9 para-areas).

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
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
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**AetnaLifeInsuranceCo**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	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 AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3														
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming		
33906PAD160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	\$309.39			\$309.39	\$309.39		\$309.39		\$325.46	\$325.46	\$325.46	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25

Company Name AetnaLifeInsuranceCo  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County					RATING AREA 4										RATING AREA 5						RATING AREA 6										
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	0	0	0	0	0	0	0	0	0	0	\$332.53	\$332.53	\$332.53	\$332.53	\$332.53	\$332.53		\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	#####

Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 7				RATING AREA 8					RATING AREA 9							
					1	0	25	0	5	47	14	18	12	0	1	0	0	0	5	0	
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	OH	\$429.09	\$429.09	\$429.09	\$429.09	\$397.30	\$397.30	\$397.30	\$397.30	\$397.30	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19

Company Name: AetnaLifeInsuranceCo  
 Market: Small Group  
 Product: EPO  
 Effective Date of Rates: July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
HIOS Plan ID (Off Exchange)>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
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	\$243.35	\$243.35	\$255.99	\$255.99	\$318.75	\$318.75	\$261.55	\$261.55	\$321.87	\$321.87	\$337.50	\$337.50	\$312.50	\$312.50	\$293.54	\$293.54
15	\$264.98	\$264.98	\$278.74	\$278.74	\$347.08	\$347.08	\$284.80	\$284.80	\$350.49	\$350.49	\$367.50	\$367.50	\$340.28	\$340.28	\$319.63	\$319.63
16	\$273.25	\$273.25	\$287.44	\$287.44	\$357.92	\$357.92	\$293.69	\$293.69	\$361.43	\$361.43	\$378.97	\$378.97	\$350.90	\$350.90	\$329.61	\$329.61
17	\$281.52	\$281.52	\$296.14	\$296.14	\$368.75	\$368.75	\$302.58	\$302.58	\$372.36	\$372.36	\$390.44	\$390.44	\$361.52	\$361.52	\$339.58	\$339.58
18	\$290.43	\$290.43	\$305.51	\$305.51	\$380.42	\$380.42	\$312.15	\$312.15	\$384.15	\$384.15	\$402.79	\$402.79	\$372.96	\$372.96	\$350.33	\$350.33
19	\$299.34	\$299.34	\$314.88	\$314.88	\$392.08	\$392.08	\$321.72	\$321.72	\$395.93	\$395.93	\$415.15	\$415.15	\$384.40	\$384.40	\$361.07	\$361.07
20	\$308.56	\$308.56	\$324.59	\$324.59	\$404.17	\$404.17	\$331.64	\$331.64	\$408.13	\$408.13	\$427.94	\$427.94	\$396.24	\$396.24	\$372.20	\$372.20
21	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75	\$441.18	\$441.18	\$408.50	\$408.50	\$383.71	\$383.71
22	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75	\$441.18	\$441.18	\$408.50	\$408.50	\$383.71	\$383.71
23	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75	\$441.18	\$441.18	\$408.50	\$408.50	\$383.71	\$383.71
24	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75	\$441.18	\$441.18	\$408.50	\$408.50	\$383.71	\$383.71
25	\$319.38	\$319.38	\$335.96	\$335.96	\$418.33	\$418.33	\$343.26	\$343.26	\$422.43	\$422.43	\$442.94	\$442.94	\$410.13	\$410.13	\$385.24	\$385.24
26	\$325.74	\$325.74	\$342.66	\$342.66	\$426.67	\$426.67	\$350.10	\$350.10	\$430.85	\$430.85	\$451.76	\$451.76	\$418.30	\$418.30	\$392.92	\$392.92
27	\$333.38	\$333.38	\$350.69	\$350.69	\$436.67	\$436.67	\$358.30	\$358.30	\$440.95	\$440.95	\$462.35	\$462.35	\$428.10	\$428.10	\$402.13	\$402.13
28	\$345.78	\$345.78	\$363.74	\$363.74	\$452.92	\$452.92	\$371.64	\$371.64	\$457.36	\$457.36	\$479.56	\$479.56	\$444.04	\$444.04	\$417.09	\$417.09
29	\$355.96	\$355.96	\$374.45	\$374.45	\$466.25	\$466.25	\$382.58	\$382.58	\$470.82	\$470.82	\$493.68	\$493.68	\$457.11	\$457.11	\$429.37	\$429.37
30	\$361.05	\$361.05	\$379.80	\$379.80	\$472.92	\$472.92	\$388.05	\$388.05	\$477.55	\$477.55	\$500.73	\$500.73	\$463.64	\$463.64	\$435.51	\$435.51
31	\$368.69	\$368.69	\$387.83	\$387.83	\$482.92	\$482.92	\$396.26	\$396.26	\$487.65	\$487.65	\$511.32	\$511.32	\$473.45	\$473.45	\$444.72	\$444.72
32	\$376.32	\$376.32	\$395.86	\$395.86	\$492.92	\$492.92	\$404.46	\$404.46	\$497.75	\$497.75	\$521.91	\$521.91	\$483.25	\$483.25	\$453.93	\$453.93
33	\$381.09	\$381.09	\$400.88	\$400.88	\$499.17	\$499.17	\$409.59	\$409.59	\$504.06	\$504.06	\$528.53	\$528.53	\$489.38	\$489.38	\$465.68	\$465.68
34	\$386.18	\$386.18	\$406.24	\$406.24	\$505.83	\$505.83	\$415.06	\$415.06	\$510.79	\$510.79	\$535.59	\$535.59	\$495.91	\$495.91	\$465.82	\$465.82
35	\$388.73	\$388.73	\$408.91	\$408.91	\$509.17	\$509.17	\$417.79	\$417.79	\$514.16	\$514.16	\$539.12	\$539.12	\$499.18	\$499.18	\$468.89	\$468.89
36	\$391.27	\$391.27	\$411.59	\$411.59	\$512.50	\$512.50	\$420.53	\$420.53	\$517.52	\$517.52	\$542.65	\$542.65	\$502.45	\$502.45	\$471.96	\$471.96
37	\$393.82	\$393.82	\$414.27	\$414.27	\$515.83	\$515.83	\$423.26	\$423.26	\$520.89	\$520.89	\$546.18	\$546.18	\$505.72	\$505.72	\$475.03	\$475.03
38	\$396.36	\$396.36	\$416.94	\$416.94	\$519.17	\$519.17	\$426.00	\$426.00	\$524.26	\$524.26	\$549.71	\$549.71	\$508.99	\$508.99	\$478.10	\$478.10
39	\$401.45	\$401.45	\$422.30	\$422.30	\$525.83	\$525.83	\$431.47	\$431.47	\$530.99	\$530.99	\$556.76	\$556.76	\$515.52	\$515.52	\$484.24	\$484.24
40	\$406.54	\$406.54	\$427.65	\$427.65	\$532.50	\$532.50	\$436.94	\$436.94	\$537.72	\$537.72	\$563.82	\$563.82	\$522.06	\$522.06	\$490.38	\$490.38
41	\$414.17	\$414.17	\$435.68	\$435.68	\$542.50	\$542.50	\$445.15	\$445.15	\$547.82	\$547.82	\$574.41	\$574.41	\$531.86	\$531.86	\$499.59	\$499.59
42	\$421.49	\$421.49	\$443.38	\$443.38	\$552.08	\$552.08	\$453.01	\$453.01	\$557.50	\$557.50	\$584.56	\$584.56	\$541.26	\$541.26	\$508.41	\$508.41
43	\$431.67	\$431.67	\$454.09	\$454.09	\$565.42	\$565.42	\$463.95	\$463.95	\$570.96	\$570.96	\$598.68	\$598.68	\$554.33	\$554.33	\$520.69	\$520.69
44	\$444.40	\$444.40	\$467.47	\$467.47	\$582.08	\$582.08	\$477.63	\$477.63	\$587.79	\$587.79	\$616.32	\$616.32	\$570.67	\$570.67	\$536.04	\$536.04
45	\$459.35	\$459.35	\$483.20	\$483.20	\$601.67	\$601.67	\$493.69	\$493.69	\$607.56	\$607.56	\$637.06	\$637.06	\$589.87	\$589.87	\$554.07	\$554.07
46	\$477.16	\$477.16	\$501.94	\$501.94	\$625.00	\$625.00	\$512.84	\$512.84	\$631.13	\$631.13	\$661.76	\$661.76	\$612.74	\$612.74	\$575.56	\$575.56
47	\$497.20	\$497.20	\$523.02	\$523.02	\$651.25	\$651.25	\$534.38	\$534.38	\$657.63	\$657.63	\$689.56	\$689.56	\$638.48	\$638.48	\$599.74	\$599.74
48	\$520.10	\$520.10	\$547.11	\$547.11	\$681.25	\$681.25	\$559.00	\$559.00	\$687.93	\$687.93	\$721.32	\$721.32	\$667.89	\$667.89	\$627.36	\$627.36
49	\$542.69	\$542.69	\$570.87	\$570.87	\$710.83	\$710.83	\$583.27	\$583.27	\$717.80	\$717.80	\$752.65	\$752.65	\$696.89	\$696.89	\$654.61	\$654.61
50	\$568.14	\$568.14	\$597.64	\$597.64	\$744.17	\$744.17	\$610.62	\$610.62	\$751.46	\$751.46	\$787.94	\$787.94	\$729.57	\$729.57	\$685.30	\$685.30
51	\$593.27	\$593.27	\$624.08	\$624.08	\$777.08	\$777.08	\$637.63	\$637.63	\$784.70	\$784.70	\$822.79	\$822.79	\$761.85	\$761.85	\$715.62	\$715.62
52	\$620.94	\$620.94	\$653.19	\$653.19	\$813.33	\$813.33	\$667.38	\$667.38	\$821.31	\$821.31	\$861.18	\$861.18	\$797.38	\$797.38	\$749.00	\$749.00
53	\$648.94	\$648.94	\$682.64	\$682.64	\$850.00	\$850.00	\$697.46	\$697.46	\$858.33	\$858.33	\$900.00	\$900.00	\$833.33	\$833.33	\$782.76	\$782.76
54	\$679.16	\$679.16	\$714.43	\$714.43	\$889.58	\$889.58	\$729.94	\$729.94	\$898.30	\$898.30	\$941.91	\$941.91	\$872.14	\$872.14	\$819.22	\$819.22
55	\$709.38	\$709.38	\$746.22	\$746.22	\$929.17	\$929.17	\$762.42	\$762.42	\$938.28	\$938.28	\$983.82	\$983.82	\$910.95	\$910.95	\$855.67	\$855.67
56	\$742.14	\$742.14	\$780.68	\$780.68	\$972.08	\$972.08	\$797.64	\$797.64	\$981.61	\$981.61	\$1,029.26	\$1,029.26	\$953.02	\$953.02	\$895.19	\$895.19
57	\$775.23	\$775.23	\$815.48	\$815.48	\$1,015.42	\$1,015.42	\$833.20	\$833.20	\$1,025.37	\$1,025.37	\$1,075.15	\$1,075.15	\$995.51	\$995.51	\$935.10	\$935.10
58	\$810.54	\$810.54	\$852.63	\$852.63	\$1,061.67	\$1,061.67	\$871.15	\$871.15	\$1,072.07	\$1,072.07	\$1,124.12	\$1,124.12	\$1,040.85	\$1,040.85	\$977.69	\$977.69
59	\$828.03	\$828.03	\$871.03	\$871.03	\$1,084.58	\$1,084.58	\$889.95	\$889.95	\$1,095.22	\$1,095.22	\$1,148.38	\$1,148.38	\$1,063.32	\$1,063.32	\$998.79	\$998.79
60	\$863.34	\$863.34	\$908.17	\$908.17	\$1,130.83	\$1,130.83	\$927.90	\$927.90	\$1,141.92	\$1,141.92	\$1,197.35	\$1,197.35	\$1,108.66	\$1,108.66	\$1,041.38	\$1,041.38
61	\$893.88	\$893.88	\$940.30	\$940.30	\$1,170.83	\$1,170.83	\$960.72	\$960.72	\$1,182.31	\$1,182.31	\$1,239.70	\$1,239.70	\$1,147.87	\$1,147.87	\$1,078.22	\$1,078.22
62	\$913.92	\$913.92	\$961.38	\$961.38	\$1,197.08	\$1,197.08	\$982.26	\$982.26	\$1,208.82	\$1,208.82	\$1,267.50	\$1,267.50	\$1,173.61	\$1,173.61	\$1,102.39	\$1,102.39
63	\$939.05	\$939.05	\$987.82	\$987.82	\$1,230.00	\$1,230.00	\$1,009.27	\$1,009.27	\$1,242.06	\$1,242.06	\$1,302.35	\$1,302.35	\$1,205.88	\$1,205.88	\$1,132.71	\$1,132.71
64+	\$954.00	\$954.00	\$1,003.54	\$1,003.54	\$1,249.58	\$1,249.58	\$1,025.34	\$1,025.34	\$1,261.83	\$1,261.83	\$1,323.09	\$1,323.09	\$1,225.08	\$1,225.08	\$1,150.74	\$1,150.74

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
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																
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**AetnaLifeInsuranceCo  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	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 AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3															
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	3	0	0	0	0	0	0	0			
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming			
33906PAD160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	\$318.11			\$318.11	\$318.11		\$318.11		\$334.63	\$334.63	\$334.63	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67

Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2021 Number of Covered Lives by Rating County					RATING AREA 4										RATING AREA 5						RATING AREA 6												
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union		
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off											\$341.89	\$341.89	\$341.89		\$341.89	\$341.89			\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	#####

Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 7				RATING AREA 8					RATING AREA 9							
					1	0	25	0	5	47	14	18	12	0	1	0	0	0	5	0	
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	OFF	\$441.18	\$441.18	\$441.18	\$441.18	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

Table with columns for HIOS Plan ID, Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, and Age Band. It lists rates for various age groups (0-14 to 64+) under different plan options (e.g., Aetna Silver OAEPD 6000 80%) and network types (Non-Tobacco, Tobacco).

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
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
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**AetnaLifeInsuranceCo**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	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 AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3																							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	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		
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming											
33906PAD160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	\$327.07			\$327.07	\$327.07		\$327.07		\$344.05	\$344.05	\$344.05	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41



Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2021 Number of Covered Lives by Rating County					RATING AREA 4										RATING AREA 5						RATING AREA 6											
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off											\$351.53	\$351.53	\$351.53	\$351.53	\$351.53	\$351.53		\$432.61	\$432.61	\$432.61	\$432.61	\$432.61	\$432.61	\$432.61	\$432.61	\$432.61	\$432.61	#####

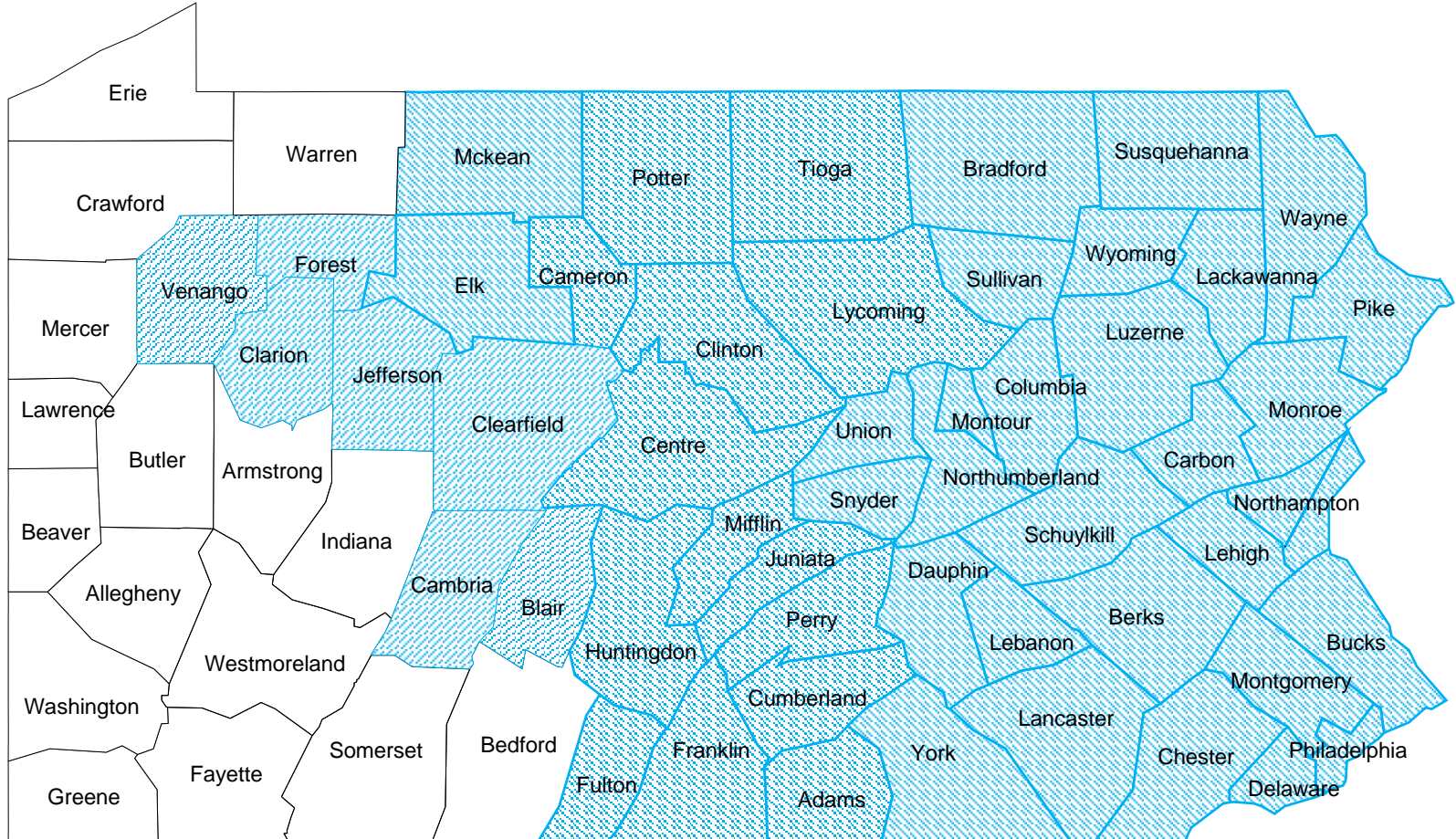
Company Name AetnaLifeInsuranceCo  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 7				RATING AREA 8					RATING AREA 9							
					1	0	25	0	5	47	14	18	12	0	1	0	0	0	5	0	
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry	
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	OFF	\$453.61	\$453.61	\$453.61	\$453.61	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$394.52	\$394.52	\$394.52	\$394.52	\$394.52	\$394.52	\$394.52	\$394.52


# 01/01/2022 Service Area


Issuer: Aetna Life Insurance Company

Market: Small Group



**Key** (*modify as needed*)

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



June 18, 2021

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Co.  
Small Group Rate Filing  
SERFF # AETN-132731340

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC SG filing received on June 11, 2021. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. Please provide detailed quantitative support for the trend assumptions included in Tables 3 and 3b of the PA Rate Template.
  - a. Service category cost trend
  - b. Service category utilization trend
  - c. Service category induced utilization trend

*Please see attachment 'Objection Exhibits Version 1 – ALIC.xlsx', tab 'Response #1'*

2. Please provide additional quantitative support for the leveraging adjustment applied in the determination of the quarterly trend amounts. The information provided in the “Trend Tie Out...” Excel file provides the general concept behind the adjustment but does not provide the necessary support for the 2.1% increase over the allowed trend amounts

*Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.*

*Allowed Trend = 10.0%*

*Average Deductible = \$2,000*

*Lookup From Deductible Leveraging Table for \$2,000 = 1.15*

*Leveraging Trend = (1 + Allowed Trend \* Deductible Lookup)/(1 + Allowed Trend) - 1*

*Leveraging Trend = (1 + 0.1 \* 1.15)/(1 + 0.1) - 1 = 1.3%*

*Paid Trend = (1 + Allowed Trend)\*(1 + Leveraging Trend) - 1*

*Paid Trend = (1 + 10%)\*(1 + 1.3%) - 1 = 11.5%*

*The leveraging factor assumed by medical cost component is:*

<b>Service Type</b>	<b>Leveraging</b>
Facility Inpatient	1.7%
Facility Outpatient	2.2%



Physician	1.8%
Capitation	0.0%
Pharmacy	1.5%

3. Please provide quantitative development and support of the following adjustments included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development and support should be provided for every item included in each of the below adjustments.

- a. Change in Morbidity – All Other

*Please refer to tab 'Response #3a' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

- b. Change in Demographics; the development is provided in Exhibits 5 and 6 for the actual experience, but not for the manual rate factor

*Please refer to tab 'Response #3b' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

- c. Change in Network; the development is provided in Exhibit 7 for the actual experience, but not for the manual rate factor

*Please refer to tab 'Response #3c' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

- d. Change in Benefits; the development seems to be provided in Exhibit 4, but the factors do not match the factors in Table 5 of the PA Rate Template

*Please refer to tab 'Response #3d' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

- e. Change in Other

*Please refer to tab 'Response #3e' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

4. Please provide support for the large change in the Paid-to-Allowed ratio given there was only a small change in the benefit design for the one plan being offered.

*Please refer to tab 'Response #4' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

5. Please provide quantitative development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium). As appropriate, please provide this for both pieces of the blended calculation (i.e., AHI/ALIC/AHASPA ACA data and non-ACA 51-100 data)

*Please refer to tab 'Response #5' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx.'*



- a. Please include the necessary detail for how the Company's projected morbidity change was included in the calculation.

*Since the small group population is only expected to worsen by 2.9% (as seen in 'Response #3a' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx') we did not make any additional assumptions to the 2020 Wakely expected risk transfer besides trend.*

- b. Please include the development of the 0.5% national high risk pool funding adjustment.

*Our internal model to determine the national high risk pool adjustment reviews 2019-2020 SG premium recovery levels to estimate 2022 recovery for ACA Risk Pool Adjustment. The recovery percentage of premium is determined by 60% of claim costs paid above \$1,000,000 divided by the premium collected.*

6. Please provide quantitative and qualitative support for the COVID-19 adjustment factors referenced in the Actuarial Memorandum. Please provide the necessary support for all aspects of the adjustment (e.g., experience adjustment, projected vaccine costs, etc.) and detail on where it is included in the rate development.

*Covid-19 lead to elective procedure deferral impacting medical and pharmacy costs beginning in March 2020. In addition, shelter-in-place orders and other similar measures taken to contain the virus impacted utilization of services more broadly. Since we don't expect the impact of this pandemic to repeat in future years, we developed adjustment factors to allow us to price business at the level we would have expected in the absence of Covid-19. We cannot use unadjusted experience because the general utilization of services is expected to return to pre-Covid levels once the pandemic is contained.*

*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.*

- *Reserving factors use data normalized for demographics, benefit levels, seasonality, large claims, and flu. The reserve factor is calculated by taking completed medical claims for a particular incurral month, calculating a covid-19 impact for that month by applying historical trends to normalized claims.*
- *Rolling 12 data is normalized for demographics, benefit levels, geography, seasonality and pooling. The factor for a given month is calculated by taking two years of completed medical claims PMPMs around that month and comparing to the completed medical PMPM for the month in question.*
- *The pharmacy year to date factor is calculated in the same manner as medical, using pharmacy PMPM claims.*

*These three component factors (for medical; two components for pharmacy) are weighted together and actuarial judgment is applied to determine the final factor for the month.*



*Please refer to tab 'Response #6' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx' for the monthly COVID adjustment factors.*

7. Please provide support for the 1.0 induced demand factors found in Exhibit 4, and why the manual induced demand adjustment is 1.0 given the difference in benefits.

*Since we are converting large group manual data to a small group population, the induced demand is being accounted for in the large morbidity adjustment. The morbidity adjustment to convert from a LG to a SG basis is accounting for the changes in utilization. The changes that are expected to occur based on benefit design between manual and projection is encompassed in the benefit adjustment.*

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

*Confirmed.*

9. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

*Please refer to tab 'Response #9' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx.'*

10. The requested trend for this filing is above the average for all Pennsylvania issuers in this market. Please provide a short list of bullet points that discuss the main causes/drivers of this higher-than-average trend.

- *The components of trend (leveraging, unit cost, utilization, and contract change) were not adjusted from the 2021 filing since we did not feel we had enough credible data to adjust these assumptions due to COVID*
- *The higher than average trend is driven primarily by a high expected utilization trend*
- *The continuous, active population in PA SG has been shrinking and due to credibility concerns with the PA emerging experience, national guidance – based on national SG experience – was used for PA utilization*
- *In addition to the decline in population, the historical utilization trend (not normalized for demo, benefits, and catastrophic claims) has ranged from 9.6% to 26.2% over the last years; to mitigate large swings in rates for members, utilization trend was set using the national guidance*

11. As stated in Item 12 of the Revisions section of the guidance, the Department requested a detailed explanation and support for any adjustments to the experience data, and/or projected data due to the impact of COVID. This explanation should be included in the actuarial memorandum. More detail is provided in Section D, Part 2a of the guidance.



*We have added the following language to the memorandum to explain how the COVID adjustment on 2020 claims experience was developed:*

*“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.”*

*The adjustment can be found on page 2 of the state actuarial memorandum and on page 2 of the Part III memorandum.*

12. Please provide data for 2017 and 2018 in Table 4b, or indicate why this data is not available.

*The database we use for pricing only contains the past two years of data (2019 and 2020). Since we are using SG PA 51-100 data as the manual for the first time, 2017 and 2018 data is not readily available to us. If this information is absolutely required, please follow up and it will require further collaboration with our business partners to get this historical data.*

13. Please identify and support the 0.80% portion of the percentage shown on the “PA premium and other taxes” line in Table 6.

*The breakout of the PA Premium and Other Taxes are as follows:*

<i>Statutory State Premium Tax</i>	<i>0.6%</i>
<i>Assessments and Fees</i>	<i>0.2%</i>
<i>Total State Taxes and Fees</i>	<i>0.8%</i>

14. Please reconcile the ultimate incurred claims between the rate exhibits and URRT; the difference appears to be the Total Non EHB Capitation amount shown in cell K36 of the Data tab of the rate exhibits.

*The Ultimate Incurred Claims in the rate exhibits matches the incurred claims in the URRT. The ultimate incurred claims within the rate exhibit (cell D36 on the Data tab) is \$1,043,227.15. The incurred claims in the URRT (cell D30 on Wksh 2) is \$1,043,228. The small difference is due to rounding.*

15. Please provide an explanation and support for the development of the administrative expense load shown in Exhibit 10 and Table 6, including commission expenses.

*The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).*

*The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.*





*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.*

*The 0.8% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.*

16. As indicated in Item 14 of the Revisions section of the guidance, the Department requests an MLR comparison between the actual and pricing values for the most recent 3 calendar years of complete data (I.e. 2017-2019 for plan year 2022). Section E, Item #3 of the guidance describes the requested information that should be included in the actuarial memorandum. Please provide the requested comparison of the projected vs. actual MLR for each of calendar years 2017, 2018, and 2019.

*Please refer to tab 'Response #16' in the excel file 'Objection Exhibits Version 1 – ALIC.xlsx'*

*This information has also been added to the state actuarial memorandum on page 5 and the Part III memorandum on page 9.*

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 1 from June 11, 2021 objection letter.

<b>Service Type</b>	<b>% Expense</b>	<b>Utilization</b>	<b>Contract</b>				<b>Projection Allowed</b>	
			<b>Change</b>	<b>Case Mix</b>	<b>Unit Cost</b>	<b>Leveraging</b>	<b>Trend</b>	
Facility Inpatient	16.9%	3.0%	3.2%	1.5%	4.7%	1.7%	7.8%	
Facility Outpatient	40.1%	7.0%	2.9%	0.5%	3.4%	2.2%	10.7%	
Physician	25.1%	6.5%	1.9%	0.0%	1.9%	1.8%	8.5%	
Pharmacy	17.9%	2.6%	8.9%	0.0%	8.9%	1.5%	11.8%	
<i>Medical</i>	<i>82.1%</i>	<i>6.0%</i>	<i>2.6%</i>	<i>0.6%</i>	<i>3.2%</i>	<i>2.0%</i>	<i>9.4%</i>	
<i>Rx</i>	<i>17.9%</i>	<i>2.6%</i>			<i>8.9%</i>	<i>1.5%</i>	<i>11.8%</i>	
<i>Total</i>	<i>100.0%</i>	<i>5.4%</i>	<i>3.8%</i>	<i>0.5%</i>	<i>4.2%</i>	<i>1.9%</i>	<i>9.8%</i>	

**Projection  
Paid Trend**

9.7%

13.1%

10.5%

13.5%

*11.6%*

*13.5%*

*11.9%*

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Change in Morbidity - All Other**

Experience Inputs: N/A  
Assumption Inputs: IVL: Normalized PLRS & % MMs for each cohort; SG: Risk Scores for Experience, Interim, & Projection  
Objective: Calculate change in risk

**SMALL GROUP**

Base	
	Total
Interim / Base	1.206
Projection / Interim	0.853
Projection / Base	1.029

Manual	
	Total
Interim / Manual	1.000
Projection / Interim	1.237
Projection / Manual	1.237

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Age & Gender**

Experience Inputs: Experience Period Member Months by Age & Gender for Base and Manual  
 Assumption Inputs: Member Month % Distribution by Age & Gender for Interim Year and Projection Year; Claim Cost & Premium Factors by Age & Gender for Base, Manual, Interim, & Projection Year  
 Objective: Calculate average claim cost factors used in claim projection and age calibration used in premium development

Base				Manual			
	Mix Change	Factor Change	Total		Mix Change	Factor Change	Total
Interim / Base	1.040	1.000	1.040	Interim / Manual	1.072	1.000	1.072
Projection / Interim	0.980	1.000	0.980	Projection / Interim	0.980	1.000	0.980
Projection / Base	1.019	1.000	1.019	Projection / Manual	1.051	1.000	1.051

	Member Month:	Average Claim Cost Factors				Premium		
		Base	Manual	Interim	Projection	Base	Interim	Projection
Base	2,398	1.213		1.213	1.213	1.620	1.622	1.621
Manual	143,910		1.177	1.177	1.177			
Interim	1,740			1.261	1.261	1.695	1.698	1.696
Projection	1,740				1.236	1.646	1.649	1.647

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Network**

Experience Inputs: N/A  
 Assumption Inputs: N/A  
 Objective: Calculate network discount average factors for normalization and projection

Base			Manual			
	Mix Change	Factor Change	Total	Mix Change	Factor Change	Total
Interim / Base	1.000	1.000	1.000	1.001	1.000	1.001
Projection / Interim	1.000	1.000	1.000	1.000	1.000	1.000
Projection / Base	1.000	1.000	1.000	1.001	1.000	1.001

Average Network Discount Factors					
	Member Month:	Base	Manual	Interim	Projection
Base	2,398	1.000	1.000	1.000	1.000
Manual	143,910	1.000	0.999	0.999	0.999
Interim	1,740	1.000	1.000	1.000	1.000
Projection	1,740	1.000	1.000	1.000	1.000

	Base Member Mon	Manual Member Month:	Interim Member Months	on Member Months	Base Factor	Manual Factor	Interim Factor	jection Factor
Silver	2,398	0	1,740	1,740	1.000	0.000	1.000	1.000
51-100 Portfolio	0	143,910	0	0	0.000	0.999	0.999	0.999

**Pennsylvania  
Aetna Life Insurance, Co.  
1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Benefit**

Experience Inputs: N/A  
Assumption Inputs: N/A  
Objective: Calculate benefit (unit cost paid to allowed) average factors for normalization and projection

Base			
	Mix Change	Factor Change	Total
Interim / Base	1.000	1.010	1.010
Projection / Interim	1.000	0.941	0.941
Projection / Base	1.000	0.951	0.951

Manual			
	Mix Change	Factor Change	Total
Interim / Manual	0.856	1.000	0.856
Projection / Interim	1.000	0.941	0.941
Projection / Manual	0.806	1.000	0.806

Average Benefit Factors					
	Member Months	Base	Manual	Interim	Projection
Base	2,398	0.642	0.000	0.648	0.610
Manual	143,910	0.000	0.757	0.757	0.757
Interim	1,740	0.642	0.000	0.648	0.610
Projection	1,740	0.642	0.000	0.648	0.610

	Base Member Months	Manual Member Months	Interim Member Months	Projection Member Months	Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	2,398	0	1,740	1,740	0.642	0.000	0.648	0.610
51-100 Portfolio	0	143,910	0	0	0.000	0.757	0.757	0.757

**Pennsylvania  
Aetna Life Insurance, Co.  
1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

'Change in Other' - please see below for more details

Network Factor	1.001
Pooling Impact	1.005
Deductible Suppression	1.000
Rx Other Trend	1.000
<b>Total Other</b>	<b>1.006</b>

**Network**

Experience Inputs: N/A  
 Assumption Inputs: N/A  
 Objective: Calculate network discount average factors for normalization and projection

Base

	Mix Change	Factor Change	Total
Interim / Base	1.000	1.000	1.000
Projection / Interim	1.000	1.000	1.000
<b>Projection / Base</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

Manual

	Mix Change	Factor Change	Total
Interim / Manual	1.001	1.000	1.001
Projection / Interim	1.000	1.000	1.000
<b>Projection / Manual</b>	<b>1.001</b>	<b>1.000</b>	<b>1.001</b>

**Pooling**

Experience Inputs: N/A  
 Assumption Inputs: Estimated pooling factor that accounts for capping claims and pooling point and applying pooling charge  
 Objective: Calculate a pooling factor to use in claim projection

Base

	Total
Interim / Base	1.050
Projection / Interim	1.000
<b>Projection / Base</b>	<b>1.050</b>

Manual

	Total
Interim / Manual	1.005
Projection / Interim	1.000
<b>Projection / Manual</b>	<b>1.005</b>

**Deductible Suppression**

Experience Inputs: MM % by 1st year and 2nd+ year cohorts  
 Assumption Inputs: MM % by 1st year and 2nd+ year cohorts for interim and projection period; avg deductible suppression factor  
 Objective: Calculate a deductible suppression factor to use in claim projection

Base

	Total
Interim / Base	0.999
Projection / Interim	1.000
<b>Projection / Base</b>	<b>0.999</b>

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
<b>Projection / Manual</b>	<b>1.000</b>

**Rx Other Trend**

Experience Inputs: N/A  
 Assumption Inputs: Impact due to changes in pharmacy  
 Objective: Calculate claim projection factors to use in pricing development

Base

	Total
Interim / Base	1.000
Projection / Interim	1.000
<b>Projection / Base</b>	<b>1.000</b>

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
<b>Projection / Manual</b>	<b>1.000</b>



**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 4 from June 11, 2021 objection letter.

Actual Manual Experience Paid/Allowed	0.8228
Leveraging Impact on Paid/Allowed	1.0370
Manual Experience Period Benefit Factor	0.7570
Projection Period Benefit Factor	0.6102
Change in benefit: experience to projection	0.8061
Projected Paid/Allowed	68.8%

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 5 from June 11, 2021 objection letter.

	Wakely 2020		
	PA ALIC	PA AHI	PA AHASPA
Billable Member Months	2,398	1,585	10
Total Transfer			
Transfer PMPM			
Trended 2 years trend @ 11.8%			
Expected Membership	2,398	1,609	10
Blended 2022 Transfer			
Credibility of Block			
Transfer PMPM Receivable			
Risk Adj - High Risk Pool Payable \$	0.99		
Final Risk Adjustment			

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 6 from June 11, 2021 objection letter.

COVID Adj Factors	Monthly COVID Adjustment Factor					
	PA	DOS	Med Paid Adj	Rx Paid Adj	Med Alwd Adj	Rx Alwd Adj
	202001	1.00	1.00	1.00	1.00	1.00
	202002	1.00	1.00	1.00	1.00	1.00
	202003	1.06	1.03	1.19	0.95	1.02
	202004	1.19	1.04	1.59	1.02	1.03
	202005	1.24	1.02	1.15	1.03	1.01
	202006	1.11	1.06	0.99	1.00	1.00
	202007	1.04	1.00	1.00	1.00	1.00
	202008	1.02	0.97	1.00	1.00	1.00
	202009	1.01	1.07	0.99	1.00	1.01
	202010	1.00	1.01	0.97	1.01	1.01
	202011	0.99	1.01	0.97	1.01	1.01
	202012	0.99	1.01	0.95	1.01	1.01
	<b>Average</b>	<b>1.049</b>	<b>1.019</b>	<b>1.053</b>	<b>1.003</b>	<b>1.003</b>



**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 9 from June 11, 2021 objection letter.

ALIC

<b>Calendar Year</b>	<b>Projected Claim Cost</b>	<b>Actual Claim Cost</b>	<b>Actual v. Projected</b>
2017	\$ 486.50	\$ 431.22	-11.4%
2018	\$ 443.32	\$ 399.73	-9.8%
2019	\$ 548.44	\$ 306.96	-44.0%
2020	\$ 578.62	\$ 435.04	-24.8%

All Legal Entities

<b>Calendar Year</b>	<b>Projected Claim Cost</b>	<b>Actual Claim Cost</b>	<b>Actual v. Projected</b>
2017	\$ 481.01	\$ 357.53	-25.7%
2018	\$ 451.89	\$ 331.48	-26.6%
2019	\$ 541.95	\$ 607.87	12.2%
2020	\$ 567.74	\$ 483.13	-14.9%

**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 16 from June 11, 2021 objection letter.

ALIC Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	113.07%	88.63%	25,110	36,291
2018	89.12%	87.60%	10,929	2,385
2019	75.64%	89.16%	5,602	3,348



July 20, 2021

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Co.  
Small Group Rate Filing  
SERFF # AETN-132731340

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC SG filing received on July 6, 2021. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. As a follow-up to question 1, please provide quantitative support showing the development of the contract change, case mix, and unit cost trend components.

*Please refer to tab 'Response #1' in the excel file 'Objection Exhibits Round 2 Version 1 – ALIC.xlsx.'*

*The components of trend were not adjusted from the 2021 filing since we did not feel we had enough credible data to adjust these assumptions due to COVID, therefore the chart provided in the excel file are based on experience data from the 2019 calendar year. Since the SG PA population is shrinking, we use both national guidance and actual SG experience and use actuarial judgment to set trend factors.*

2. As a follow-up to question 3a, please provide the quantitative development for the ratios submitted on the 'Response #3a' tab of the support Excel file. This should include a detailed quantitative development of the interim, base, projection, and manual morbidity factors, not just the numerator and denominator that generated the provided ratios.

*Please refer to tab 'Response #2' in the excel file 'Objection Exhibits Round 2 Version 1 – ALIC.xlsx.'*

*To create the adjustment from the LG experience to SG experience, the SG and LG retrospective risk scores were normalized to account for differences in age and gender and SIC codes. After this normalization, the LG retrospective risk score was compared to the SG ACA retrospective risk score to come up with an additional adjustment.*

3. As a follow-up to question 3b, please provide the quantitative development of the manual and interim age and gender factors, similar to what is shown in Exhibit 5.

*Please refer to tab 'Response #3' in the excel file 'Objection Exhibits Round 2 Version 1 – ALIC.xlsx.'*



4. As a follow-up to question 4, please explain why the change in manual rate benefits is used in the calculation of the plan's paid to allowed ratio. The paid to allowed ratio is applied as an adjustment to the Market Adjusted Index Rate and should be based on the benefit design of the plan.

*Since the paid-to-allowed ratio is based on four components:*

- *The actual experience paid-to-allowed that aligns with the data that is used as the basis of the pricing*
- *The impact on varying average cost per service among the paid-to-allowed by cost categories*
- *The leveraging impact on the paid-to-allowed ratio*
- *The change in benefits from the experience period to the projection period*

*The change in benefits from the experience to the projection period is only one portion of the projected paid-to-allowed. The manual rate benefits is needed in order to understand the difference in benefits from the data used as the basis for pricing and the benefits of the plan provided to the projected population in order to adjust the data to a small group benefit level.*

5. The following items are follow-ups to question 5:
  - a. Please provide quantitative support for the assumed 11.8% annual increase in the statewide average premium in the development of the 2022 risk adjustment amount.

*The trend figure aligns with our expected average trend of the SG PA block. The trend filed for each legal entity was submitted with the first round of objections, question 1. These figures were averaged to get an overall trend estimate.*

- b. Please provide support for assuming the Company's morbidity will worsen by 2.9% but there would be no impact to the risk transfer amount.

*We anticipate the overall market will worsen, leading to the average change in risk adjustment relative to the rest of the market being small or zero.*

6. As a follow-up to question 6, please provide the location in the PAAM Exhibits where the COVID-19 adjustment factor are incorporated into the rate development.

*The total impact of the COVID adjustment factors can be found in Table 5 under "Change in Other."*

7. Please provide an exhibit showing the actual experience for calendar years 2016-2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM.

*Please refer to tab 'Response #7' in the excel file 'Objection Exhibits Round 2 Version 2 – ALIC.xlsx.'*

*Both the 2021 and 2022 projections are not including any risk adjustment transfers, which is why the Underwriting Gain/Loss is not aligning with the 2% filed profit.*





8. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

*This company does not have any transitional membership.*

9. Please update the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

*Please refer to tab 'Response #9' in the excel file 'Objection Exhibits Round 2 Version 1 – ALIC.xlsx.'*

*The 2020 experience period risk adjustment amount was also updated in Table 2 of the PAAM exhibits.*

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

*We do not wish to modify the risk transfer amount that was filed at this time.*

11. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates submitted with your round 2 responses are identical.

*Confirmed.*

12. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.

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

*Confirmed*

- b. PA Actuarial Memorandum

*Confirmed*

- c. PA Actuarial Memorandum Exhibits

*Confirmed*

- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not enter "NA" in cells for which there is no rate).

*Confirmed*

- e. URRT

*Confirmed*



- f. Federal Rate Template

*Confirmed*

- g. Part III: Actuarial Memorandum

*Confirmed*

- h. Updated Rate Change Request Summary (Attachment I)

*Confirmed*

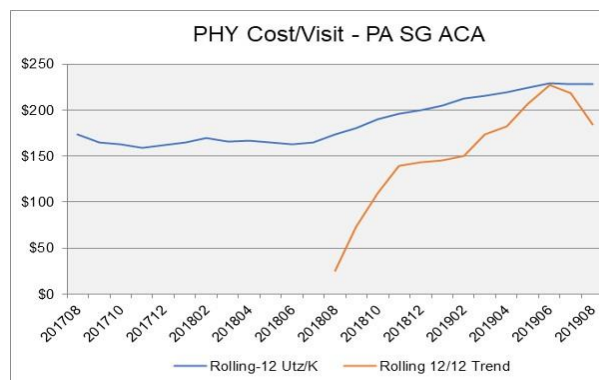
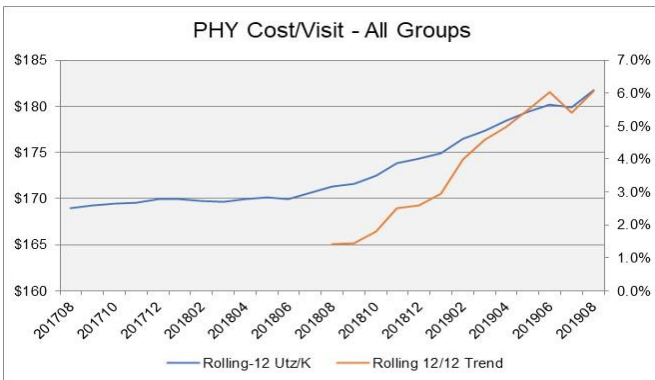
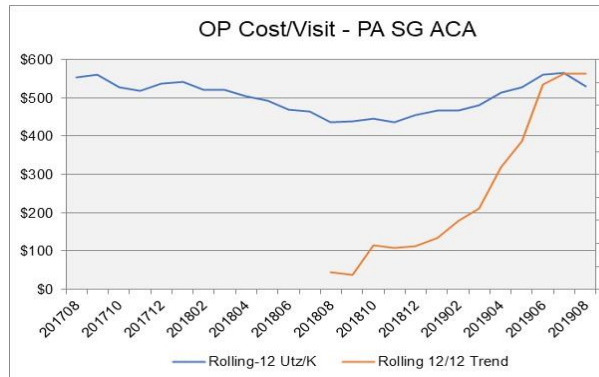
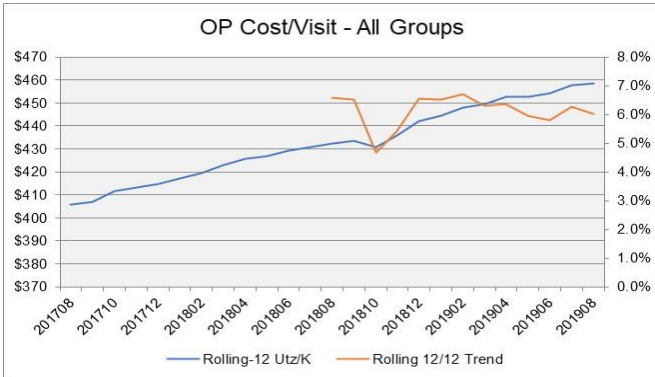
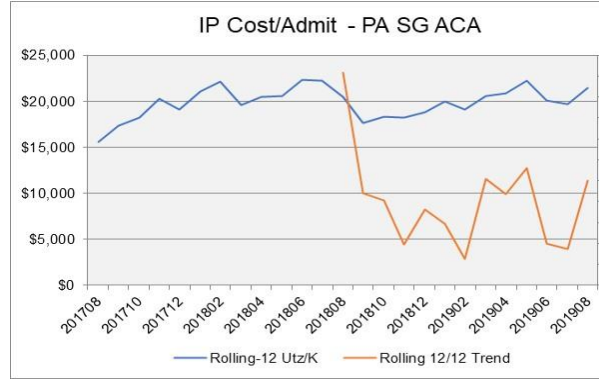
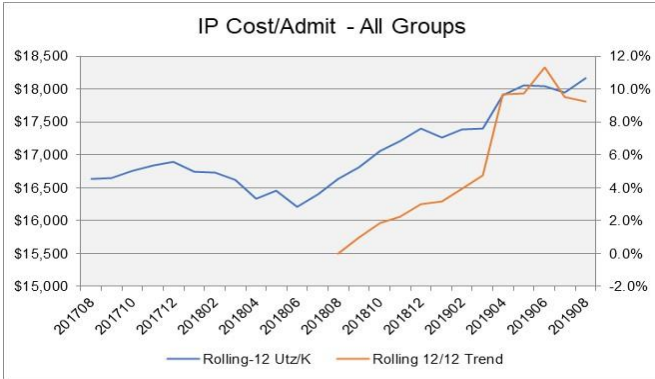
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

*Confirmed*

**Pennsylvania  
Aetna Life Insurance, Co.  
1Q22 Small Group Rates**

Response to question 1 from July 6, 2021 objection letter.

Service Type	Contract		
	Change	Case Mix	Unit Cost
Facility Inpatient	3.2%	1.5%	4.7%
Facility Outpatient	2.9%	0.5%	3.4%
Physician	1.9%	0.0%	1.9%
Pharmacy	8.9%	0.0%	8.9%



35.0%  
30.0%  
25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%  
-10.0%  
-15.0%  
-20.0%

25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%  
-10.0%  
-15.0%  
-20.0%  
-25.0%

45.0%  
40.0%  
35.0%  
30.0%  
25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%

**Pennsylvania  
Aetna Life Insurance, Co.  
1Q22 Small Group Rates**

Response to question 2, from July 6, 2021 objection letter.

**Base Experience**

	CY 2020 Data (Experience)	
	MMOS	Average Risk
SG ACA	4,367	1.008
Base Experience	4,367	1.008

	202012 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	278	0.880

Renewal Action	2021 Renewals/Sales		2022 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	278	0.880	529	0.978
- Terminate Coverage	117	0.905	200	1.039
+ Add'l New Sales	368	1.371	347	1.130
Ending Membership	529	1.216	676	1.037

	Morbidity Change Development
Starting Risk Score (Base Experience)	1.008
Ending Risk Score (ACA 2019)	1.037
Change in Morbidity Factor	1.029

**Manual Experience**

ACA Normalized Risk	1.374
nonACA/LG Normalized Risk	1.142
ACA vs nonACA Risk	1.203

Change Due to Population	1.029
Change Due to ACA vs nonACA	1.203
Total Change in Morbidity	1.237

**Pennsylvania  
Aetna Life Insurance, Co.  
1Q22 Small Group Rates**

Response to question 3, from July 6, 2021 objection letter.

	Member Months	Average Claim Cost Factors				Premium		
		Base	Manual	Interim	Projection	Base	Interim	Projection
Base	2,398	1.213		1.213	1.213	1.620	1.622	1.621
Manual	143,910		1.177	1.177	1.177			
Interim	1,740			1.261	1.261	1.695	1.698	1.696
Projection	1,740				1.236	1.646	1.649	1.647

Age	Gender	Base	Manual	Interim	Projection
0-20 \$0 Prem MMs	M + F	3	55	-	1
0-20 Prem MMs	M + F	458	27,711	324	329

Premium Factors		
Base	Interim	Projection
-	-	-
0.792	0.804	0.797

Age	Base		Manual		Interim		Projection	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.71%	0.25%	0.32%	0.34%	0.00%	0.00%	0.60%	0.17%
1	0.13%	1.00%	0.36%	0.33%	0.00%	0.69%	0.07%	0.65%
2	0.25%	0.25%	0.36%	0.43%	0.00%	0.69%	0.27%	0.35%
3	0.13%	0.00%	0.47%	0.33%	0.00%	0.00%	0.07%	0.35%
4	0.00%	0.25%	0.40%	0.32%	0.00%	0.00%	0.00%	0.22%
5	0.58%	0.38%	0.44%	0.38%	0.00%	0.69%	0.35%	0.47%
6	0.42%	0.25%	0.45%	0.35%	1.38%	0.00%	0.25%	0.15%
7	0.71%	0.50%	0.41%	0.41%	0.00%	0.00%	0.42%	0.35%
8	0.83%	0.50%	0.48%	0.43%	1.38%	1.38%	0.67%	0.57%
9	0.42%	0.00%	0.40%	0.38%	0.00%	0.00%	0.25%	0.52%
10	0.83%	0.33%	0.45%	0.33%	1.03%	0.00%	0.55%	0.52%
11	0.42%	0.33%	0.45%	0.38%	0.34%	0.69%	0.82%	0.52%
12	0.54%	0.67%	0.53%	0.44%	0.00%	0.69%	0.45%	0.82%
13	0.54%	1.17%	0.49%	0.49%	0.69%	0.34%	0.87%	0.82%
14	0.38%	1.46%	0.51%	0.51%	0.69%	1.03%	0.72%	1.05%
15	0.63%	1.75%	0.54%	0.52%	0.00%	2.76%	0.65%	1.05%
16	0.38%	0.00%	0.57%	0.60%	0.69%	0.69%	0.40%	0.10%
17	0.33%	0.79%	0.56%	0.59%	0.69%	0.00%	0.32%	0.55%
18	0.58%	0.21%	0.57%	0.57%	0.69%	0.69%	0.65%	0.32%
19	0.21%	0.00%	0.59%	0.58%	0.69%	0.00%	0.27%	0.17%
20	0.00%	0.13%	0.62%	0.62%	0.00%	0.00%	0.17%	0.37%
21	0.38%	0.38%	0.70%	0.65%	0.00%	0.69%	0.22%	0.55%
22	0.17%	1.17%	0.86%	0.70%	0.69%	0.00%	0.37%	1.20%
23	0.04%	0.42%	0.97%	0.75%	0.00%	1.38%	0.35%	0.25%
24	0.54%	1.33%	0.75%	0.78%	0.00%	0.00%	0.60%	1.10%
25	0.88%	0.63%	0.86%	0.72%	0.69%	0.69%	0.65%	0.37%
26	0.92%	0.54%	0.78%	0.66%	0.69%	0.69%	0.55%	0.40%

Cost Factors		Premium Factors	
Male	Female	Male	Female
1.117	1.114	0.765	0.765
1.117	1.114	0.765	0.765
0.511	0.511	0.765	0.765
0.511	0.511	0.765	0.765
0.511	0.511	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.532	0.591	0.833	0.833
0.532	0.591	0.859	0.859
0.532	0.591	0.885	0.885
0.532	0.591	0.913	0.913
0.532	0.591	0.941	0.941
0.479	0.787	0.970	0.970
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.489	1.176	1.004	1.004
0.489	1.176	1.024	1.024

27	0.71%	0.17%	0.99%	0.70%	0.69%	0.00%	0.60%	0.32%
28	0.54%	0.42%	0.91%	0.71%	0.69%	0.69%	0.47%	0.52%
29	0.88%	0.21%	1.00%	0.86%	0.34%	0.00%	0.52%	0.25%
30	1.88%	0.58%	0.96%	0.78%	2.41%	0.34%	1.12%	0.75%
31	1.29%	0.75%	0.84%	0.75%	0.69%	0.34%	0.82%	0.75%
32	0.96%	0.33%	1.03%	0.89%	2.07%	0.00%	1.12%	0.60%
33	0.88%	0.13%	1.10%	0.69%	0.34%	0.00%	0.92%	0.35%
34	0.96%	0.63%	0.98%	0.70%	0.34%	0.00%	1.32%	0.92%
35	0.79%	0.75%	1.01%	0.66%	1.03%	0.69%	1.05%	0.47%
36	0.38%	0.75%	0.93%	0.74%	1.03%	0.00%	0.47%	0.57%
37	1.04%	1.00%	0.96%	0.80%	0.00%	2.07%	1.17%	1.05%
38	0.67%	0.29%	1.00%	0.67%	1.38%	0.00%	0.95%	0.60%
39	0.75%	0.38%	0.91%	0.62%	0.69%	0.69%	1.54%	1.02%
40	0.96%	2.13%	0.89%	0.63%	0.00%	0.00%	1.37%	1.64%
41	1.42%	1.38%	0.78%	0.68%	0.00%	3.45%	0.87%	1.22%
42	0.79%	0.71%	0.84%	0.69%	2.76%	0.34%	0.52%	0.45%
43	0.17%	1.25%	0.81%	0.68%	0.00%	1.03%	0.35%	1.12%
44	0.50%	0.71%	0.93%	0.61%	0.69%	1.38%	0.55%	0.62%
45	0.75%	0.75%	1.00%	0.57%	0.69%	1.38%	0.87%	0.72%
46	1.29%	0.00%	0.98%	0.73%	0.69%	0.00%	1.17%	0.00%
47	1.88%	0.83%	0.91%	0.79%	2.07%	0.69%	1.69%	0.55%
48	1.58%	0.21%	0.96%	0.82%	2.41%	0.00%	1.37%	0.27%
49	0.38%	0.88%	0.88%	1.04%	0.34%	0.00%	0.47%	0.52%
50	0.63%	0.46%	0.91%	0.98%	0.69%	0.00%	0.57%	0.50%
51	1.08%	1.08%	0.96%	0.86%	1.03%	0.69%	0.77%	1.25%
52	1.71%	0.79%	1.03%	0.87%	1.72%	2.07%	1.05%	0.67%
53	1.79%	1.00%	1.08%	1.02%	1.38%	0.69%	1.07%	0.97%
54	1.29%	1.00%	0.93%	0.86%	1.38%	2.07%	1.02%	1.52%
55	1.00%	1.00%	1.04%	1.01%	2.07%	0.69%	0.75%	1.12%
56	0.79%	1.25%	1.13%	0.98%	0.69%	1.03%	1.22%	0.92%
57	1.58%	0.08%	1.28%	1.08%	0.69%	0.69%	1.57%	0.30%
58	1.75%	1.63%	1.25%	0.91%	2.07%	0.00%	1.47%	1.32%
59	1.79%	1.33%	1.12%	0.96%	2.07%	2.76%	2.32%	2.09%
60	1.21%	0.50%	1.07%	0.91%	2.07%	1.38%	1.32%	1.44%
61	0.92%	1.17%	1.07%	0.82%	1.38%	0.00%	0.65%	1.74%
62	0.79%	0.46%	0.98%	0.79%	0.69%	2.07%	1.00%	1.07%
63	0.50%	1.42%	1.00%	0.79%	0.69%	0.00%	0.80%	1.15%
64	1.58%	1.33%	0.82%	0.72%	1.03%	3.10%	1.67%	1.22%
65+	2.17%	1.63%	2.26%	1.58%	2.41%	2.07%	2.07%	1.27%

0.489	1.176	1.048	1.048
0.489	1.176	1.087	1.087
0.489	1.176	1.119	1.119
0.552	1.393	1.135	1.135
0.552	1.393	1.159	1.159
0.552	1.393	1.183	1.183
0.552	1.393	1.198	1.198
0.552	1.393	1.214	1.214
0.670	1.303	1.222	1.222
0.670	1.303	1.230	1.230
0.670	1.303	1.238	1.238
0.670	1.303	1.246	1.246
0.670	1.303	1.262	1.262
0.839	1.224	1.278	1.278
0.839	1.224	1.302	1.302
0.839	1.224	1.325	1.325
0.839	1.224	1.357	1.357
0.839	1.224	1.397	1.397
1.063	1.314	1.444	1.444
1.063	1.314	1.500	1.500
1.063	1.314	1.563	1.563
1.063	1.314	1.635	1.635
1.063	1.314	1.706	1.706
1.456	1.565	1.786	1.786
1.456	1.565	1.865	1.865
1.456	1.565	1.952	1.952
1.456	1.565	2.040	2.040
1.456	1.565	2.135	2.135
1.868	1.810	2.230	2.230
1.868	1.810	2.333	2.333
1.868	1.810	2.437	2.437
1.868	1.810	2.548	2.548
1.868	1.810	2.603	2.603
2.358	2.227	2.714	2.714
2.358	2.227	2.810	2.810
2.358	2.227	2.873	2.873
2.358	2.227	2.952	2.952
2.358	2.227	3.000	3.000
2.358	2.227	3.000	3.000

**Pennsylvania  
Aetna Life Insurance, Co.  
1Q22 Small Group Rates**

Response to question 7, from July 6, 2021 objection letter.

Actual							
Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY
2016	91,900	\$ 28,690,494	\$ 33,879,727	\$ 1,613,628	\$ 3,778,345	\$ 2,313,070	\$ 302
2017	20,826	\$ 13,850,141	\$ 13,342,297	\$ (643,860)	\$ 2,780,431	\$ 1,376,246	\$ 793
2018	10,866	\$ 14,285,961	\$ 20,979,726	\$ 1,533,334	\$ 1,292,354	\$ 5,487,820	\$ 6,061
2019	3,987	\$ 8,172,387	\$ 15,527,265	\$ 1,350,829	\$ 911,005	\$ 4,403,446	\$ 13,253
2020	17,839	\$ 5,078,927	\$ 10,078,044	\$ 1,085,679	\$ 261,272	\$ 2,486,888	\$ 1,673

Projected							
Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY
2021							
2022							



**Pennsylvania**  
**Aetna Life Insurance, Co.**  
**1Q22 Small Group Rates**

Response to question 9, from July 6, 2021 objection letter.

HIOS ID	HIOS Name	Total Risk Transfer	Member Months	PMPM Risk Transfer
18939	Aetna HealthAssurance Pennsylvania, Inc.	\$ 4,923.98	10	\$ 492.40
33906	Aetna Life Insurance Company	\$ 72,601.29	2,398	\$ 30.28
64844	Aetna Health Inc. (a PA corp.)	\$ 402,426.79	1,608	\$ 250.27
	Total	\$ 479,952.06	4,016	\$ 119.51