

SERFF Tracking #:

CECO-132819212

State Tracking #:

CECO-132819212

Company Tracking #:

RATES - 86199

State:

Pennsylvania

Filing Company:

Pennsylvania Health & Wellness, Inc.

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

Ambetter from PA Health & Wellness

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2022_PHW_Inc_Public_Rate_Filing_PDF_20210712.pdf
Item Status:	
Status Date:	

July 11, 2021

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 7/6/2021 OBJECTION RESPONSES - CECO-132819212

Mr. D'Agostino,

This response is in regard to the objection letter dated 7/6/2021. As requested by PID, a full list of changes from the initial filing is included below.

- Round 1 Objection 3: Per discussion with the PID, we revised PHW's projection of ceded claims under Pennsylvania's Section 1332 State Relief and Empowerment Waiver to apply full credibility to PHW's 2020 claims probability distribution experience, and to thereby assume projected reinsurance savings equal to 4.2% of gross paid claims.
- Note to Filer: Updated benefit designs to comply with maximum cost sharing limitations from the Notice of Benefit and Payment Parameters Final Rule Part Two.
- Round 2 Objection 9: Updated the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.
- Changes were also made to the projected risk transfer as a result of the release of the 2020 risk adjustment results. See the response to Objection 10 in the 2nd Round Objections for details on these changes.
- The estimated morbidity of PHW's enrollee population was updated consistent with PHW's 2020 risk adjustment results, with a corresponding impact on its manual claims projection.
- All rates have been updated to reflect the changes described above.

The following files were impacted by the changes above:

- *"2022_PHW_Actuarial_Memorandum_20210711.pdf"*
- *"2022_PHW_Actuarial_Memorandum_20210711_Redacted.pdf"*
- *"2022_PHW_Actuarial_Memorandum_Rate_Exhibits_20210711.xlsm"*
- *"2022_PHW_Inc_Appendix_16_1_20210711.pdf"*
- *"2022_PHW_Inc_Completeness_and_Redaction_Checklist_20210711.xlsm"*
- *"2022_PHW_Part_II_Justification_20210711.pdf"*
- *"2022_PHW_Plan_Design_Summary_and_Rate_Tables_20210711.xlsm"*
- *"2022_PHW_State_Act_Memo_20210711.pdf"*
- *"2022_PHW_State_Appendices_20210711.xlsb"*
- *"2022_PHW_State_Rate_Review_Detail_20210711.xlsb"*
- *"PA_PY22UnifiedRateReview_v3_07.11.22.xlsm"*
- *"PA_PY22RateTables_v3_07.11.22.xls"*
- *"2022_PHW_Unique_Plan_Design_Justification_20210711.pdf"*

Pennsylvania Cover Letter
Pennsylvania Health & Wellness, Inc.

In addition to the changes listed above, this submission includes documents supporting the objection responses. With the exception of [Objection Exhibit 11], which was prepared based on the 7/13/2021 (re)filing submission, all numeric responses and exhibits were prepared consistent with the initial PHW 2022 rate filing certified on May 6, 2021. The documents supporting the objection response span two files:

- *“CECO-132819212 Response to 20210706 Objections.docx”*
- *“CECO-132819212 Response to 20210706 Objections - Exhibits.xlsx”*

Below you may find the company information for the updated rate filing documents included in this submission, in response to the guidance sent to PHW on April 7, 2021.

REQUESTED COMPANY INFORMATION

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **-7.39%**
6. Range of rate change requested: **-17.91% to -5.66**
7. Total additional annual revenue generated from the proposed rate change: **-\$1,365,363**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2021: **In 2021 plans were offered in Rating Areas 3, 6, and 8 only. For 2022, plans will continue to be offered in those areas and additionally will be available in Rating Area 7.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021 as shown in Cell V15 of Table 10: **Covered lives - 4,433; Policyholders - 3,688**
12. Number of plans offered in 2022 and the change this represents from 2021: **There are 40 plans offered in 2022. There were 35 plans offered in 2021.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-132809175; SERFF: CECO-132819212; Binder: CECO-PA22-125107398**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199-2018815824860820487; Submission tracking number: CECO-132819212**

Pennsylvania Actuarial Memorandum

**Pennsylvania Health and Wellness, INC
Annual Individual Health Rate Filing**

Effective January 1, 2022

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. Basic Information and Data

a. Company Information

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

b. Rate History and Proposed Variation in Rate Changes

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2020	CECO-131936143	-1.4%
2021	CECO-132346847	-6.6%
2022	CECO-132819212	-7.4%

The rate projections for 2022 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2022. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (-2.8% premium impact versus 2021 filed rates)

Risk adjustment transfer experience for calendar year 2020 was projected forward to 2022, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.

- Single risk pool experience and utilization trend (-2.3% premium impact versus 2021 filed rates)

The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman Health Cost Guidelines underlying the rate projections have been updated. The filed rates reflect the projected utilization

trend applied to experience (from 2020 to 2022) and the manual base data (from 2021 to 2022).

- Unit Cost trend (3.1% premium impact versus 2021 filed rates)

Expected unit cost levels and reimbursement arrangements with providers have changed between 2021 and 2022.

- Benefit Design and CSR Subsidies (-2.7% to 2.8% premium impact versus 2021 filed rates, varies by plan)

PHW's 2022 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2021. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

- Administrative Expenses and Profit (-2.1% premium impact versus 2021 filed rates)

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

- Updated expectations regarding the impacts of COVID-19 in the rating period (-2.6% premium impact versus 2021 filed rates)

PHW's 2021 rates reflected an adjustment for costs attributable to the COVID-19 pandemic, including direct testing, treatment, and vaccination costs and the return of utilization that was deferred in 2020. PHW's 2022 rates reflect updated expectations regarding the direct and indirect costs associated with the COVID-19 pandemic in the rating period.

c. Average Rate Change

The average rate change is -7.4%, as shown in Table 10, "Plan Rates". The average rate change in 21-year-old non-tobacco premium PMPM is -6.2%, as shown in Table 11, "Plan Premium Development for 21-Year-Old Non-Tobacco User".

d. Membership Count

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

e. Benefit Changes

PHW's 2022 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2021. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in “Plan Adjusted Index Rate” subsection in Section 2a. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

Please see Appendix 20.5 for details on benefit changes.

f. Experience Period Claims and Premiums

The loss ratio calculated in Table 2, “Experience Period Claims and Premiums” for the experience period data is 44.42%. The benefits in excess of EHBs offered are adult vision and adult dental coverage.

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2020.

Paid Through Date: 3/31/2021

Current Date: 2/28/2021

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

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

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW’s claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus

paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2022 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The risk adjustment transfer amount reflects the value reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021. There were no state or federal reinsurance recoveries in 2020.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/28/2021.

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

TREATMENT OF PHARMACY REBATES ON INCURRED CLAIMS

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

CAPITATION

In 2021, children will be capitated at \$5.22 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.36 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$24.19 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2021.

g. Credibility of Data

Description of Credibility Method Used

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If 12,000 ≤ Member Months < 125,000:	$(\text{Member Months} / 125,000) ^ 0.5$
If Member Months ≥ 125,000:	100%

Here, "Member Months" is defined as total 2020 member months across PHW's calendar year 2020 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

Total 2020 Member Months: 44,487

Credibility Level Assigned To Base Period Experience: 59.66%

Note that credibility is calculated based on 2020 experience data that is suitable for pricing and may not exactly match the total 2020 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

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

Manual Experience Basis

The manual rate development is based on the Milliman *Managed Care Rating Model* (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

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

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

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

Market-wide rates were developed based on the adjusted MCRM (see “Adjustments Made to the Data” below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW’s membership in 2022.

The morbidity for PHW's 2022 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW’s expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW’s risk transfer payment/receivable.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Base Data
- Unit Cost Trend
- Utilization Trend
- Change in Induced Utilization
- Change in Morbidity - Reinsurance

- Change in Morbidity - All Other
- Change in Demographics
- Change in Covered Benefits
- Change in Network
- Change in Other

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2022 single risk pool. Table 2b, “Manual Experience Period Claims and Premiums” has been populated with the manual data used in the rate calculation, before projection factors from 2020 to 2022 were applied. Table 3b, “Manual Trend Components” shows the adjustments made to the manual data. Table 4b, “Historical Manual Experience” has been populated with the manual data used in the rate calculation.

h. Trend Identification

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

This section demonstrates and describes the methodology for developing the trend factors used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2020 to 2021 and the factors for “Year 2” represent 12 months of trend from 2021 to 2022.

Trend Factors (URRT Cost Trend and URRT Utilization Trend Projection Factors)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2020, based on actual 2020 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2022, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2020 to 2022).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

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

The utilization trend factors reflect the following:

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

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

i. Historical Experience

Please see Table 4, “Historical Experience” for the most recent 48 months of data with at least two months of runout.

See Section 1h above for a description of the trend development.

The 3 year historical MLR and membership are shown below. Note that a credibility adjustment of 8.5% was assigned to actual 2019 MLR, giving a total calculated MLR of 69.1%.

Year	MLR		Membership	
	Actual	Pricing	Actual	Pricing
2017	n/a	n/a	n/a	n/a
2018	n/a	n/a	n/a	n/a
2019	60.6%	89.4%	20,216	68,370

2. Rate Development and Change

a. Development of Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

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

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

Development of Manual EHB Allowed Claims PMPM

Please see Appendix 8.1 for the development of the single risk pool projection factors applied to the Manual data.

Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Appendix 20.4 decomposes each adjustment factor into its components by service category.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2020 membership (44,487) and its projected 2022 membership (127,772).

The components of the morbidity projection factor are:

- An adjustment was applied to experience period claims to remove one-time direct costs of COVID-19 testing and treatment in PHW's 2020 experience.
- An adjustment was applied to experience period claims to account for the estimated one-time net indirect impacts of suppressed utilization attributable to the pandemic on 2020 healthcare costs.
- Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2020 to 2022 based on consideration of regulatory and market

uncertainties, including enrollment associated with the American Rescue Plan Act of 2021.

- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting “liability-based reweighting” adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2022 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population’s demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW’s expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW’s risk transfer payment/receivable.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2022 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2022 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

PLAN DESIGN CHANGES

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

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

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2022 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2020 to 2022.

OTHER ADJUSTMENTS

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

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2020 to 2022 and projected drug utilization.
- The reimbursement impact of expanding the provider network from 2020 to 2022 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Projected Index Rate

The Index Rate for the Experience Period (calendar year 2020) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$228.43) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$346.76) (calendar year 2022) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2022 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 2a. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2023.

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

- The projection period of calendar year 2022
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$346.74) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$490.17) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

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

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$490.13) differs from the value in the URRT due to the rounding rules in the URRT.

REINSURANCE

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.958.

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

We used Pennsylvania Health & Wellness, Inc's actual 2020 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2022 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2022 population, plan, and network characteristics for purposes of calculating the projected incurred claims impact in the rating period.

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

Consideration was also given to the Statewide Average Premium (SWAP) assumption to reflect the average premium charged by issuers in the Pennsylvania individual QHP single risk pool. The projected market average premium is dependent upon expected funding levels and reinsurance parameters set forth by the PID.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2022 Risk Adjustment User Fee of \$0.25 PMPM (0.05% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

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

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

Where:

- \bar{P}_s = state average premium;
- $PLRS_i$ = plan i 's plan liability risk score;
- AV_i = plan i 's metal level AV;
- ARF_i = plan i 's allowable rating factor;
- IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

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

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

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

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

\bar{P} : The state average premium was assumed to be approximately [REDACTED] (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2020, as reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021, adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2020 to 2022.

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

HHS's proposed HCC model and coefficient changes for 2021 and 2022 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

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

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

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

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

The statewide average ARF is projected based on the average ARF of the single risk pool in 2020, as reported by HHS as of June 30, 2021, adjusted for projected changes in the demographics of the single risk pool from 2020 to 2022.

The average ARF for PHW is projected by applying the proposed 2022 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

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

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2022 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2022 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2022 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers. The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

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

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

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 2.996% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2022 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99.9% of members would enroll through the Exchange and 0.1% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.037. See Appendix 11.3 for the development of this factor.

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$492.79) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan sold through the Exchange.

- Induced Demand for each plan is calculated according to the 2022 ACA-Complaint Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on April 7, 2021.
- The plan’s provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$91.24) are discussed in detail below. Appendix 12.3 decomposes the administrative cost adjustment into its components.

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

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

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

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

Inclusion of Capitation Payments

In 2022, children will be capitated at \$5.33 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.47 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2022.

b. Retention Items

Please see Table 6, “Retention”, for the retention items. Combined with margin and contingency from Table 10, “Plan Rates”, this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary by plan. The calculation of the retention loads are shown in Appendix 12.2. The PMPM

values listed below are not expected to match Table 6 because the loads are calculated as a percent of EHB-only premium but are applied to aggregate projections.

Administrative Expense Load

The administrative expense load (\$57.74; 11.84% of Base Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

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

Taxes and Fees

The taxes and fees load (\$4.40; 0.89% of Base Premium) account for the following: Risk Adjustment User Fee (\$0.25), PCORI Fee (\$0.24), PA Premium Tax and State Income Tax (\$1.07) and Federal Income Tax (\$2.84).

The taxes and fees (\$19.17) may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 15.1.

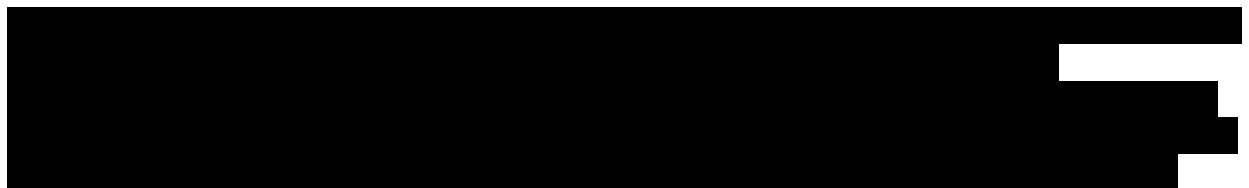
For 2022, the Risk Adjustment User Fee (\$0.25) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.


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

Profit (or Contribution to Surplus) & Risk Margin

This load (\$9.53; 1.95% of Base Premium) was applied proportionally to all products and plans and can be found in Appendix 15.1.

Broker Commissions





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

Loss Ratio

The projected medical loss ratio (MLR) is 85.6%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

c. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors are shown in Table 7, “Normalized Market-Adjusted Projected Allowed Total Claims”. Rates were normalized for age, tobacco usage, and benefit richness.

The development of the average age factor (1.642) may be found in Appendix 13.2.

The development of the average area factor (1.000) may be found in Appendix 13.3.

The development of the average tobacco usage factor (1.005) may be found in Appendix 13.4.

The development of the average benefit richness factor (0.995) may be found in Appendix 20.3.

PHW operates in a single network. There are no network differences, and thus the network factor is 1.000.

d. Components of Rate Change

Please see Table 8, “Components of Rate Change”, and Table 9, “Year-over-Year Data to Support Table 8” for the buildup of the components of rate change.

3. Plan Rate Development

Table 10, "Plan Rate Development" shows the development of the final 2022 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Table A below.

	(1)	(2)	(3)	(4)	(5)	(6) = ((4) * (5))^2 - ((4) * (5)) + 1.24	(7)	(8) = (6) / (7)	(9) = (4) * (5) * (8)
Plan ID	Projected Membership	Current Mapped Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan	
86199PA0010025	10,934	566	0.893	1.000	1.1446	1.108	1.033	0.923	
86199PA0010035	3,601	-	0.859	1.000	1.119	1.108	1.010	0.868	
86199PA0010004	21,402	710	0.741	1.220	1.153	1.108	1.041	0.940	
86199PA0010012	11,854	774	0.734	1.220	1.146	1.108	1.034	0.926	
86199PA0010032	2,760	91	0.691	1.220	1.108	1.108	1.000	0.843	
86199PA0010033	2,760	-	0.692	1.220	1.108	1.108	1.000	0.844	
86199PA0010034	9,943	-	0.716	1.220	1.130	1.108	1.020	0.891	
86199PA0010022	13,566	774	0.707	1.000	1.033	1.108	0.932	0.659	
86199PA0010028	3,721	-	0.736	1.000	1.046	1.108	0.944	0.695	
86199PA0010006	5,040	608	0.718	1.000	1.037	1.108	0.936	0.672	
86199PA0010031	7,441	-	0.812	1.000	1.087	1.108	0.981	0.797	
86199PA0010030	7,441	-	0.781	1.000	1.069	1.108	0.965	0.754	
86199PA0030007	13	-	0.833	1.000	1.101	1.108	0.994	0.828	
86199PA0030008	13	-	0.907	1.000	1.156	1.108	1.043	0.946	
86199PA0030016	16	-	0.849	1.000	1.112	1.108	1.004	0.853	
86199PA0030003	16	6	0.722	1.000	1.039	1.108	0.938	0.677	
86199PA0030004	16	-	0.730	1.000	1.043	1.108	0.941	0.687	
86199PA0030002	16	1	0.778	1.000	1.067	1.108	0.963	0.749	
86199PA0030001	16	2	0.775	1.000	1.066	1.108	0.962	0.746	
86199PA0030012	20	-	0.691	1.000	1.026	1.108	0.926	0.640	
86199PA0030009	18	-	0.692	1.000	1.027	1.108	0.927	0.641	
86199PA0030010	18	-	0.707	1.000	1.033	1.108	0.932	0.659	
86199PA0020025	3,045	125	0.893	1.000	1.145	1.108	1.033	0.923	
86199PA0020035	1,003	-	0.859	1.000	1.119	1.108	1.010	0.868	
86199PA0020004	5,666	410	0.741	1.220	1.153	1.108	1.041	0.940	
86199PA0020016	3,068	-	0.734	1.220	1.146	1.108	1.034	0.926	
86199PA0020032	730	9	0.691	1.220	1.108	1.108	1.000	0.843	
86199PA0020033	730	-	0.692	1.220	1.108	1.108	1.000	0.844	
86199PA0020034	2,614	-	0.716	1.220	1.130	1.108	1.020	0.891	
86199PA0020022	3,743	147	0.707	1.000	1.033	1.108	0.932	0.659	
86199PA0020028	1,027	-	0.736	1.000	1.046	1.108	0.944	0.695	
86199PA0020006	1,391	208	0.718	1.000	1.037	1.108	0.936	0.672	
86199PA0020031	2,054	-	0.812	1.000	1.087	1.108	0.981	0.797	
86199PA0020030	2,054	-	0.781	1.000	1.069	1.108	0.965	0.754	
86199PA0040007	3	-	0.833	1.000	1.101	1.108	0.994	0.828	
86199PA0040008	3	1	0.907	1.000	1.156	1.108	1.043	0.946	
86199PA0040003	4	1	0.722	1.000	1.039	1.108	0.938	0.677	
86199PA0040004	4	-	0.730	1.000	1.043	1.108	0.941	0.687	
86199PA0040002	4	-	0.778	1.000	1.067	1.108	0.963	0.749	
86199PA0040001	4	-	0.775	1.000	1.066	1.108	0.962	0.746	
Total	127,772	4,433	0.758	1.106	1.108	1.108	0.995	0.838	

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

AV Calculator: Approach 2

The AV Metal Values included in Table 10 were calculated using the Final 2022 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

Plans were evaluated in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible

when the service is not subject to deductible. To develop the adjustment to the federal actuarial values for these plans, estimates were developed for the impact of not accumulating copays to the deductible using the same claims simulation model that was used to set our plan factors. See Section 2a above for additional detail on that model. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

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

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

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

5. Plan Factors

a. Age and Tobacco Factors

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

The tobacco factor for 2022 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.

b. Geographic Factors

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

The geographic rating factors are displayed in Appendix 1.3. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

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

c. Network Factors

Network factors are shown in Table 14, “Network Factors”. PHW only has one network, so this factor is shown as 1.0.

d. Service Area Composition

Not Applicable. Rates do not vary by Service Area.

e. Composite Rating

Not Applicable. This is an individual rate filing

6. Actuarial Certification

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

I am affiliated with Milliman, Inc. ("Milliman"), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

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

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

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered

- d. Neither excessive nor deficient based on my best estimates of the 2022 individual market.
2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.

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

5. All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. § 147.106.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

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

The 2022 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2022 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, changes to the operation and parameters of the state Section 1332 waiver reinsurance program; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter Advance Premium Tax Credits (APTCs), or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of APTCs and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

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

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

Signed:

Name: [REDACTED]

Title: [REDACTED]

Date: July 11, 2021

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

Table 0. Identifying Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective 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	48.0
Total	44,487	4,433	127,772
<18	870	102	2,799
18-24	3,430	265	7,215
25-29	8,291	735	21,155
30-34	5,922	680	19,744
35-39	4,540	442	12,685
40-44	3,466	341	9,912
45-49	3,420	343	9,806
50-54	4,515	408	11,885
55-59	4,817	510	14,458
60-63	4,674	448	12,652
64+	542	159	5,461

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 24,176,109.20	\$ 8,346,106.80	\$ 8,546,896.88	44,487	\$ 1,935,243.59	\$ 10,482,140.46	\$ 499.07	\$ (433,978.39)	\$ 114,118.56	\$ 32,423.84	\$ (5,582,827.51)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 228.42
Loss Ratio											44.42%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	10.47%	2.50%	-0.12%	13.10%	22.38%
Outpatient Hospital	9.94%	2.50%	0.29%	13.02%	20.77%
Professional	9.77%	2.50%	-0.31%	12.17%	23.16%
Other Medical	0.00%	2.50%	1.78%	4.33%	1.67%
Capitation				0.00%	1.12%
Prescription Drugs	2.48%	3.96%	-0.71%	5.79%	30.89%
Total Annual Trend				10.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.218	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-17	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-18		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-18	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-19		\$ 207,272.90	1.0000	\$ 207,272.90	1,906	\$ 108.75		\$ (13,810.13)	\$ 262,491.46	\$ 137.72
Feb-19		\$ 219,942.70	1.0000	\$ 219,942.70	1,942	\$ 113.26		\$ (12,839.05)	\$ 309,932.08	\$ 159.59
Mar-19		\$ 321,378.80	1.0000	\$ 321,378.80	1,863	\$ 172.51		\$ (13,425.81)	\$ 414,411.45	\$ 222.44
Apr-19		\$ 382,491.60	1.0000	\$ 382,491.60	1,811	\$ 211.20		\$ (12,589.44)	\$ 467,799.94	\$ 258.31
May-19		\$ 367,058.10	1.0000	\$ 367,058.10	1,762	\$ 208.32		\$ (16,153.31)	\$ 442,147.70	\$ 250.94
Jun-19		\$ 502,669.90	1.0000	\$ 502,669.90	1,688	\$ 297.79		\$ (13,308.16)	\$ 569,448.29	\$ 337.25
Jul-19		\$ 251,334.90	1.0000	\$ 251,334.90	1,627	\$ 154.48		\$ (10,525.86)	\$ 318,141.17	\$ 195.54
Aug-19		\$ 357,218.20	1.0000	\$ 357,218.20	1,587	\$ 225.00		\$ (13,840.39)	\$ 412,735.80	\$ 260.07
Sep-19		\$ 303,167.70	1.0000	\$ 303,167.70	1,549	\$ 195.72		\$ (15,614.68)	\$ 364,656.74	\$ 235.41
Oct-19		\$ 421,980.60	1.0000	\$ 421,980.60	1,522	\$ 277.25		\$ (19,615.29)	\$ 474,809.34	\$ 311.96
Nov-19		\$ 266,325.40	1.0000	\$ 266,325.40	1,510	\$ 176.37		\$ (15,097.87)	\$ 300,981.48	\$ 199.33
Dec-19	\$ 12,239,781.69	\$ 530,814.70	1.0000	\$ 530,814.70	1,449	\$ 365.33	\$ 898,036.46	\$ (15,062.72)	\$ 564,758.60	\$ 389.76
Jan-20		\$ 622,474.40	1.0000	\$ 622,474.40	3,937	\$ 158.10		\$ (8,403.58)	\$ 884,150.15	\$ 224.56
Feb-20		\$ 533,147.30	1.0000	\$ 533,147.30	3,958	\$ 134.60		\$ (11,553.07)	\$ 715,372.69	\$ 180.72
Mar-20		\$ 578,049.90	0.9999	\$ 578,102.00	3,782	\$ 152.88		\$ (16,614.75)	\$ 752,278.07	\$ 198.94
Apr-20		\$ 594,100.00	0.9976	\$ 595,507.79	3,750	\$ 158.79		\$ (32,623.81)	\$ 705,423.42	\$ 188.10
May-20		\$ 515,998.80	0.9974	\$ 517,327.36	3,770	\$ 137.21		\$ (24,187.68)	\$ 622,213.14	\$ 165.03
Jun-20		\$ 593,289.60	0.9953	\$ 596,112.72	3,793	\$ 157.15		\$ (24,977.59)	\$ 727,704.93	\$ 191.85
Jul-20		\$ 722,661.40	0.9895	\$ 730,333.14	3,788	\$ 192.79		\$ (16,353.67)	\$ 896,999.17	\$ 236.63
Aug-20		\$ 862,367.80	0.9849	\$ 875,591.50	3,727	\$ 234.91		\$ (43,065.36)	\$ 993,324.23	\$ 266.50
Sep-20		\$ 793,134.10	0.9754	\$ 813,105.43	3,618	\$ 224.71		\$ (71,533.38)	\$ 944,573.62	\$ 261.04
Oct-20		\$ 760,506.10	0.9646	\$ 788,400.05	3,531	\$ 223.27		\$ (81,789.04)	\$ 882,038.60	\$ 249.79
Nov-20		\$ 932,463.90	0.9444	\$ 982,343.79	3,486	\$ 283.23		\$ (57,237.27)	\$ 1,084,526.34	\$ 311.11
Dec-20	\$ 24,176,109.20	\$ 837,913.50	0.9213	\$ 909,451.41	3,346	\$ 271.82	\$ 1,935,243.59	\$ (45,639.30)	\$ 886,700.10	\$ 264.91

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 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
\$ 3,553,862,859.50	\$ 3,056,322,059.17	\$ 3,056,322,059.17	12,000,000	\$ 1,309,852,311.07	\$ 4,366,174,370.24	\$ -	\$ -	\$ 26,725,063.76	\$ -	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 366.07
Loss Ratio											\$ 86.75%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	12.31%	7.03%	-2.89%	16.73%	21.68%
Outpatient Hospital	6.01%	2.51%	-1.19%	5.20%	20.98%
Professional	16.81%	1.09%	-3.23%	14.26%	27.43%
Other Medical	-0.02%	0.79%	-6.14%	-7.31%	2.67%
Capitation				0.00%	0.61%
Prescription Drugs	-0.72%	5.94%	-4.10%	0.86%	26.64%
Total Annual Trend				8.89%	100.00%
Months of Trend				21	
Total Applied Trend Projection Factor				1.186	

* 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		\$ 229,935,891.55	1,000%	\$ 229,935,891.55	1,000,000	\$ 229.94		\$ -	\$ 328,479,845.07	\$ 328.48
Feb-17		\$ 230,502,975.49	1,000%	\$ 230,502,975.49	1,000,000	\$ 230.50		\$ -	\$ 329,289,964.98	\$ 329.29
Mar-17		\$ 231,071,458.01	1,000%	\$ 231,071,458.01	1,000,000	\$ 231.07		\$ -	\$ 330,102,082.87	\$ 330.10
Apr-17		\$ 231,641,342.56	1,000%	\$ 231,641,342.56	1,000,000	\$ 231.64		\$ -	\$ 330,916,203.66	\$ 330.92
May-17		\$ 232,212,632.60	1,000%	\$ 232,212,632.60	1,000,000	\$ 232.21		\$ -	\$ 331,732,321.29	\$ 331.73
Jun-17		\$ 232,785,331.60	1,000%	\$ 232,785,331.60	1,000,000	\$ 232.79		\$ -	\$ 332,550,473.71	\$ 332.55
Jul-17		\$ 233,359,443.03	1,000%	\$ 233,359,443.03	1,000,000	\$ 233.36		\$ -	\$ 333,370,632.89	\$ 333.37
Aug-17		\$ 233,934,970.37	1,000%	\$ 233,934,970.37	1,000,000	\$ 233.93		\$ -	\$ 334,192,814.81	\$ 334.19
Sep-17		\$ 234,511,917.11	1,000%	\$ 234,511,917.11	1,000,000	\$ 234.51		\$ -	\$ 335,017,024.45	\$ 335.02
Oct-17		\$ 235,090,286.76	1,000%	\$ 235,090,286.76	1,000,000	\$ 235.09		\$ -	\$ 335,843,266.81	\$ 335.84
Nov-17		\$ 235,670,082.83	1,000%	\$ 235,670,082.83	1,000,000	\$ 235.67		\$ -	\$ 336,671,546.90	\$ 336.67
Dec-17	\$ 3,252,287,954.35	\$ 236,251,308.83	1,000%	\$ 236,251,308.83	1,000,000	\$ 236.25	\$ 1,198,700,417.46	\$ -	\$ 337,501,869.76	\$ 337.50
Jan-18		\$ 236,833,968.30	1,000%	\$ 236,833,968.30	1,000,000	\$ 236.83		\$ -	\$ 338,334,240.42	\$ 338.33
Feb-18		\$ 237,418,064.75	1,000%	\$ 237,418,064.75	1,000,000	\$ 237.42		\$ -	\$ 339,168,663.93	\$ 339.17
Mar-18		\$ 238,003,601.75	1,000%	\$ 238,003,601.75	1,000,000	\$ 238.00		\$ -	\$ 340,005,145.36	\$ 340.01
Apr-18		\$ 238,590,582.84	1,000%	\$ 238,590,582.84	1,000,000	\$ 238.59		\$ -	\$ 340,843,689.77	\$ 340.84
May-18		\$ 239,179,011.58	1,000%	\$ 239,179,011.58	1,000,000	\$ 239.18		\$ -	\$ 341,684,302.26	\$ 341.68
Jun-18		\$ 239,768,891.55	1,000%	\$ 239,768,891.55	1,000,000	\$ 239.77		\$ -	\$ 342,526,987.92	\$ 342.53
Jul-18		\$ 240,360,226.32	1,000%	\$ 240,360,226.32	1,000,000	\$ 240.36		\$ -	\$ 343,371,751.88	\$ 343.37
Aug-18		\$ 240,953,019.48	1,000%	\$ 240,953,019.48	1,000,000	\$ 240.95		\$ -	\$ 344,218,599.25	\$ 344.22
Sep-18		\$ 241,547,274.63	1,000%	\$ 241,547,274.63	1,000,000	\$ 241.55		\$ -	\$ 345,067,535.18	\$ 345.07
Oct-18		\$ 242,142,995.37	1,000%	\$ 242,142,995.37	1,000,000	\$ 242.14		\$ -	\$ 345,918,854.81	\$ 345.93
Nov-18		\$ 242,740,185.32	1,000%	\$ 242,740,185.32	1,000,000	\$ 242.74		\$ -	\$ 346,771,693.31	\$ 346.77
Dec-18	\$ 3,349,856,592.98	\$ 243,338,848.10	1,000%	\$ 243,338,848.10	1,000,000	\$ 243.34	\$ 1,234,661,429.99	\$ -	\$ 347,626,925.86	\$ 347.63
Jan-19		\$ 243,938,987.34	1,000%	\$ 243,938,987.34	1,000,000	\$ 243.94		\$ -	\$ 348,484,267.64	\$ 348.48
Feb-19		\$ 244,540,606.70	1,000%	\$ 244,540,606.70	1,000,000	\$ 244.54		\$ -	\$ 349,343,723.85	\$ 349.34
Mar-19		\$ 245,143,709.80	1,000%	\$ 245,143,709.80	1,000,000	\$ 245.14		\$ -	\$ 350,205,299.72	\$ 350.21
Apr-19		\$ 245,748,309.32	1,000%	\$ 245,748,309.32	1,000,000	\$ 245.75		\$ -	\$ 351,069,000.46	\$ 351.07
May-19		\$ 246,354,381.93	1,000%	\$ 246,354,381.93	1,000,000	\$ 246.35		\$ -	\$ 351,934,831.33	\$ 351.93
Jun-19		\$ 246,961,958.29	1,000%	\$ 246,961,958.29	1,000,000	\$ 246.96		\$ -	\$ 352,802,797.56	\$ 352.80
Jul-19		\$ 247,571,033.11	1,000%	\$ 247,571,033.11	1,000,000	\$ 247.57		\$ -	\$ 353,672,904.44	\$ 353.67
Aug-19		\$ 248,181,610.06	1,000%	\$ 248,181,610.06	1,000,000	\$ 248.18		\$ -	\$ 354,545,157.73	\$ 354.55
Sep-19		\$ 248,793,692.86	1,000%	\$ 248,793,692.86	1,000,000	\$ 248.79		\$ -	\$ 355,419,561.23	\$ 355.42
Oct-19		\$ 249,407,285.23	1,000%	\$ 249,407,285.23	1,000,000	\$ 249.41		\$ -	\$ 356,296,121.75	\$ 356.30
Nov-19		\$ 250,022,390.88	1,000%	\$ 250,022,390.88	1,000,000	\$ 250.02		\$ -	\$ 357,174,844.11	\$ 357.17
Dec-19	\$ 3,450,352,290.77	\$ 250,639,013.54	1,000%	\$ 250,639,013.54	1,000,000	\$ 250.64	\$ 1,271,701,272.88	\$ -	\$ 358,055,733.63	\$ 358.06
Jan-20		\$ 251,257,156.96	1,000%	\$ 251,257,156.96	1,000,000	\$ 251.26		\$ -	\$ 358,938,795.66	\$ 358.94
Feb-20		\$ 251,876,824.90	1,000%	\$ 251,876,824.90	1,000,000	\$ 251.88		\$ -	\$ 359,824,035.57	\$ 359.82
Mar-20		\$ 252,498,021.10	1,000%	\$ 252,498,021.10	1,000,000	\$ 252.50		\$ -	\$ 360,711,458.71	\$ 360.71
Apr-20		\$ 253,120,749.33	1,000%	\$ 253,120,749.33	1,000,000	\$ 253.12		\$ -	\$ 361,601,070.48	\$ 361.60
May-20		\$ 253,745,013.39	1,000%	\$ 253,745,013.39	1,000,000	\$ 253.75		\$ -	\$ 362,492,876.27	\$ 362.49
Jun-20		\$ 254,370,817.04	1,000%	\$ 254,370,817.04	1,000,000	\$ 254.37		\$ -	\$ 363,386,881.49	\$ 363.39
Jul-20		\$ 254,998,164.10	1,000%	\$ 254,998,164.10	1,000,000	\$ 255.00		\$ -	\$ 364,283,091.57	\$ 364.28
Aug-20		\$ 255,627,058.36	1,000%	\$ 255,627,058.36	1,000,000	\$ 255.63		\$ -	\$ 365,181,511.99	\$ 365.18
Sep-20		\$ 256,257,503.65	1,000%	\$ 256,257,503.65	1,000,000	\$ 256.26		\$ -	\$ 366,082,148.07	\$ 366.08
Oct-20		\$ 256,889,503.79	1,000%	\$ 256,889,503.79	1,000,000	\$ 256.89		\$ -	\$ 366,985,005.41	\$ 366.99
Nov-20		\$ 257,523,062.60	1,000%	\$ 257,523,062.60	1,000,000	\$ 257.52		\$ -	\$ 367,890,089.43	\$ 367.89
Dec-20	\$ 3,553,862,859.50	\$ 258,158,183.95	1,000%	\$ 258,158,183.95	1,000,000	\$ 258.16	\$ 1,309,852,311.07	\$ -	\$ 368,797,405.64	\$ 368.80

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	45%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-3.5%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$4,090,764
\$30,000	\$34,999				\$418,688
\$35,000	\$39,999				\$300,650
\$40,000	\$44,999				\$84,645
\$45,000	\$49,999				\$144,523
\$50,000	\$54,999				\$209,968
\$55,000	\$59,999				\$285,502
\$60,000	\$64,999				\$123,737
\$65,000	\$69,999				\$62,774
\$70,000	\$74,999				\$133,206
\$75,000	\$79,999				\$141,461
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$155,717
\$95,000	\$99,999				\$162,546
\$100,000	\$109,999				\$83,012
\$110,000	\$119,999				\$292,596
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$117,864
\$140,000	\$149,999				\$123,802
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$147,633
\$170,000	\$179,999				\$156,201
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$247,865
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$278,442
\$300,000	\$324,999				\$288,787
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$8,050,383

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	45%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	-4.2%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$18,509,081
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$1,872,783
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$1,258,981
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$338,232
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$550,834
\$95,000	\$99,999				\$777,223
\$100,000	\$109,999				\$1,071,482
\$110,000	\$119,999				\$485,309
\$120,000	\$129,999				\$250,066
\$130,000	\$139,999				\$562,841
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$630,434
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$747,171
\$180,000	\$189,999				\$803,085
\$190,000	\$199,999				\$412,052
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$1,432,334
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$569,011
\$260,000	\$269,999				\$595,755
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$703,075
\$325,000	\$349,999				\$741,662
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$3,785,426
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$36,096,837

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2022

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	\$ 228.42	\$ 366.07	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.218	1.186	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 278.24	\$ 434.03	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	1.065	0.881	<- See URRT Instructions
Total Non-Morbidity Changes	1.038	1.061	
Change in Demographics	1.041	1.141	<- See URRT Instructions
Change in Network	0.994	0.940	
Change in Benefits	1.000	0.985	<- See URRT Instructions
Change in Other	1.003	1.004	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 307.15	\$ 405.29	
Credibility Factors	60%	40%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 346.74	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 346.74		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.838		
Projected Incurred EHB Claims PMPM	\$ 290.54		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-5117.88		
Projected Incurred Exchange User Fees PMPM	\$14.61		
Projected Incurred Reinsurance Recoveries PMPM	\$12.34		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 410.69		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 490.13		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 5.14		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 414.99		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 495.27		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 283.95	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 1,448,145,342.80	
Blended Loss Ratio	61.50%	

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	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM	\$ 346.74	\$ 346.74	\$ 346.74	\$ 346.74	\$ 346.74
Months of Trend	-	3	6	9	
Annual Trend	-9.77%	9.77%	9.77%	9.77%	
Single Risk Pool Projected Allowed Claims	\$ 346.74	\$ 354.92	\$ 363.19	\$ 371.85	\$ -
Quarterly Trend Factor	1.000	1.024	1.048	1.072	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	12.87%	\$63.36
General and Claims	10.35%	\$50.98
Agent/Broker Fees and Commissions	1.90%	\$9.35
Quality Improvement Initiatives	0.62%	\$3.03
Taxes and Fees	0.89%	\$4.40
Risk Adjustment User Fee	0.05%	\$0.25
PCORI Fee	0.05%	\$0.24
PA Premium & Other Taxes (if applicable)	0.22%	\$1.07
Federal Income Tax	0.58%	\$2.84
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)		\$9.62
Total Retention	15.72%	\$77.39
Projected Required Revenue PMPM		\$ 492.38

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.592	1.642
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.005	1.005
Average Benefit Richness (induced demand)	0.997	0.995
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 515.90	\$ 495.27
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 323.31	\$ 301.45

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 316.94	\$ 293.53	\$ (23.41)	-7.4%
B. Base period allowed claims before normalization	\$ 307.78	\$ 283.95	\$ (23.83)	-7.5%
C. Normalization factor component of change	\$ (114.90)	\$ (111.12)	\$ 3.78	1.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 192.88	\$ 172.83	\$ (20.05)	-6.3%
D2. URRT Trend	\$ 36.12	\$ 35.43	\$ (0.69)	-0.2%
D3. URRT Morbidity	\$ (8.46)	\$ (2.13)	\$ 6.33	2.0%
D4. URRT Other	\$ (3.62)	\$ 9.69	\$ 13.31	4.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 98.48	\$ 85.63	\$ (12.86)	-4.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.68	\$ 10.61	\$ (1.07)	-0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (6.37)	\$ (8.96)	\$ (2.59)	-0.8%
D8. Subtotal - Sum(D1:D7)	\$ 320.71	\$ 303.10	\$ (17.61)	-5.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (68.93)	\$ (53.42)	\$ 15.51	4.9%
E3. Benefit Richness	\$ (0.95)	\$ (2.24)	\$ (1.29)	-0.4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (69.88)	\$ (55.67)	\$ 14.21	4.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 48.42	\$ 37.77	\$ (10.64)	-3.4%
F2. Taxes and Fees	\$ 2.65	\$ 2.63	\$ (0.03)	0.0%
F3. Profit and/or Contingency	\$ 5.77	\$ 5.74	\$ (0.03)	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 56.84	\$ 46.14	\$ (10.70)	-3.4%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 307.67	\$ 293.57	\$ (14.10)	-4.4%

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

	2021	2022	
Paid-to-Allowed	0.790	0.838	
URRT Trend (Total Applied Trend Factor)	1.187	1.205	<- URRT W1, S2
URRT Morbidity	0.963	0.990	<- URRT W1, S2
URRT "Other"	0.984	1.047	<- URRT W1, S2
Risk Adjustment	\$ 124.16	\$ 117.88	<- URRT W1, S3
Exchange User Fee	\$ 14.73	\$ 14.61	<- URRT W1, S3
Reinsurance Recoveries	\$ 8.03	\$ 12.34	<- URRT W1, S3
Capitation	\$ 1.81	\$ 2.23	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.785	0.824	<- For 2021 in cell J81, please include a factor equal to the product of th
Benefit Richness	0.996	0.991	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	15.28%	12.87%	
Taxes and Fees	0.84%	0.89%	
Profit and/or Contingency	1.82%	1.95%	

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

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 Plan HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	86199PA0010022	Ambetter Essential Care 2 HSA	E		Bronze	On/Off
Plan 2	86199PA0010028	Ambetter Essential Care 5	N		Bronze	On/Off
Plan 3	86199PA0010006	Ambetter Essential Care 10	E		Bronze	On/Off
Plan 4	86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	N		Bronze	On/Off
Plan 5	86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	N		Bronze	On/Off
Plan 6	86199PA0010004	Ambetter Balanced Care 11	E		Silver	On/Off
Plan 7	86199PA0010012	Ambetter Balanced Care 12	E		Silver	On/Off
Plan 8	86199PA0010032	Ambetter Balanced Care 30	N		Silver	On/Off
Plan 9	86199PA0010033	Ambetter Balanced Care 31	N		Silver	On/Off
Plan 10	86199PA0010034	Ambetter Balanced Care 32	N		Silver	On/Off
Plan 11	86199PA0010025	Ambetter Secure Care 5	E		Gold	On/Off
Plan 12	86199PA0010035	Ambetter Secure Care 20	N		Gold	On/Off
Plan 13	86199PA0010009	Ambetter Balanced Care 26	DM	86199PA0010004	Silver	On/Off
Plan 14	86199PA0010010	Ambetter Balanced Care 28	DM	86199PA0010004	Silver	On/Off
Plan 15	86199PA0010027	Ambetter Balanced Care 24	DM	86199PA0010004	Silver	On/Off
Plan 16	86199PA0010008	Ambetter Balanced Care 25 HSA	DM	86199PA0010032	Silver	On/Off
Plan 17	86199PA0010026	Ambetter Secure Care 15	DM	86199PA0010025	Gold	On/Off
Plan 18	86199PA0030009	Ambetter Essential Care 201	N		Bronze	Off
Plan 19	86199PA0030010	Ambetter Essential Care 202 HSA	N		Bronze	Off
Plan 20	86199PA0030003	Ambetter Balanced Care 201 HSA	E		Silver	Off
Plan 21	86199PA0030004	Ambetter Balanced Care 203	E		Silver	Off
Plan 22	86199PA0030002	Ambetter Balanced Care 207	E		Silver	Off
Plan 23	86199PA0030001	Ambetter Balanced Care 209	E		Silver	Off
Plan 24	86199PA0030012	Ambetter Balanced Care 210	N		Silver	Off
Plan 25	86199PA0030007	Ambetter Secure Care 201 HSA	E		Gold	Off
Plan 26	86199PA0030008	Ambetter Secure Care 202	E		Gold	Off
Plan 27	86199PA0030016	Ambetter Secure Care 203	N		Gold	Off
Plan 28	86199PA0030006	Ambetter Balanced Care 204 HSA	DM	86199PA0030003	Silver	Off
Plan 29	86199PA0030005	Ambetter Balanced Care 205	DM	86199PA0030004	Silver	Off
Plan 30	86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	E		Bronze	On/Off
Plan 31	86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	N		Bronze	On/Off
Plan 32	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	E		Bronze	On/Off
Plan 33	86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	N		Bronze	On/Off
Plan 34	86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	N		Bronze	On/Off
Plan 35	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	E		Silver	On/Off
Plan 36	86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	N		Silver	On/Off
Plan 37	86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	N		Silver	On/Off
Plan 38	86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	N		Silver	On/Off
Plan 39	86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	N		Silver	On/Off
Plan 40	86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	E		Gold	On/Off
Plan 41	86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	N		Gold	On/Off
Plan 42	86199PA0020009	Ambetter Balanced Care 26 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 43	86199PA0020010	Ambetter Balanced Care 28 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 44	86199PA0020027	Ambetter Balanced Care 24 + Vision + Adult Dental	DM	86199PA0020004	Silver	On/Off
Plan 45	86199PA0020008	Ambetter Balanced Care 25 HSA + Vision + Adult Dental	DM	86199PA0020032	Silver	On/Off
Plan 46	86199PA0020026	Ambetter Secure Care 15 + Vision + Adult Dental	DM	86199PA0020025	Gold	On/Off
Plan 47	86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	E		Silver	Off
Plan 48	86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	E		Silver	Off
Plan 49	86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	E		Silver	Off
Plan 50	86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	E		Silver	Off
Plan 51	86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	E		Gold	Off
Plan 52	86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	E		Gold	Off
Plan 53	86199PA0040006	Ambetter Balanced Care 204 HSA + Vision + Adult Dental	DM	86199PA0040003	Silver	Off
Plan 54	86199PA0040005	Ambetter Balanced Care 205 + Vision + Adult Dental	DM	86199PA0040004	Silver	Off

2021 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	10	
\$ -	\$ -	\$ 307.82	\$ -	\$ -	\$ 360.71	\$ -	\$ 319.89	\$ -	\$ 318.92	
\$ -	\$ -	\$ 235.69	\$ -	\$ -	\$ 278.23	\$ -	\$ 261.99	\$ -	\$ 260.97	
\$ -	\$ -	\$ 233.17	\$ -	\$ -	\$ 275.26	\$ -	\$ 259.19	\$ -	\$ 258.47	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 321.04	\$ -	\$ -	\$ 378.99	\$ -	\$ 356.86	\$ -	\$ 353.12	
\$ -	\$ -	\$ 316.32	\$ -	\$ -	\$ 373.41	\$ -	\$ 351.62	\$ -	\$ 345.87	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 315.19	\$ -	\$ -	\$ 372.08	\$ -	\$ 350.36	\$ -	\$ 343.93	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 329.38	\$ -	\$ -	\$ 388.83	\$ -	\$ 366.13	\$ -	\$ 355.92	
\$ -	\$ -	\$ 349.12	\$ -	\$ -	\$ 412.13	\$ -	\$ 388.08	\$ -	\$ 384.53	
\$ -	\$ -	\$ 325.92	\$ -	\$ -	\$ 384.74	\$ -	\$ 362.28	\$ -	\$ 358.05	
\$ -	\$ -	\$ 322.83	\$ -	\$ -	\$ 381.10	\$ -	\$ 358.85	\$ -	\$ 347.37	
\$ -	\$ -	\$ 323.16	\$ -	\$ -	\$ 381.49	\$ -	\$ 359.22	\$ -	\$ 354.61	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 234.87	\$ -	\$ -	\$ 277.26	\$ -	\$ 261.08	\$ -	\$ 266.47	
\$ -	\$ -	\$ 242.33	\$ -	\$ -	\$ 286.07	\$ -	\$ 269.37	\$ -	\$ -	
\$ -	\$ -	\$ 265.18	\$ -	\$ -	\$ 313.04	\$ -	\$ 294.77	\$ -	\$ 265.18	
\$ -	\$ -	\$ 268.92	\$ -	\$ -	\$ 317.46	\$ -	\$ 298.93	\$ -	\$ 298.93	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 295.53	\$ -	\$ -	\$ 348.86	\$ -	\$ 328.50	\$ -	\$ -	
\$ -	\$ -	\$ 323.16	\$ -	\$ -	\$ 381.49	\$ -	\$ 359.22	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 248.41	\$ -	\$ -	\$ 293.24	\$ -	\$ 276.12	\$ -	\$ 266.89	
\$ -	\$ -	\$ 266.85	\$ -	\$ -	\$ 315.01	\$ -	\$ 296.62	\$ -	\$ -	
\$ -	\$ -	\$ 249.96	\$ -	\$ -	\$ 295.08	\$ -	\$ 277.85	\$ -	\$ 276.90	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 247.29	\$ -	\$ -	\$ 291.92	\$ -	\$ 274.88	\$ -	\$ 274.22	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 340.48	\$ -	\$ -	\$ 401.93	\$ -	\$ 378.47	\$ -	\$ 377.71	
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\$ -	\$ -	\$ 334.27	\$ -	\$ -	\$ 394.60	\$ -	\$ 371.57	\$ -	\$ 370.99	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ 349.32	\$ -	\$ -	\$ 412.36	\$ -	\$ 388.29	\$ -	\$ 388.29	
\$ -	\$ -	\$ 370.26	\$ -	\$ -	\$ 437.08	\$ -	\$ 411.57	\$ -	\$ 411.57	
\$ -	\$ -	\$ 345.65	\$ -	\$ -	\$ 408.03	\$ -	\$ 384.21	\$ -	\$ 382.31	
\$ -	\$ -	\$ 342.37	\$ -	\$ -	\$ 404.17	\$ -	\$ 380.57	\$ -	\$ 367.84	
\$ -	\$ -	\$ 342.72	\$ -	\$ -	\$ 404.58	\$ -	\$ 380.96	\$ -	\$ 376.71	
\$ -	\$ -	\$ 249.09	\$ -	\$ -	\$ 294.05	\$ -	\$ 276.88	\$ -	\$ 249.09	
\$ -	\$ -	\$ 257.00	\$ -	\$ -	\$ 303.39	\$ -	\$ 285.68	\$ -	\$ -	
\$ -	\$ -	\$ 281.23	\$ -	\$ -	\$ 331.99	\$ -	\$ 312.61	\$ -	\$ -	
\$ -	\$ -	\$ 285.20	\$ -	\$ -	\$ 336.68	\$ -	\$ 317.02	\$ -	\$ -	
\$ -	\$ -	\$ 313.41	\$ -	\$ -	\$ 369.98	\$ -	\$ 348.38	\$ -	\$ -	
\$ -	\$ -	\$ 342.72	\$ -	\$ -	\$ 404.58	\$ -	\$ 380.96	\$ -	\$ 380.96	
\$ -	\$ -	\$ 263.45	\$ -	\$ -	\$ 310.99	\$ -	\$ 292.84	\$ -	\$ -	
\$ -	\$ -	\$ 283.00	\$ -	\$ -	\$ 334.08	\$ -	\$ 314.58	\$ -	\$ -	

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
Plan Marketing Name =>	Ambetter Secure Care 5		Ambetter Secure Care 20		Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT		\$6100 INT			
Coinsurance =>	20%		35%		40%		40%		0%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$6,300		\$7,500		\$8,500		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$224.00	\$224.00	\$210.68	\$210.68	\$228.23	\$228.23	\$224.77	\$224.77	\$204.52	\$204.52		
15	\$243.91	\$243.91	\$229.41	\$229.41	\$248.51	\$248.51	\$244.75	\$244.75	\$222.70	\$222.70		
16	\$251.52	\$251.52	\$236.57	\$236.57	\$256.27	\$256.27	\$252.39	\$252.39	\$229.65	\$229.65		
17	\$259.14	\$259.14	\$243.73	\$243.73	\$264.03	\$264.03	\$260.03	\$260.03	\$236.60	\$236.60		
18	\$267.34	\$267.34	\$251.44	\$251.44	\$272.38	\$272.38	\$268.26	\$268.26	\$244.08	\$244.08		
19	\$275.54	\$275.54	\$259.15	\$259.15	\$280.73	\$280.73	\$276.49	\$276.49	\$251.57	\$251.57		
20	\$284.03	\$284.03	\$267.14	\$267.14	\$289.38	\$289.38	\$285.01	\$285.01	\$259.32	\$259.32		
21	\$292.82	\$292.82	\$275.41	\$275.41	\$298.34	\$298.34	\$293.83	\$293.83	\$307.45	\$307.45		
22	\$292.82	\$292.82	\$275.41	\$275.41	\$298.34	\$298.34	\$293.83	\$293.83	\$307.45	\$307.45		
23	\$292.82	\$292.82	\$275.41	\$275.41	\$298.34	\$298.34	\$293.83	\$293.83	\$307.45	\$307.45		
24	\$292.82	\$292.82	\$275.41	\$275.41	\$298.34	\$298.34	\$293.83	\$293.83	\$307.45	\$307.45		
25	\$293.98	\$293.98	\$276.50	\$276.50	\$299.53	\$299.53	\$295.00	\$295.00	\$308.67	\$308.67		
26	\$299.84	\$299.84	\$282.01	\$282.01	\$305.49	\$305.49	\$301.32	\$301.32	\$314.82	\$314.82		
27	\$306.87	\$306.87	\$288.62	\$288.62	\$312.65	\$312.65	\$307.92	\$307.92	\$320.18	\$320.18		
28	\$318.29	\$318.29	\$299.36	\$299.36	\$324.27	\$324.27	\$319.38	\$319.38	\$324.19	\$324.19		
29	\$327.66	\$327.66	\$308.18	\$308.18	\$333.84	\$333.84	\$328.79	\$328.79	\$334.03	\$334.03		
30	\$332.34	\$332.34	\$312.58	\$312.58	\$339.40	\$339.40	\$333.49	\$333.49	\$348.95	\$348.95		
31	\$339.37	\$339.37	\$319.19	\$319.19	\$345.77	\$345.77	\$340.54	\$340.54	\$356.33	\$356.33		
32	\$346.40	\$346.40	\$325.80	\$325.80	\$352.93	\$352.93	\$347.59	\$347.59	\$363.71	\$363.71		
33	\$350.79	\$350.79	\$329.93	\$329.93	\$357.40	\$357.40	\$352.00	\$352.00	\$368.32	\$368.32		
34	\$355.47	\$355.47	\$334.34	\$334.34	\$362.18	\$362.18	\$356.70	\$356.70	\$373.24	\$373.24		
35	\$357.82	\$357.82	\$336.54	\$336.54	\$364.56	\$364.56	\$359.05	\$359.05	\$375.70	\$375.70		
36	\$360.16	\$360.16	\$338.75	\$338.75	\$366.95	\$366.95	\$361.40	\$361.40	\$378.16	\$378.16		
37	\$362.50	\$362.50	\$340.95	\$340.95	\$369.34	\$369.34	\$363.75	\$363.75	\$380.62	\$380.62		
38	\$364.84	\$364.84	\$343.15	\$343.15	\$371.72	\$371.72	\$366.10	\$366.10	\$383.08	\$383.08		
39	\$369.53	\$369.53	\$347.56	\$347.56	\$376.50	\$376.50	\$370.80	\$370.80	\$388.00	\$388.00		
40	\$374.21	\$374.21	\$351.97	\$351.97	\$381.27	\$381.27	\$375.50	\$375.50	\$392.91	\$392.91		
41	\$381.24	\$381.24	\$358.57	\$358.57	\$388.43	\$388.43	\$382.55	\$382.55	\$400.29	\$400.29		
42	\$387.98	\$387.98	\$364.91	\$364.91	\$395.29	\$395.29	\$389.31	\$389.31	\$407.36	\$407.36		
43	\$397.35	\$397.35	\$373.72	\$373.72	\$404.84	\$404.84	\$398.72	\$398.72	\$417.20	\$417.20		
44	\$409.06	\$409.06	\$384.74	\$384.74	\$416.77	\$416.77	\$410.47	\$410.47	\$429.50	\$429.50		
45	\$422.82	\$422.82	\$397.68	\$397.68	\$430.79	\$430.79	\$424.28	\$424.28	\$443.95	\$443.95		
46	\$439.22	\$439.22	\$413.10	\$413.10	\$447.50	\$447.50	\$440.73	\$440.73	\$461.17	\$461.17		
47	\$457.66	\$457.66	\$430.45	\$430.45	\$466.30	\$466.30	\$459.24	\$459.24	\$480.54	\$480.54		
48	\$478.75	\$478.75	\$450.28	\$450.28	\$487.78	\$487.78	\$480.40	\$480.40	\$502.67	\$502.67		
49	\$499.54	\$499.54	\$469.84	\$469.84	\$508.96	\$508.96	\$501.26	\$501.26	\$524.50	\$524.50		
50	\$522.96	\$522.96	\$491.87	\$491.87	\$532.82	\$532.82	\$524.76	\$524.76	\$549.10	\$549.10		
51	\$546.09	\$546.09	\$513.63	\$513.63	\$556.39	\$556.39	\$547.98	\$547.98	\$573.38	\$573.38		
52	\$571.57	\$571.57	\$537.59	\$537.59	\$582.35	\$582.35	\$573.54	\$573.54	\$600.13	\$600.13		
53	\$597.34	\$597.34	\$561.82	\$561.82	\$608.60	\$608.60	\$599.39	\$599.39	\$627.19	\$627.19		
54	\$625.15	\$625.15	\$587.99	\$587.99	\$636.94	\$636.94	\$627.31	\$627.31	\$656.40	\$656.40		
55	\$652.97	\$652.97	\$614.15	\$614.15	\$665.28	\$665.28	\$655.22	\$655.22	\$685.60	\$685.60		
56	\$683.13	\$683.13	\$785.60	\$785.60	\$696.01	\$696.01	\$688.48	\$688.48	\$717.27	\$717.27		
57	\$713.58	\$713.58	\$820.62	\$820.62	\$727.04	\$727.04	\$716.04	\$716.04	\$749.24	\$749.24		
58	\$746.08	\$746.08	\$858.00	\$858.00	\$760.15	\$760.15	\$748.66	\$748.66	\$783.37	\$783.37		
59	\$762.19	\$762.19	\$876.52	\$876.52	\$776.56	\$776.56	\$764.82	\$764.82	\$800.28	\$800.28		
60	\$794.69	\$794.69	\$913.89	\$913.89	\$809.68	\$809.68	\$793.43	\$793.43	\$834.41	\$834.41		
61	\$822.80	\$822.80	\$946.22	\$946.22	\$838.32	\$838.32	\$825.64	\$825.64	\$863.92	\$863.92		
62	\$841.25	\$841.25	\$967.43	\$967.43	\$857.11	\$857.11	\$844.15	\$844.15	\$883.29	\$883.29		
63	\$864.38	\$864.38	\$994.04	\$994.04	\$880.68	\$880.68	\$867.36	\$867.36	\$907.58	\$907.58		
64+	\$878.42	\$1,010.19	\$826.20	\$950.13	\$894.99	\$1,029.24	\$881.45	\$1,013.67	\$802.02	\$922.32		

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

HIOS Plan ID (On Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
HIOS Plan ID (Off Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
Plan Marketing Name =>	Ambetter Balanced Care 31		Ambetter Balanced Care 32		Ambetter Essential Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT			
Coinsurance =>	10%		50%		0%		50% Preferred Brand Drugs		50%			
Copays =>			\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs				\$25 Generic Drugs	
OOP Maximum =>	\$6,450		\$8,700		\$6,900		\$8,700		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$204.96	\$204.96	\$216.27	\$216.27	\$159.99	\$159.99	\$168.67	\$168.67	\$163.17	\$163.17		
15	\$223.18	\$223.18	\$235.50	\$235.50	\$174.21	\$174.21	\$183.66	\$183.66	\$177.67	\$177.67		
16	\$230.14	\$230.14	\$242.85	\$242.85	\$179.65	\$179.65	\$189.40	\$189.40	\$183.22	\$183.22		
17	\$237.11	\$237.11	\$250.20	\$250.20	\$185.09	\$185.09	\$195.13	\$195.13	\$188.77	\$188.77		
18	\$244.61	\$244.61	\$258.11	\$258.11	\$190.94	\$190.94	\$201.30	\$201.30	\$194.74	\$194.74		
19	\$252.11	\$252.11	\$266.03	\$266.03	\$196.80	\$196.80	\$207.48	\$207.48	\$200.71	\$200.71		
20	\$259.88	\$259.88	\$274.23	\$274.23	\$202.86	\$202.86	\$213.87	\$213.87	\$206.90	\$206.90		
21	\$267.93	\$267.93	\$282.72	\$282.72	\$209.15	\$209.15	\$220.49	\$220.49	\$213.30	\$213.30		
22	\$267.93	\$267.93	\$282.72	\$282.72	\$209.15	\$209.15	\$220.49	\$220.49	\$213.30	\$213.30		
23	\$267.93	\$267.93	\$282.72	\$282.72	\$209.15	\$209.15	\$220.49	\$220.49	\$213.30	\$213.30		
24	\$267.93	\$267.93	\$282.72	\$282.72	\$209.15	\$209.15	\$220.49	\$220.49	\$213.30	\$213.30		
25	\$268.99	\$268.99	\$283.84	\$283.84	\$209.97	\$209.97	\$221.37	\$221.37	\$214.15	\$214.15		
26	\$274.35	\$274.35	\$289.49	\$289.49	\$214.16	\$214.16	\$225.78	\$225.78	\$218.41	\$218.41		
27	\$280.78	\$280.78	\$296.28	\$296.28	\$219.18	\$219.18	\$231.07	\$231.07	\$223.53	\$223.53		
28	\$291.23	\$291.23	\$307.30	\$307.30	\$227.33	\$227.33	\$239.67	\$239.67	\$231.85	\$231.85		
29	\$299.80	\$299.80	\$316.35	\$316.35	\$234.03	\$234.03	\$246.72	\$246.72	\$238.68	\$238.68		
30	\$304.09	\$304.09	\$320.87	\$320.87	\$237.98	\$237.98	\$250.25	\$250.25	\$242.09	\$242.09		
31	\$310.52	\$310.52	\$327.66	\$327.66	\$242.39	\$242.39	\$255.54	\$255.54	\$247.21	\$247.21		
32	\$316.95	\$316.95	\$334.44	\$334.44	\$247.41	\$247.41	\$260.83	\$260.83	\$252.33	\$252.33		
33	\$320.97	\$320.97	\$338.68	\$338.68	\$250.55	\$250.55	\$264.14	\$264.14	\$255.53	\$255.53		
34	\$325.26	\$325.26	\$343.21	\$343.21	\$253.89	\$253.89	\$267.67	\$267.67	\$258.94	\$258.94		
35	\$327.40	\$327.40	\$345.47	\$345.47	\$255.57	\$255.57	\$269.43	\$269.43	\$260.65	\$260.65		
36	\$329.54	\$329.54	\$347.73	\$347.73	\$257.24	\$257.24	\$271.20	\$271.20	\$262.35	\$262.35		
37	\$331.69	\$331.69	\$349.99	\$349.99	\$258.91	\$258.91	\$272.96	\$272.96	\$264.06	\$264.06		
38	\$333.83	\$333.83	\$352.25	\$352.25	\$260.59	\$260.59	\$274.72	\$274.72	\$265.76	\$265.76		
39	\$338.12	\$338.12	\$356.78	\$356.78	\$263.93	\$263.93	\$278.25	\$278.25	\$269.18	\$269.18		
40	\$342.40	\$342.40	\$361.30	\$361.30	\$267.28	\$267.28	\$281.78	\$281.78	\$272.59	\$272.59		
41	\$348.83	\$348.83	\$401.16	\$401.16	\$272.30	\$272.30	\$313.14	\$313.14	\$277.71	\$277.71		
42	\$355.00	\$355.00	\$408.24	\$408.24	\$277.11	\$277.11	\$318.67	\$318.67	\$282.61	\$282.61		
43	\$363.57	\$363.57	\$418.10	\$418.10	\$283.80	\$283.80	\$326.37	\$326.37	\$289.44	\$289.44		
44	\$374.29	\$374.29	\$430.43	\$430.43	\$292.17	\$292.17	\$335.99	\$335.99	\$308.02	\$308.02		
45	\$386.88	\$386.88	\$444.91	\$444.91	\$408.23	\$408.23	\$469.46	\$469.46	\$338.38	\$338.38		
46	\$401.88	\$401.88	\$462.16	\$462.16	\$424.06	\$424.06	\$487.67	\$487.67	\$350.00	\$350.00		
47	\$418.76	\$418.76	\$481.57	\$481.57	\$441.87	\$441.87	\$508.15	\$508.15	\$366.14	\$366.14		
48	\$438.05	\$438.05	\$503.76	\$503.76	\$462.23	\$462.23	\$531.56	\$531.56	\$383.38	\$383.38		
49	\$457.07	\$457.07	\$525.63	\$525.63	\$482.30	\$482.30	\$554.64	\$554.64	\$401.05	\$401.05		
50	\$478.51	\$478.51	\$550.28	\$550.28	\$504.92	\$504.92	\$580.65	\$580.65	\$418.46	\$418.46		
51	\$499.67	\$499.67	\$574.62	\$574.62	\$527.25	\$527.25	\$606.34	\$606.34	\$438.08	\$438.08		
52	\$522.98	\$522.98	\$601.43	\$601.43	\$551.84	\$551.84	\$634.62	\$634.62	\$457.46	\$457.46		
53	\$546.56	\$546.56	\$628.54	\$628.54	\$576.72	\$576.72	\$663.23	\$663.23	\$478.80	\$478.80		
54	\$572.01	\$572.01	\$657.81	\$657.81	\$603.58	\$603.58	\$694.12	\$694.12	\$500.39	\$500.39		
55	\$597.46	\$597.46	\$687.08	\$687.08	\$630.44	\$630.44	\$725.00	\$725.00	\$523.69	\$523.69		
56	\$625.06	\$625.06	\$718.82	\$718.82	\$659.56	\$659.56	\$758.49	\$758.49	\$546.99	\$546.99		
57	\$652.92	\$652.92	\$750.86	\$750.86	\$688.96	\$688.96	\$792.30	\$792.30	\$572.26	\$572.26		
58	\$682.66	\$682.66	\$785.06	\$785.06	\$720.34	\$720.34	\$828.39	\$828.39	\$599.55	\$599.55		
59	\$697.40	\$697.40	\$802.01	\$802.01	\$735.89	\$735.89	\$846.27	\$846.27	\$624.99	\$624.99		
60	\$727.14	\$727.14	\$836.21	\$836.21	\$767.27	\$767.27	\$882.36	\$882.36	\$651.55	\$651.55		
61	\$752.86	\$752.86	\$865.79	\$865.79	\$794.41	\$794.41	\$913.57	\$913.57	\$679.26	\$679.26		
62	\$769.74	\$769.74	\$885.20	\$885.20	\$812.22	\$812.22	\$934.05	\$934.05	\$704.71	\$704.71		
63	\$790.90	\$790.90	\$909.54	\$909.54	\$834.55	\$834.55	\$959.74	\$959.74	\$724.09	\$724.09		
64+	\$803.75	\$803.75	\$924.32	\$924.32	\$848.11	\$848.11	\$975.33	\$975.33	\$735.85	\$735.85		

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

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
Plan Marketing Name =>	Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Gold			
Deductible =>	\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$2000 INT			
Coinsurance =>	50%		50%		0%		20%		20%			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs				\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs			
OOP Maximum =>	\$8,700		\$8,700		\$3,200		\$4,450		\$6,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$193.35	\$193.35	\$183.07	\$183.07	\$200.92	\$200.92	\$229.59	\$229.59	\$206.94	\$206.94		
15	\$210.53	\$210.53	\$199.34	\$199.34	\$218.78	\$218.78	\$250.00	\$250.00	\$225.34	\$225.34		
16	\$217.10	\$217.10	\$205.56	\$205.56	\$225.61	\$225.61	\$257.81	\$257.81	\$232.37	\$232.37		
17	\$223.67	\$223.67	\$211.78	\$211.78	\$232.44	\$232.44	\$265.61	\$265.61	\$239.41	\$239.41		
18	\$230.75	\$230.75	\$218.48	\$218.48	\$239.79	\$239.79	\$274.01	\$274.01	\$246.98	\$246.98		
19	\$237.83	\$237.83	\$225.18	\$225.18	\$247.15	\$247.15	\$282.42	\$282.42	\$254.56	\$254.56		
20	\$245.16	\$245.16	\$232.12	\$232.12	\$254.76	\$254.76	\$291.12	\$291.12	\$262.40	\$262.40		
21	\$252.75	\$252.75	\$239.31	\$239.31	\$262.65	\$262.65	\$300.13	\$300.13	\$270.53	\$270.53		
22	\$252.75	\$252.75	\$239.31	\$239.31	\$262.65	\$262.65	\$300.13	\$300.13	\$270.53	\$270.53		
23	\$252.75	\$252.75	\$239.31	\$239.31	\$262.65	\$262.65	\$300.13	\$300.13	\$270.53	\$270.53		
24	\$252.75	\$252.75	\$239.31	\$239.31	\$262.65	\$262.65	\$300.13	\$300.13	\$270.53	\$270.53		
25	\$253.75	\$253.75	\$240.26	\$240.26	\$263.69	\$263.69	\$301.32	\$301.32	\$271.60	\$271.60		
26	\$258.80	\$258.80	\$245.05	\$245.05	\$268.95	\$268.95	\$309.29	\$309.29	\$277.01	\$277.01		
27	\$264.87	\$264.87	\$250.79	\$250.79	\$275.25	\$275.25	\$316.54	\$316.54	\$283.50	\$283.50		
28	\$274.73	\$274.73	\$260.12	\$260.12	\$289.14	\$289.14	\$326.32	\$326.32	\$294.05	\$294.05		
29	\$282.81	\$282.81	\$267.78	\$267.78	\$293.90	\$293.90	\$337.98	\$337.98	\$302.71	\$302.71		
30	\$286.86	\$286.86	\$271.61	\$271.61	\$298.10	\$298.10	\$342.81	\$342.81	\$307.04	\$307.04		
31	\$292.92	\$292.92	\$277.35	\$277.35	\$304.40	\$304.40	\$350.06	\$350.06	\$313.53	\$313.53		
32	\$298.99	\$298.99	\$283.10	\$283.10	\$310.71	\$310.71	\$357.31	\$357.31	\$320.02	\$320.02		
33	\$302.78	\$302.78	\$286.68	\$286.68	\$314.65	\$314.65	\$361.84	\$361.84	\$324.08	\$324.08		
34	\$306.82	\$306.82	\$290.51	\$290.51	\$318.85	\$318.85	\$366.68	\$366.68	\$328.41	\$328.41		
35	\$308.85	\$308.85	\$292.43	\$292.43	\$320.95	\$320.95	\$369.09	\$369.09	\$330.57	\$330.57		
36	\$310.87	\$310.87	\$294.34	\$294.34	\$323.05	\$323.05	\$371.51	\$371.51	\$332.73	\$332.73		
37	\$312.89	\$312.89	\$296.26	\$296.26	\$325.15	\$325.15	\$373.92	\$373.92	\$334.90	\$334.90		
38	\$314.91	\$314.91	\$298.17	\$298.17	\$327.25	\$327.25	\$376.34	\$376.34	\$337.06	\$337.06		
39	\$318.96	\$318.96	\$302.00	\$302.00	\$331.46	\$331.46	\$381.17	\$381.17	\$341.39	\$341.39		
40	\$323.00	\$323.00	\$305.83	\$305.83	\$335.66	\$335.66	\$386.01	\$386.01	\$345.72	\$345.72		
41	\$329.07	\$329.07	\$309.66	\$309.66	\$339.86	\$339.86	\$390.86	\$390.86	\$350.05	\$350.05		
42	\$334.88	\$334.88	\$313.50	\$313.50	\$344.16	\$344.16	\$395.71	\$395.71	\$354.38	\$354.38		
43	\$342.97	\$342.97	\$317.34	\$317.34	\$348.46	\$348.46	\$400.56	\$400.56	\$358.71	\$358.71		
44	\$353.08	\$353.08	\$321.18	\$321.18	\$352.76	\$352.76	\$405.41	\$405.41	\$363.04	\$363.04		
45	\$364.95	\$364.95	\$325.02	\$325.02	\$357.06	\$357.06	\$410.26	\$410.26	\$367.37	\$367.37		
46	\$379.11	\$379.11	\$328.86	\$328.86	\$361.36	\$361.36	\$415.11	\$415.11	\$371.70	\$371.70		
47	\$395.03	\$395.03	\$332.70	\$332.70	\$365.66	\$365.66	\$420.00	\$420.00	\$376.03	\$376.03		
48	\$413.23	\$413.23	\$336.54	\$336.54	\$369.96	\$369.96	\$424.89	\$424.89	\$380.36	\$380.36		
49	\$431.17	\$431.17	\$340.38	\$340.38	\$374.26	\$374.26	\$429.78	\$429.78	\$384.69	\$384.69		
50	\$451.39	\$451.39	\$344.22	\$344.22	\$378.56	\$378.56	\$434.67	\$434.67	\$389.02	\$389.02		
51	\$471.36	\$471.36	\$348.06	\$348.06	\$382.86	\$382.86	\$439.56	\$439.56	\$393.35	\$393.35		
52	\$493.35	\$493.35	\$351.90	\$351.90	\$387.16	\$387.16	\$444.45	\$444.45	\$397.68	\$397.68		
53	\$515.59	\$515.59	\$355.74	\$355.74	\$391.46	\$391.46	\$449.34	\$449.34	\$402.01	\$402.01		
54	\$539.60	\$539.60	\$359.58	\$359.58	\$395.76	\$395.76	\$454.23	\$454.23	\$406.34	\$406.34		
55	\$563.61	\$563.61	\$363.42	\$363.42	\$400.06	\$400.06	\$459.12	\$459.12	\$410.67	\$410.67		
56	\$589.64	\$589.64	\$367.26	\$367.26	\$404.36	\$404.36	\$464.01	\$464.01	\$415.00	\$415.00		
57	\$615.92	\$615.92	\$371.10	\$371.10	\$408.66	\$408.66	\$468.90	\$468.90	\$419.33	\$419.33		
58	\$643.98	\$643.98	\$374.94	\$374.94	\$412.96	\$412.96	\$473.79	\$473.79	\$423.66	\$423.66		
59	\$657.88	\$657.88	\$378.78	\$378.78	\$417.26	\$417.26	\$478.68	\$478.68	\$428.00	\$428.00		
60	\$685.93	\$685.93	\$382.62	\$382.62	\$421.56	\$421.56	\$483.57	\$483.57	\$432.33	\$432.33		
61	\$710.20	\$710.20	\$386.46	\$386.46	\$425.86	\$425.86	\$488.46	\$488.46	\$436.66	\$436.66		
62	\$726.12	\$726.12	\$390.30	\$390.30	\$430.16	\$430.16	\$493.35	\$493.35	\$440.99	\$440.99		
63	\$746.08	\$746.08	\$394.14	\$394.14	\$434.46	\$434.46	\$498.24	\$498.24	\$445.32	\$445.32		
64+	\$758.21	\$758.21	\$398.00	\$398.00	\$438.76	\$438.76	\$503.13	\$503.13	\$449.65	\$449.65		

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

HIOS Plan ID (On Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203		Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Silver			
Deductible =>	\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT			
Coinurance =>	0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		0%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs					
OOP Maximum =>	\$5,800		\$8,200		\$8,200		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$164.44	\$164.44	\$166.64	\$166.64	\$181.89	\$181.89	\$180.98	\$180.98	\$155.36	\$155.36		
15	\$179.06	\$179.06	\$181.46	\$181.46	\$198.06	\$198.06	\$197.06	\$197.06	\$169.17	\$169.17		
16	\$184.65	\$184.65	\$187.12	\$187.12	\$204.24	\$204.24	\$203.21	\$203.21	\$174.45	\$174.45		
17	\$190.24	\$190.24	\$192.78	\$192.78	\$210.42	\$210.42	\$209.36	\$209.36	\$179.73	\$179.73		
18	\$196.26	\$196.26	\$198.88	\$198.88	\$217.08	\$217.08	\$215.99	\$215.99	\$185.42	\$185.42		
19	\$202.28	\$202.28	\$204.98	\$204.98	\$223.73	\$223.73	\$222.61	\$222.61	\$191.10	\$191.10		
20	\$208.51	\$208.51	\$211.30	\$211.30	\$230.63	\$230.63	\$229.47	\$229.47	\$196.99	\$196.99		
21	\$214.97	\$214.97	\$217.84	\$217.84	\$237.77	\$237.77	\$236.58	\$236.58	\$203.09	\$203.09		
22	\$214.97	\$214.97	\$217.84	\$217.84	\$237.77	\$237.77	\$236.58	\$236.58	\$203.09	\$203.09		
23	\$214.97	\$214.97	\$217.84	\$217.84	\$237.77	\$237.77	\$236.58	\$236.58	\$203.09	\$203.09		
24	\$214.97	\$214.97	\$217.84	\$217.84	\$237.77	\$237.77	\$236.58	\$236.58	\$203.09	\$203.09		
25	\$215.82	\$215.82	\$218.71	\$218.71	\$238.71	\$238.71	\$237.52	\$237.52	\$203.90	\$203.90		
26	\$220.12	\$220.12	\$223.06	\$223.06	\$243.47	\$243.47	\$242.25	\$242.25	\$207.96	\$207.96		
27	\$225.28	\$225.28	\$228.29	\$228.29	\$249.18	\$249.18	\$248.55	\$248.55	\$212.83	\$212.83		
28	\$233.66	\$233.66	\$236.79	\$236.79	\$258.45	\$258.45	\$257.15	\$257.15	\$220.75	\$220.75		
29	\$240.54	\$240.54	\$243.76	\$243.76	\$266.06	\$266.06	\$264.72	\$264.72	\$227.25	\$227.25		
30	\$243.98	\$243.98	\$247.24	\$247.24	\$269.86	\$269.86	\$268.51	\$268.51	\$230.50	\$230.50		
31	\$249.14	\$249.14	\$252.47	\$252.47	\$275.57	\$275.57	\$274.18	\$274.18	\$235.37	\$235.37		
32	\$254.30	\$254.30	\$257.70	\$257.70	\$281.27	\$281.27	\$279.86	\$279.86	\$240.25	\$240.25		
33	\$257.52	\$257.52	\$260.97	\$260.97	\$284.84	\$284.84	\$283.41	\$283.41	\$243.29	\$243.29		
34	\$260.96	\$260.96	\$264.45	\$264.45	\$288.64	\$288.64	\$287.19	\$287.19	\$246.54	\$246.54		
35	\$262.68	\$262.68	\$266.19	\$266.19	\$290.55	\$290.55	\$289.09	\$289.09	\$248.17	\$248.17		
36	\$264.40	\$264.40	\$267.94	\$267.94	\$292.45	\$292.45	\$290.98	\$290.98	\$249.79	\$249.79		
37	\$266.12	\$266.12	\$269.68	\$269.68	\$294.35	\$294.35	\$292.87	\$292.87	\$251.42	\$251.42		
38	\$267.84	\$267.84	\$271.42	\$271.42	\$296.25	\$296.25	\$294.77	\$294.77	\$253.04	\$253.04		
39	\$271.28	\$271.28	\$274.91	\$274.91	\$300.06	\$300.06	\$298.55	\$298.55	\$256.29	\$256.29		
40	\$274.72	\$274.72	\$278.39	\$278.39	\$303.86	\$303.86	\$302.34	\$302.34	\$259.54	\$259.54		
41	\$279.88	\$279.88	\$283.62	\$283.62	\$309.57	\$309.57	\$308.01	\$308.01	\$264.41	\$264.41		
42	\$284.82	\$284.82	\$288.63	\$288.63	\$315.04	\$315.04	\$313.45	\$313.45	\$269.09	\$269.09		
43	\$291.70	\$291.70	\$295.60	\$295.60	\$322.64	\$322.64	\$321.04	\$321.04	\$275.58	\$275.58		
44	\$300.30	\$300.30	\$304.32	\$304.32	\$332.15	\$332.15	\$330.49	\$330.49	\$283.71	\$283.71		
45	\$310.40	\$310.40	\$314.55	\$314.55	\$343.33	\$343.33	\$341.61	\$341.61	\$293.25	\$293.25		
46	\$322.44	\$322.44	\$326.75	\$326.75	\$356.64	\$356.64	\$354.85	\$354.85	\$304.62	\$304.62		
47	\$335.98	\$335.98	\$338.38	\$338.38	\$371.62	\$371.62	\$369.76	\$369.76	\$317.42	\$317.42		
48	\$351.46	\$351.46	\$356.18	\$356.18	\$388.74	\$388.74	\$386.79	\$386.79	\$332.04	\$332.04		
49	\$366.72	\$366.72	\$371.63	\$371.63	\$405.62	\$405.62	\$403.59	\$403.59	\$346.46	\$346.46		
50	\$383.92	\$383.92	\$389.05	\$389.05	\$424.64	\$424.64	\$422.51	\$422.51	\$362.71	\$362.71		
51	\$400.90	\$400.90	\$406.26	\$406.26	\$447.20	\$447.20	\$444.83	\$444.83	\$378.75	\$378.75		
52	\$419.60	\$419.60	\$425.21	\$425.21	\$469.00	\$469.00	\$466.11	\$466.11	\$396.42	\$396.42		
53	\$438.52	\$438.52	\$444.38	\$444.38	\$485.04	\$485.04	\$482.60	\$482.60	\$414.29	\$414.29		
54	\$458.94	\$458.94	\$465.08	\$465.08	\$507.62	\$507.62	\$505.08	\$505.08	\$433.58	\$433.58		
55	\$479.36	\$479.36	\$485.77	\$485.77	\$530.21	\$530.21	\$527.55	\$527.55	\$452.88	\$452.88		
56	\$501.50	\$501.50	\$508.21	\$508.21	\$554.70	\$554.70	\$551.92	\$551.92	\$473.79	\$473.79		
57	\$523.85	\$523.85	\$530.86	\$530.86	\$579.43	\$579.43	\$576.52	\$576.52	\$494.91	\$494.91		
58	\$547.72	\$547.72	\$555.04	\$555.04	\$608.30	\$608.30	\$605.69	\$605.69	\$517.46	\$517.46		
59	\$559.54	\$559.54	\$567.02	\$567.02	\$638.08	\$638.08	\$635.79	\$635.79	\$538.63	\$538.63		
60	\$583.40	\$583.40	\$591.20	\$591.20	\$678.88	\$678.88	\$676.45	\$676.45	\$561.17	\$561.17		
61	\$604.03	\$604.03	\$612.12	\$612.12	\$709.93	\$709.93	\$707.36	\$707.36	\$584.66	\$584.66		
62	\$617.58	\$617.58	\$625.84	\$625.84	\$741.72	\$741.72	\$738.91	\$738.91	\$609.10	\$609.10		
63	\$634.56	\$634.56	\$643.05	\$643.05	\$773.51	\$773.51	\$770.46	\$770.46	\$634.56	\$634.56		
64+	\$644.87	\$644.87	\$653.49	\$653.49	\$805.28	\$805.28	\$802.07	\$802.07	\$660.24	\$660.24		

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

HIOS Plan ID (On Exchange)=>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
HIOS Plan ID (Off Exchange)=>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
Plan Marketing Name =>	Ambetter Essential Care 201		Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Silver			
Deductible =>	\$8600 INT		\$6900 INT		\$1450 INT		\$750 INT		\$6000 INT			
Coinsurance =>	0%		0%		20%		35%		40%			
Copays =>	\$25 Generic Drugs											
OOP Maximum =>	\$8,600		\$6,900		\$6,300		\$7,500		\$8,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$155.58	\$155.58	\$159.99	\$159.99	\$235.30	\$235.30	\$221.31	\$221.31	\$239.74	\$239.74		
15	\$169.41	\$169.41	\$174.21	\$174.21	\$256.22	\$256.22	\$240.98	\$240.98	\$261.05	\$261.05		
16	\$174.70	\$174.70	\$179.65	\$179.65	\$264.21	\$264.21	\$248.51	\$248.51	\$269.20	\$269.20		
17	\$179.99	\$179.99	\$185.09	\$185.09	\$272.21	\$272.21	\$256.03	\$256.03	\$277.34	\$277.34		
18	\$185.68	\$185.68	\$190.94	\$190.94	\$280.82	\$280.82	\$264.13	\$264.13	\$286.12	\$286.12		
19	\$191.38	\$191.38	\$196.80	\$196.80	\$289.43	\$289.43	\$272.23	\$272.23	\$294.89	\$294.89		
20	\$197.27	\$197.27	\$202.86	\$202.86	\$298.35	\$298.35	\$280.62	\$280.62	\$303.98	\$303.98		
21	\$203.39	\$203.39	\$209.15	\$209.15	\$307.59	\$307.59	\$289.31	\$289.31	\$313.39	\$313.39		
22	\$203.39	\$203.39	\$209.15	\$209.15	\$307.59	\$307.59	\$289.31	\$289.31	\$313.39	\$313.39		
23	\$203.39	\$203.39	\$209.15	\$209.15	\$307.59	\$307.59	\$289.31	\$289.31	\$313.39	\$313.39		
24	\$203.39	\$203.39	\$209.15	\$209.15	\$307.59	\$307.59	\$289.31	\$289.31	\$313.39	\$313.39		
25	\$204.19	\$204.19	\$209.97	\$209.97	\$308.81	\$308.81	\$290.45	\$290.45	\$314.64	\$314.64		
26	\$208.26	\$208.26	\$214.16	\$214.16	\$314.96	\$314.96	\$296.24	\$296.24	\$320.90	\$320.90		
27	\$213.14	\$213.14	\$219.18	\$219.18	\$322.35	\$322.35	\$303.18	\$303.18	\$328.43	\$328.43		
28	\$221.07	\$221.07	\$227.33	\$227.33	\$334.34	\$334.34	\$314.46	\$314.46	\$340.65	\$340.65		
29	\$227.58	\$227.58	\$234.03	\$234.03	\$344.18	\$344.18	\$323.72	\$323.72	\$350.68	\$350.68		
30	\$230.83	\$230.83	\$237.37	\$237.37	\$349.11	\$349.11	\$328.35	\$328.35	\$355.69	\$355.69		
31	\$235.71	\$235.71	\$242.39	\$242.39	\$356.49	\$356.49	\$335.29	\$335.29	\$363.21	\$363.21		
32	\$240.59	\$240.59	\$247.41	\$247.41	\$363.87	\$363.87	\$342.24	\$342.24	\$370.73	\$370.73		
33	\$243.64	\$243.64	\$250.55	\$250.55	\$368.48	\$368.48	\$346.58	\$346.58	\$375.43	\$375.43		
34	\$246.90	\$246.90	\$253.89	\$253.89	\$373.40	\$373.40	\$351.21	\$351.21	\$380.45	\$380.45		
35	\$248.52	\$248.52	\$255.57	\$255.57	\$375.87	\$375.87	\$353.52	\$353.52	\$382.95	\$382.95		
36	\$250.15	\$250.15	\$257.24	\$257.24	\$378.33	\$378.33	\$355.83	\$355.83	\$385.46	\$385.46		
37	\$251.78	\$251.78	\$258.91	\$258.91	\$380.79	\$380.79	\$358.15	\$358.15	\$387.97	\$387.97		
38	\$253.41	\$253.41	\$260.59	\$260.59	\$383.25	\$383.25	\$360.46	\$360.46	\$390.48	\$390.48		
39	\$256.66	\$256.66	\$263.93	\$263.93	\$388.17	\$388.17	\$365.09	\$365.09	\$395.49	\$395.49		
40	\$259.91	\$259.91	\$267.28	\$267.28	\$393.09	\$393.09	\$369.72	\$369.72	\$400.50	\$400.50		
41	\$264.79	\$264.79	\$272.30	\$272.30	\$400.47	\$400.47	\$376.66	\$376.66	\$408.02	\$408.02		
42	\$269.47	\$269.47	\$277.11	\$277.11	\$407.55	\$407.55	\$383.32	\$383.32	\$415.23	\$415.23		
43	\$275.98	\$275.98	\$283.80	\$283.80	\$417.39	\$417.39	\$392.57	\$392.57	\$425.26	\$425.26		
44	\$284.12	\$284.12	\$292.17	\$292.17	\$429.69	\$429.69	\$404.15	\$404.15	\$437.80	\$437.80		
45	\$293.67	\$293.67	\$302.00	\$302.00	\$444.15	\$444.15	\$417.74	\$417.74	\$452.52	\$452.52		
46	\$305.06	\$305.06	\$313.71	\$313.71	\$461.37	\$461.37	\$433.94	\$433.94	\$470.07	\$470.07		
47	\$317.88	\$317.88	\$326.88	\$326.88	\$480.75	\$480.75	\$452.17	\$452.17	\$489.82	\$489.82		
48	\$332.52	\$332.52	\$341.94	\$341.94	\$502.90	\$502.90	\$473.00	\$473.00	\$512.38	\$512.38		
49	\$346.96	\$346.96	\$356.79	\$356.79	\$524.74	\$524.74	\$493.54	\$493.54	\$534.63	\$534.63		
50	\$363.23	\$363.23	\$373.52	\$373.52	\$549.34	\$549.34	\$516.68	\$516.68	\$559.70	\$559.70		
51	\$379.29	\$379.29	\$390.04	\$390.04	\$573.64	\$573.64	\$539.54	\$539.54	\$584.46	\$584.46		
52	\$396.99	\$396.99	\$408.24	\$408.24	\$600.40	\$600.40	\$564.71	\$564.71	\$611.72	\$611.72		
53	\$414.89	\$414.89	\$426.64	\$426.64	\$627.19	\$627.19	\$590.16	\$590.16	\$639.30	\$639.30		
54	\$434.21	\$434.21	\$446.51	\$446.51	\$656.69	\$656.69	\$617.65	\$617.65	\$669.07	\$669.07		
55	\$453.53	\$453.53	\$466.38	\$466.38	\$685.91	\$685.91	\$645.13	\$645.13	\$698.84	\$698.84		
56	\$474.47	\$474.47	\$487.92	\$487.92	\$717.59	\$717.59	\$674.93	\$674.93	\$731.12	\$731.12		
57	\$495.63	\$495.63	\$509.67	\$509.67	\$749.58	\$749.58	\$705.01	\$705.01	\$763.77	\$763.77		
58	\$518.20	\$518.20	\$532.88	\$532.88	\$783.72	\$783.72	\$737.13	\$737.13	\$798.50	\$798.50		
59	\$529.39	\$529.39	\$544.39	\$544.39	\$806.04	\$806.04	\$753.04	\$753.04	\$815.74	\$815.74		
60	\$551.96	\$551.96	\$567.60	\$567.60	\$834.78	\$834.78	\$785.15	\$785.15	\$850.52	\$850.52		
61	\$571.48	\$571.48	\$587.68	\$587.68	\$864.31	\$864.31	\$812.92	\$812.92	\$880.61	\$880.61		
62	\$584.30	\$584.30	\$600.85	\$600.85	\$883.68	\$883.68	\$831.15	\$831.15	\$900.35	\$900.35		
63	\$600.36	\$600.36	\$617.37	\$617.37	\$907.98	\$907.98	\$854.00	\$854.00	\$925.11	\$925.11		
64+	\$610.12	\$610.12	\$701.63	\$701.63	\$922.74	\$922.74	\$867.88	\$867.88	\$940.14	\$940.14		

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

HIOS Plan ID (On Exchange) =>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022			
HIOS Plan ID (Off Exchange) =>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022			
Plan Marketing Name =>	Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 30 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Bronze			
Deductible =>	\$6500 INT		\$6100 INT		\$5450 INT		\$8100 INT		\$6900 INT			
Coinurance =>	40%		0%		10%		50%		0%			
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs						\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$8,400		\$6,100		\$6,450		\$8,700		\$6,900			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$236.11	\$236.11	\$214.83	\$214.83	\$215.30	\$215.30	\$227.18	\$227.18	\$168.06	\$168.06		
15	\$257.10	\$257.10	\$233.93	\$233.93	\$234.44	\$234.44	\$247.37	\$247.37	\$183.00	\$183.00		
16	\$265.12	\$265.12	\$241.23	\$241.23	\$241.75	\$241.75	\$255.10	\$255.10	\$188.71	\$188.71		
17	\$273.15	\$273.15	\$248.53	\$248.53	\$249.07	\$249.07	\$262.82	\$262.82	\$194.42	\$194.42		
18	\$281.79	\$281.79	\$256.40	\$256.40	\$256.95	\$256.95	\$271.13	\$271.13	\$200.57	\$200.57		
19	\$290.43	\$290.43	\$264.26	\$264.26	\$264.83	\$264.83	\$279.45	\$279.45	\$206.73	\$206.73		
20	\$299.38	\$299.38	\$272.40	\$272.40	\$272.99	\$272.99	\$288.06	\$288.06	\$213.10	\$213.10		
21	\$308.65	\$308.65	\$308.84	\$308.84	\$323.96	\$323.96	\$296.98	\$296.98	\$219.70	\$219.70		
22	\$308.65	\$308.65	\$308.84	\$308.84	\$323.96	\$323.96	\$296.98	\$296.98	\$219.70	\$219.70		
23	\$308.65	\$308.65	\$308.84	\$308.84	\$323.96	\$323.96	\$296.98	\$296.98	\$219.70	\$219.70		
24	\$308.65	\$308.65	\$308.84	\$308.84	\$323.96	\$323.96	\$296.98	\$296.98	\$219.70	\$219.70		
25	\$309.88	\$309.88	\$321.95	\$321.95	\$324.25	\$324.25	\$298.16	\$298.16	\$220.57	\$220.57		
26	\$316.05	\$316.05	\$327.57	\$327.57	\$330.70	\$330.70	\$304.10	\$304.10	\$224.96	\$224.96		
27	\$323.46	\$323.46	\$329.31	\$329.31	\$338.46	\$338.46	\$309.19	\$309.19	\$229.91	\$229.91		
28	\$335.49	\$335.49	\$305.26	\$305.26	\$351.05	\$351.05	\$322.80	\$322.80	\$238.80	\$238.80		
29	\$345.37	\$345.37	\$314.25	\$314.25	\$361.39	\$361.39	\$332.31	\$332.31	\$245.83	\$245.83		
30	\$350.31	\$350.31	\$318.74	\$318.74	\$366.55	\$366.55	\$337.06	\$337.06	\$249.35	\$249.35		
31	\$357.72	\$357.72	\$325.48	\$325.48	\$374.30	\$374.30	\$336.18	\$336.18	\$254.62	\$254.62		
32	\$365.12	\$365.12	\$332.22	\$332.22	\$382.05	\$382.05	\$341.31	\$341.31	\$259.89	\$259.89		
33	\$369.75	\$369.75	\$336.43	\$336.43	\$386.90	\$386.90	\$343.73	\$343.73	\$263.19	\$263.19		
34	\$374.69	\$374.69	\$340.93	\$340.93	\$392.07	\$392.07	\$346.61	\$346.61	\$266.70	\$266.70		
35	\$377.16	\$377.16	\$343.17	\$343.17	\$394.65	\$394.65	\$349.92	\$349.92	\$268.46	\$268.46		
36	\$379.63	\$379.63	\$345.42	\$345.42	\$397.23	\$397.23	\$352.27	\$352.27	\$270.22	\$270.22		
37	\$382.10	\$382.10	\$347.67	\$347.67	\$399.82	\$399.82	\$354.42	\$354.42	\$271.97	\$271.97		
38	\$384.57	\$384.57	\$349.91	\$349.91	\$402.40	\$402.40	\$356.67	\$356.67	\$273.73	\$273.73		
39	\$389.51	\$389.51	\$354.41	\$354.41	\$407.57	\$407.57	\$358.92	\$358.92	\$275.48	\$275.48		
40	\$394.45	\$394.45	\$358.90	\$358.90	\$412.74	\$412.74	\$361.17	\$361.17	\$277.24	\$277.24		
41	\$401.85	\$401.85	\$365.64	\$365.64	\$420.49	\$420.49	\$363.42	\$363.42	\$279.00	\$279.00		
42	\$408.95	\$408.95	\$372.10	\$372.10	\$428.84	\$428.84	\$365.67	\$365.67	\$280.76	\$280.76		
43	\$418.83	\$418.83	\$381.09	\$381.09	\$438.25	\$438.25	\$367.92	\$367.92	\$282.52	\$282.52		
44	\$431.17	\$431.17	\$392.32	\$392.32	\$451.17	\$451.17	\$370.17	\$370.17	\$284.28	\$284.28		
45	\$445.68	\$445.68	\$405.52	\$405.52	\$466.35	\$466.35	\$372.42	\$372.42	\$286.04	\$286.04		
46	\$462.96	\$462.96	\$421.24	\$421.24	\$484.43	\$484.43	\$374.67	\$374.67	\$287.80	\$287.80		
47	\$482.41	\$482.41	\$554.77	\$438.94	\$504.78	\$504.78	\$376.92	\$376.92	\$289.56	\$289.56		
48	\$504.63	\$504.63	\$580.33	\$459.16	\$528.03	\$528.03	\$379.17	\$379.17	\$291.32	\$291.32		
49	\$526.54	\$526.54	\$605.53	\$479.10	\$550.96	\$550.96	\$381.42	\$381.42	\$293.08	\$293.08		
50	\$551.24	\$551.24	\$633.92	\$501.56	\$576.80	\$576.80	\$383.67	\$383.67	\$294.84	\$294.84		
51	\$575.62	\$575.62	\$661.96	\$523.75	\$602.31	\$602.31	\$385.92	\$385.92	\$296.60	\$296.60		
52	\$602.47	\$602.47	\$692.84	\$548.18	\$630.41	\$630.41	\$388.17	\$388.17	\$298.36	\$298.36		
53	\$629.63	\$629.63	\$724.08	\$572.89	\$658.83	\$658.83	\$390.42	\$390.42	\$299.88	\$299.88		
54	\$658.95	\$658.95	\$757.80	\$599.57	\$689.51	\$689.51	\$392.67	\$392.67	\$301.40	\$301.40		
55	\$688.27	\$688.27	\$791.51	\$626.25	\$720.19	\$720.19	\$394.92	\$394.92	\$302.92	\$302.92		
56	\$720.06	\$720.06	\$828.07	\$655.18	\$753.45	\$753.45	\$397.17	\$397.17	\$304.44	\$304.44		
57	\$752.16	\$752.16	\$864.38	\$684.38	\$787.04	\$787.04	\$399.42	\$399.42	\$305.96	\$305.96		
58	\$786.42	\$786.42	\$904.39	\$715.55	\$822.89	\$822.89	\$401.67	\$401.67	\$307.48	\$307.48		
59	\$803.40	\$803.40	\$923.91	\$731.00	\$840.65	\$840.65	\$403.92	\$403.92	\$309.00	\$309.00		
60	\$837.66	\$837.66	\$963.30	\$762.17	\$876.50	\$876.50	\$406.17	\$406.17	\$310.52	\$310.52		
61	\$867.29	\$867.29	\$997.38	\$789.13	\$907.50	\$907.50	\$408.42	\$408.42	\$312.04	\$312.04		
62	\$886.73	\$886.73	\$1,019.74	\$806.82	\$927.85	\$927.85	\$410.67	\$410.67	\$313.56	\$313.56		
63	\$911.11	\$911.11	\$1,047.78	\$829.01	\$953.36	\$953.36	\$412.92	\$412.92	\$315.08	\$315.08		
64+	\$925.92	\$925.92	\$1,064.81	\$842.48	\$968.85	\$968.85	\$415.17	\$415.17	\$316.60	\$316.60		

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

HIOS Plan ID (On Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
HIOS Plan ID (Off Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
Plan Marketing Name =>	Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold			
Deductible =>	\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT			
Coinsurance =>	50% Preferred Brand Drugs		50%		50%		50%		0%			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,400		\$8,700		\$8,700		\$3,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$177.18	\$177.18	\$171.40	\$171.40	\$203.10	\$203.10	\$192.30	\$192.30	\$211.06	\$211.06		
15	\$192.93	\$192.93	\$186.64	\$186.64	\$221.15	\$221.15	\$209.39	\$209.39	\$229.82	\$229.82		
16	\$198.95	\$198.95	\$192.46	\$192.46	\$228.05	\$228.05	\$215.93	\$215.93	\$236.99	\$236.99		
17	\$204.97	\$204.97	\$198.29	\$198.29	\$234.96	\$234.96	\$222.47	\$222.47	\$244.16	\$244.16		
18	\$211.46	\$211.46	\$204.56	\$204.56	\$242.39	\$242.39	\$229.50	\$229.50	\$251.89	\$251.89		
19	\$217.94	\$217.94	\$210.83	\$210.83	\$249.82	\$249.82	\$236.54	\$236.54	\$259.61	\$259.61		
20	\$224.66	\$224.66	\$217.33	\$217.33	\$257.52	\$257.52	\$243.83	\$243.83	\$267.62	\$267.62		
21	\$231.62	\$231.62	\$224.06	\$224.06	\$265.50	\$265.50	\$251.38	\$251.38	\$275.90	\$275.90		
22	\$231.62	\$231.62	\$224.06	\$224.06	\$265.50	\$265.50	\$251.38	\$251.38	\$275.90	\$275.90		
23	\$231.62	\$231.62	\$224.06	\$224.06	\$265.50	\$265.50	\$251.38	\$251.38	\$275.90	\$275.90		
24	\$231.62	\$231.62	\$224.06	\$224.06	\$265.50	\$265.50	\$251.38	\$251.38	\$275.90	\$275.90		
25	\$232.53	\$232.53	\$224.95	\$224.95	\$266.55	\$266.55	\$252.38	\$252.38	\$277.00	\$277.00		
26	\$237.17	\$237.17	\$229.43	\$229.43	\$271.86	\$271.86	\$257.41	\$257.41	\$282.51	\$282.51		
27	\$242.72	\$242.72	\$234.81	\$234.81	\$278.23	\$278.23	\$263.44	\$263.44	\$289.13	\$289.13		
28	\$251.76	\$251.76	\$243.55	\$243.55	\$288.59	\$288.59	\$273.24	\$273.24	\$299.89	\$299.89		
29	\$259.17	\$259.17	\$250.72	\$250.72	\$297.08	\$297.08	\$281.29	\$281.29	\$308.72	\$308.72		
30	\$262.87	\$262.87	\$254.30	\$254.30	\$301.33	\$301.33	\$285.31	\$285.31	\$313.14	\$313.14		
31	\$268.43	\$268.43	\$259.68	\$259.68	\$307.70	\$307.70	\$291.34	\$291.34	\$319.76	\$319.76		
32	\$273.99	\$273.99	\$265.06	\$265.06	\$314.07	\$314.07	\$297.38	\$297.38	\$326.38	\$326.38		
33	\$277.46	\$277.46	\$268.42	\$268.42	\$318.05	\$318.05	\$301.15	\$301.15	\$330.52	\$330.52		
34	\$281.17	\$281.17	\$272.00	\$272.00	\$322.30	\$322.30	\$305.17	\$305.17	\$334.93	\$334.93		
35	\$283.02	\$283.02	\$273.79	\$273.79	\$324.43	\$324.43	\$307.18	\$307.18	\$337.14	\$337.14		
36	\$284.88	\$284.88	\$275.59	\$275.59	\$326.55	\$326.55	\$309.19	\$309.19	\$339.25	\$339.25		
37	\$286.73	\$286.73	\$277.38	\$277.38	\$328.67	\$328.67	\$311.20	\$311.20	\$341.55	\$341.55		
38	\$288.58	\$288.58	\$279.17	\$279.17	\$330.80	\$330.80	\$313.21	\$313.21	\$343.76	\$343.76		
39	\$292.29	\$292.29	\$282.76	\$282.76	\$335.05	\$335.05	\$317.23	\$317.23	\$348.18	\$348.18		
40	\$295.99	\$295.99	\$286.34	\$286.34	\$339.29	\$339.29	\$321.26	\$321.26	\$352.59	\$352.59		
41	\$301.55	\$301.55	\$291.72	\$291.72	\$345.67	\$345.67	\$327.29	\$327.29	\$359.21	\$359.21		
42	\$306.88	\$306.88	\$296.87	\$296.87	\$351.77	\$351.77	\$333.07	\$333.07	\$365.56	\$365.56		
43	\$314.29	\$314.29	\$304.04	\$304.04	\$360.27	\$360.27	\$341.12	\$341.12	\$374.39	\$374.39		
44	\$323.55	\$323.55	\$313.00	\$313.00	\$370.89	\$370.89	\$351.17	\$351.17	\$385.42	\$385.42		
45	\$334.44	\$334.44	\$323.53	\$323.53	\$383.36	\$383.36	\$362.98	\$362.98	\$398.39	\$398.39		
46	\$347.41	\$347.41	\$336.08	\$336.08	\$398.23	\$398.23	\$377.06	\$377.06	\$413.84	\$413.84		
47	\$362.00	\$362.00	\$350.20	\$350.20	\$414.96	\$414.96	\$392.90	\$392.90	\$431.22	\$431.22		
48	\$378.68	\$378.68	\$366.33	\$366.33	\$434.07	\$434.07	\$411.00	\$411.00	\$451.08	\$451.08		
49	\$395.12	\$395.12	\$382.24	\$382.24	\$452.92	\$452.92	\$428.84	\$428.84	\$473.67	\$473.67		
50	\$413.65	\$413.65	\$400.16	\$400.16	\$474.16	\$474.16	\$448.95	\$448.95	\$497.74	\$497.74		
51	\$431.95	\$431.95	\$417.86	\$417.86	\$495.14	\$495.14	\$468.81	\$468.81	\$514.54	\$514.54		
52	\$452.10	\$452.10	\$437.35	\$437.35	\$518.23	\$518.23	\$490.68	\$490.68	\$538.54	\$538.54		
53	\$472.48	\$472.48	\$457.07	\$457.07	\$541.60	\$541.60	\$512.80	\$512.80	\$569.72	\$569.72		
54	\$494.48	\$494.48	\$478.35	\$478.35	\$566.82	\$566.82	\$536.68	\$536.68	\$599.03	\$599.03		
55	\$516.48	\$516.48	\$499.64	\$499.64	\$592.04	\$592.04	\$560.57	\$560.57	\$615.24	\$615.24		
56	\$540.34	\$540.34	\$522.72	\$522.72	\$619.38	\$619.38	\$586.46	\$586.46	\$643.66	\$643.66		
57	\$564.43	\$564.43	\$546.02	\$546.02	\$646.99	\$646.99	\$612.60	\$612.60	\$672.35	\$672.35		
58	\$590.13	\$590.13	\$570.89	\$570.89	\$676.46	\$676.46	\$640.50	\$640.50	\$702.97	\$702.97		
59	\$602.87	\$602.87	\$583.21	\$583.21	\$691.07	\$691.07	\$654.33	\$654.33	\$718.15	\$718.15		
60	\$628.58	\$628.58	\$608.08	\$608.08	\$720.53	\$720.53	\$682.23	\$682.23	\$748.77	\$748.77		
61	\$650.81	\$650.81	\$629.59	\$629.59	\$746.02	\$746.02	\$706.36	\$706.36	\$775.26	\$775.26		
62	\$665.41	\$665.41	\$643.71	\$643.71	\$762.75	\$762.75	\$722.20	\$722.20	\$800.53	\$800.53		
63	\$683.70	\$683.70	\$661.41	\$661.41	\$783.72	\$783.72	\$742.06	\$742.06	\$814.43	\$814.43		
64+	\$694.81	\$694.81	\$672.15	\$672.15	\$796.45	\$796.45	\$754.11	\$754.11	\$827.67	\$827.67		

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

HIOS Plan ID (On Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
Plan Marketing Name =>	Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental		Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Silver		Silver		Silver		Silver			
Deductible =>	\$1150 INT		\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT			
Coinurance =>	20%		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%			
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$50 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs			
OOP Maximum =>	\$4,450		\$5,800		\$8,200		\$8,200		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$241.18	\$241.18	\$172.74	\$172.74	\$175.05	\$175.05	\$191.06	\$191.06	\$190.10	\$190.10		
15	\$262.61	\$262.61	\$188.09	\$188.09	\$190.61	\$190.61	\$208.05	\$208.05	\$207.00	\$207.00		
16	\$270.81	\$270.81	\$193.96	\$193.96	\$196.56	\$196.56	\$214.54	\$214.54	\$213.46	\$213.46		
17	\$279.01	\$279.01	\$199.84	\$199.84	\$202.51	\$202.51	\$221.03	\$221.03	\$219.93	\$219.93		
18	\$287.83	\$287.83	\$206.16	\$206.16	\$208.92	\$208.92	\$228.03	\$228.03	\$226.88	\$226.88		
19	\$296.66	\$296.66	\$212.48	\$212.48	\$215.32	\$215.32	\$235.02	\$235.02	\$233.84	\$233.84		
20	\$305.80	\$305.80	\$219.03	\$219.03	\$221.96	\$221.96	\$242.26	\$242.26	\$241.05	\$241.05		
21	\$315.27	\$315.27	\$225.81	\$225.81	\$228.83	\$228.83	\$249.77	\$249.77	\$248.51	\$248.51		
22	\$315.27	\$315.27	\$225.81	\$225.81	\$228.83	\$228.83	\$249.77	\$249.77	\$248.51	\$248.51		
23	\$315.27	\$315.27	\$225.81	\$225.81	\$228.83	\$228.83	\$249.77	\$249.77	\$248.51	\$248.51		
24	\$315.27	\$315.27	\$225.81	\$225.81	\$228.83	\$228.83	\$249.77	\$249.77	\$248.51	\$248.51		
25	\$316.52	\$316.52	\$226.71	\$226.71	\$229.74	\$229.74	\$250.76	\$250.76	\$249.50	\$249.50		
26	\$322.83	\$322.83	\$231.22	\$231.22	\$234.32	\$234.32	\$255.75	\$255.75	\$254.47	\$254.47		
27	\$330.39	\$330.39	\$236.64	\$236.64	\$239.81	\$239.81	\$261.75	\$261.75	\$260.43	\$260.43		
28	\$342.69	\$342.69	\$245.45	\$245.45	\$248.26	\$248.26	\$271.49	\$271.49	\$270.12	\$270.12		
29	\$352.78	\$352.78	\$252.67	\$252.67	\$256.05	\$256.05	\$279.48	\$279.48	\$278.07	\$278.07		
30	\$357.82	\$357.82	\$256.29	\$256.29	\$259.73	\$259.73	\$283.47	\$283.47	\$282.05	\$282.05		
31	\$365.39	\$365.39	\$261.71	\$261.71	\$265.21	\$265.21	\$289.47	\$289.47	\$288.01	\$288.01		
32	\$372.96	\$372.96	\$267.12	\$267.12	\$270.70	\$270.70	\$295.46	\$295.46	\$293.98	\$293.98		
33	\$377.68	\$377.68	\$270.51	\$270.51	\$274.13	\$274.13	\$299.21	\$299.21	\$297.71	\$297.71		
34	\$382.73	\$382.73	\$274.12	\$274.12	\$277.79	\$277.79	\$303.20	\$303.20	\$301.68	\$301.68		
35	\$385.25	\$385.25	\$275.93	\$275.93	\$279.62	\$279.62	\$305.20	\$305.20	\$303.67	\$303.67		
36	\$387.77	\$387.77	\$277.74	\$277.74	\$281.45	\$281.45	\$307.20	\$307.20	\$305.66	\$305.66		
37	\$390.29	\$390.29	\$279.54	\$279.54	\$283.28	\$283.28	\$309.20	\$309.20	\$307.65	\$307.65		
38	\$392.82	\$392.82	\$281.35	\$281.35	\$285.11	\$285.11	\$311.20	\$311.20	\$309.63	\$309.63		
39	\$397.86	\$397.86	\$284.96	\$284.96	\$288.78	\$288.78	\$313.19	\$313.19	\$311.61	\$311.61		
40	\$402.91	\$402.91	\$288.58	\$288.58	\$292.44	\$292.44	\$315.19	\$315.19	\$313.59	\$313.59		
41	\$410.47	\$410.47	\$293.99	\$293.99	\$297.93	\$297.93	\$317.18	\$317.18	\$315.57	\$315.57		
42	\$417.72	\$417.72	\$299.19	\$299.19	\$303.19	\$303.19	\$319.19	\$319.19	\$317.56	\$317.56		
43	\$427.81	\$427.81	\$306.41	\$306.41	\$310.51	\$310.51	\$321.19	\$321.19	\$319.54	\$319.54		
44	\$440.42	\$440.42	\$315.45	\$315.45	\$319.67	\$319.67	\$323.19	\$323.19	\$321.52	\$321.52		
45	\$455.24	\$455.24	\$326.06	\$326.06	\$330.42	\$330.42	\$325.19	\$325.19	\$323.50	\$323.50		
46	\$472.89	\$472.89	\$338.70	\$338.70	\$343.24	\$343.24	\$327.19	\$327.19	\$325.48	\$325.48		
47	\$492.75	\$492.75	\$352.93	\$352.93	\$357.65	\$357.65	\$329.19	\$329.19	\$327.46	\$327.46		
48	\$515.45	\$515.45	\$369.19	\$369.19	\$374.13	\$374.13	\$331.19	\$331.19	\$329.84	\$329.84		
49	\$537.84	\$537.84	\$385.22	\$385.22	\$390.37	\$390.37	\$333.19	\$333.19	\$332.22	\$332.22		
50	\$563.06	\$563.06	\$403.28	\$403.28	\$406.98	\$406.98	\$335.19	\$335.19	\$334.60	\$334.60		
51	\$587.96	\$587.96	\$421.12	\$421.12	\$426.76	\$426.76	\$337.19	\$337.19	\$336.98	\$336.98		
52	\$615.39	\$615.39	\$440.77	\$440.77	\$446.66	\$446.66	\$339.19	\$339.19	\$339.36	\$339.36		
53	\$643.13	\$643.13	\$460.64	\$460.64	\$466.80	\$466.80	\$341.19	\$341.19	\$341.74	\$341.74		
54	\$673.08	\$673.08	\$482.09	\$482.09	\$488.54	\$488.54	\$343.19	\$343.19	\$343.72	\$343.72		
55	\$703.03	\$703.03	\$503.54	\$503.54	\$510.28	\$510.28	\$345.19	\$345.19	\$345.30	\$345.30		
56	\$735.51	\$735.51	\$526.80	\$526.80	\$533.85	\$533.85	\$347.19	\$347.19	\$347.38	\$347.38		
57	\$768.29	\$768.29	\$550.28	\$550.28	\$557.64	\$557.64	\$349.19	\$349.19	\$349.47	\$349.47		
58	\$803.29	\$803.29	\$575.34	\$575.34	\$583.04	\$583.04	\$351.19	\$351.19	\$351.56	\$351.56		
59	\$820.63	\$820.63	\$594.72	\$594.72	\$604.97	\$604.97	\$353.19	\$353.19	\$353.64	\$353.64		
60	\$855.62	\$855.62	\$612.83	\$612.83	\$621.03	\$621.03	\$355.19	\$355.19	\$355.74	\$355.74		
61	\$885.89	\$885.89	\$634.51	\$634.51	\$642.99	\$642.99	\$357.19	\$357.19	\$357.84	\$357.84		
62	\$905.75	\$905.75	\$648.73	\$648.73	\$657.41	\$657.41	\$359.19	\$359.19	\$359.52	\$359.52		
63	\$930.65	\$930.65	\$1,070.25	\$1,070.25	\$666.57	\$666.57	\$361.19	\$361.19	\$361.88	\$361.88		
64+	\$945.78	\$945.78	\$1,087.64	\$1,087.64	\$677.01	\$677.01	\$363.19	\$363.19	\$363.98	\$363.98		

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

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
Plan Marketing Name =>	Ambetter Secure Care 5		Ambetter Secure Care 20		Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT		\$6100 INT			
Coinsurance =>	20%		35%		40%		40%		0%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$6,300		\$7,500		\$8,500		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$264.55	\$264.55	\$248.82	\$248.82	\$269.54	\$269.54	\$265.46	\$265.46	\$241.54	\$241.54		
15	\$288.06	\$288.06	\$270.94	\$270.94	\$293.49	\$293.49	\$289.06	\$289.06	\$263.01	\$263.01		
16	\$297.05	\$297.05	\$279.39	\$279.39	\$302.66	\$302.66	\$298.08	\$298.08	\$271.22	\$271.22		
17	\$306.04	\$306.04	\$287.85	\$287.85	\$311.82	\$311.82	\$307.10	\$307.10	\$279.43	\$279.43		
18	\$315.73	\$315.73	\$296.96	\$296.96	\$321.68	\$321.68	\$316.82	\$316.82	\$288.27	\$288.27		
19	\$325.41	\$325.41	\$306.06	\$306.06	\$331.55	\$331.55	\$326.53	\$326.53	\$297.11	\$297.11		
20	\$335.44	\$335.44	\$315.50	\$315.50	\$341.76	\$341.76	\$336.60	\$336.60	\$306.26	\$306.26		
21	\$345.82	\$345.82	\$325.26	\$325.26	\$352.34	\$352.34	\$347.02	\$347.02	\$315.75	\$315.75		
22	\$345.82	\$345.82	\$325.26	\$325.26	\$352.34	\$352.34	\$347.02	\$347.02	\$315.75	\$315.75		
23	\$345.82	\$345.82	\$325.26	\$325.26	\$352.34	\$352.34	\$347.02	\$347.02	\$315.75	\$315.75		
24	\$345.82	\$345.82	\$325.26	\$325.26	\$352.34	\$352.34	\$347.02	\$347.02	\$315.75	\$315.75		
25	\$347.20	\$347.20	\$326.55	\$326.55	\$353.74	\$353.74	\$348.39	\$348.39	\$317.00	\$317.00		
26	\$354.11	\$354.11	\$333.06	\$333.06	\$360.79	\$360.79	\$355.33	\$355.33	\$323.31	\$323.31		
27	\$362.41	\$362.41	\$340.87	\$340.87	\$369.25	\$369.25	\$363.66	\$363.66	\$330.89	\$330.89		
28	\$375.90	\$375.90	\$353.55	\$353.55	\$382.99	\$382.99	\$377.20	\$377.20	\$343.20	\$343.20		
29	\$386.97	\$386.97	\$363.96	\$363.96	\$394.26	\$394.26	\$388.30	\$388.30	\$353.31	\$353.31		
30	\$392.50	\$392.50	\$369.16	\$369.16	\$399.90	\$399.90	\$393.85	\$393.85	\$358.36	\$358.36		
31	\$400.80	\$400.80	\$376.97	\$376.97	\$408.36	\$408.36	\$402.18	\$402.18	\$365.94	\$365.94		
32	\$409.10	\$409.10	\$384.78	\$384.78	\$416.81	\$416.81	\$407.51	\$407.51	\$373.52	\$373.52		
33	\$414.28	\$414.28	\$389.65	\$389.65	\$422.10	\$422.10	\$415.71	\$415.71	\$378.25	\$378.25		
34	\$419.82	\$419.82	\$394.86	\$394.86	\$427.73	\$427.73	\$421.26	\$421.26	\$383.30	\$383.30		
35	\$422.58	\$422.58	\$397.46	\$397.46	\$430.55	\$430.55	\$424.04	\$424.04	\$385.83	\$385.83		
36	\$425.35	\$425.35	\$400.06	\$400.06	\$433.37	\$433.37	\$426.82	\$426.82	\$388.35	\$388.35		
37	\$428.12	\$428.12	\$402.66	\$402.66	\$436.19	\$436.19	\$429.59	\$429.59	\$390.88	\$390.88		
38	\$430.88	\$430.88	\$405.27	\$405.27	\$439.01	\$439.01	\$432.37	\$432.37	\$393.41	\$393.41		
39	\$436.42	\$436.42	\$410.47	\$410.47	\$444.65	\$444.65	\$437.92	\$437.92	\$398.46	\$398.46		
40	\$441.95	\$441.95	\$415.67	\$415.67	\$450.28	\$450.28	\$443.47	\$443.47	\$403.51	\$403.51		
41	\$450.25	\$450.25	\$423.48	\$423.48	\$458.74	\$458.74	\$451.80	\$451.80	\$411.09	\$411.09		
42	\$458.20	\$458.20	\$430.96	\$430.96	\$466.84	\$466.84	\$459.78	\$459.78	\$418.35	\$418.35		
43	\$469.27	\$469.27	\$441.37	\$441.37	\$478.12	\$478.12	\$470.89	\$470.89	\$428.45	\$428.45		
44	\$483.10	\$483.10	\$454.38	\$454.38	\$492.21	\$492.21	\$484.77	\$484.77	\$441.08	\$441.08		
45	\$499.35	\$499.35	\$469.67	\$469.67	\$508.77	\$508.77	\$501.08	\$501.08	\$455.92	\$455.92		
46	\$518.72	\$518.72	\$487.88	\$487.88	\$528.50	\$528.50	\$520.51	\$520.51	\$473.60	\$473.60		
47	\$540.51	\$540.51	\$508.37	\$508.37	\$550.70	\$550.70	\$542.37	\$542.37	\$493.49	\$493.49		
48	\$565.40	\$565.40	\$531.79	\$531.79	\$576.07	\$576.07	\$567.35	\$567.35	\$516.23	\$516.23		
49	\$589.96	\$589.96	\$567.85	\$567.85	\$601.08	\$601.08	\$591.25	\$591.25	\$538.64	\$538.64		
50	\$617.62	\$617.62	\$580.90	\$580.90	\$629.27	\$629.27	\$619.75	\$619.75	\$563.90	\$563.90		
51	\$644.94	\$644.94	\$606.60	\$606.60	\$657.10	\$657.10	\$647.17	\$647.17	\$588.85	\$588.85		
52	\$675.03	\$675.03	\$634.90	\$634.90	\$687.76	\$687.76	\$677.35	\$677.35	\$616.32	\$616.32		
53	\$705.46	\$705.46	\$663.52	\$663.52	\$718.76	\$718.76	\$707.89	\$707.89	\$644.08	\$644.08		
54	\$738.31	\$738.31	\$694.42	\$694.42	\$752.23	\$752.23	\$740.86	\$740.86	\$674.10	\$674.10		
55	\$886.84	\$886.84	\$725.32	\$725.32	\$785.71	\$785.71	\$773.82	\$773.82	\$704.09	\$704.09		
56	\$806.78	\$806.78	\$758.82	\$758.82	\$822.00	\$822.00	\$809.56	\$809.56	\$736.61	\$736.61		
57	\$842.75	\$842.75	\$792.64	\$792.64	\$858.64	\$858.64	\$847.54	\$847.54	\$769.45	\$769.45		
58	\$881.13	\$1,013.30	\$828.75	\$828.75	\$897.75	\$897.75	\$884.17	\$1,016.80	\$804.49	\$925.17		
59	\$900.15	\$1,035.17	\$846.64	\$846.64	\$917.13	\$917.13	\$903.26	\$1,038.74	\$821.86	\$945.14		
60	\$938.54	\$1,079.32	\$882.74	\$882.74	\$956.24	\$956.24	\$941.77	\$1,083.04	\$856.91	\$985.44		
61	\$971.74	\$1,117.50	\$913.96	\$913.96	\$990.06	\$990.06	\$975.09	\$1,121.35	\$887.22	\$1,020.30		
62	\$993.52	\$1,142.55	\$934.45	\$934.45	\$1,024.26	\$1,024.26	\$1,009.95	\$1,146.49	\$907.11	\$1,043.17		
63	\$1,020.84	\$1,173.97	\$960.15	\$960.15	\$1,040.09	\$1,040.09	\$1,024.36	\$1,178.01	\$932.05	\$1,071.86		
64+	\$1,037.43	\$1,193.05	\$975.75	\$975.75	\$1,056.99	\$1,056.99	\$1,041.01	\$1,197.16	\$947.20	\$1,089.28		

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

HIOS Plan ID (On Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
HIOS Plan ID (Off Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
Plan Marketing Name =>	Ambetter Balanced Care 31		Ambetter Balanced Care 32		Ambetter Essential Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT			
Coinsurance =>	10%		50%		0%		50% Preferred Brand Drugs		50%			
Copays =>			\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs				\$25 Generic Drugs	
OOP Maximum =>	\$6,450		\$8,700				\$6,900				\$8,700	
Pediatric Dental (Yes/No) =>	No		No				No				No	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$242.06	\$242.06	\$255.42	\$255.42	\$188.95	\$188.95	\$199.20	\$199.20	\$192.71	\$192.71	\$192.71	\$192.71
15	\$263.58	\$263.58	\$278.12	\$278.12	\$205.75	\$205.75	\$216.91	\$216.91	\$209.83	\$209.83	\$209.83	\$209.83
16	\$271.80	\$271.80	\$286.80	\$286.80	\$212.17	\$212.17	\$223.68	\$223.68	\$216.38	\$216.38	\$216.38	\$216.38
17	\$280.03	\$280.03	\$295.48	\$295.48	\$218.59	\$218.59	\$230.45	\$230.45	\$222.93	\$222.93	\$222.93	\$222.93
18	\$288.89	\$288.89	\$304.83	\$304.83	\$225.51	\$225.51	\$237.74	\$237.74	\$229.99	\$229.99	\$229.99	\$229.99
19	\$297.75	\$297.75	\$314.18	\$314.18	\$232.42	\$232.42	\$245.03	\$245.03	\$237.04	\$237.04	\$237.04	\$237.04
20	\$306.93	\$306.93	\$323.86	\$323.86	\$239.58	\$239.58	\$252.58	\$252.58	\$244.35	\$244.35	\$244.35	\$244.35
21	\$316.43	\$316.43	\$333.89	\$333.89	\$247.00	\$247.00	\$260.40	\$260.40	\$251.91	\$251.91	\$251.91	\$251.91
22	\$316.43	\$316.43	\$333.89	\$333.89	\$247.00	\$247.00	\$260.40	\$260.40	\$251.91	\$251.91	\$251.91	\$251.91
23	\$316.43	\$316.43	\$333.89	\$333.89	\$247.00	\$247.00	\$260.40	\$260.40	\$251.91	\$251.91	\$251.91	\$251.91
24	\$316.43	\$316.43	\$333.89	\$333.89	\$247.00	\$247.00	\$260.40	\$260.40	\$251.91	\$251.91	\$251.91	\$251.91
25	\$317.68	\$317.68	\$335.22	\$335.22	\$247.98	\$247.98	\$261.44	\$261.44	\$252.91	\$252.91	\$252.91	\$252.91
26	\$324.01	\$324.01	\$341.89	\$341.89	\$252.92	\$252.92	\$266.64	\$266.64	\$257.95	\$257.95	\$257.95	\$257.95
27	\$331.61	\$331.61	\$349.91	\$349.91	\$258.85	\$258.85	\$272.89	\$272.89	\$263.99	\$263.99	\$263.99	\$263.99
28	\$343.95	\$343.95	\$362.93	\$362.93	\$268.48	\$268.48	\$283.05	\$283.05	\$273.82	\$273.82	\$273.82	\$273.82
29	\$354.07	\$354.07	\$373.61	\$373.61	\$276.39	\$276.39	\$317.84	\$317.84	\$281.88	\$281.88	\$281.88	\$281.88
30	\$359.13	\$359.13	\$378.95	\$378.95	\$280.34	\$280.34	\$322.39	\$322.39	\$285.91	\$285.91	\$285.91	\$285.91
31	\$366.73	\$366.73	\$386.97	\$386.97	\$286.27	\$286.27	\$329.21	\$329.21	\$291.96	\$291.96	\$291.96	\$291.96
32	\$374.32	\$374.32	\$394.98	\$394.98	\$292.19	\$292.19	\$336.02	\$336.02	\$298.00	\$298.00	\$298.00	\$298.00
33	\$379.07	\$379.07	\$435.93	\$399.99	\$295.50	\$295.50	\$340.28	\$340.28	\$301.78	\$301.78	\$301.78	\$301.78
34	\$384.13	\$384.13	\$441.75	\$405.33	\$299.85	\$299.85	\$344.83	\$344.83	\$305.81	\$305.81	\$305.81	\$305.81
35	\$386.66	\$386.66	\$444.66	\$408.00	\$301.83	\$301.83	\$347.10	\$347.10	\$307.82	\$307.82	\$307.82	\$307.82
36	\$389.19	\$389.19	\$447.57	\$410.67	\$303.80	\$303.80	\$349.37	\$349.37	\$309.84	\$309.84	\$309.84	\$309.84
37	\$391.72	\$391.72	\$450.48	\$413.34	\$305.78	\$305.78	\$351.65	\$351.65	\$311.86	\$311.86	\$311.86	\$311.86
38	\$394.26	\$394.26	\$453.39	\$416.01	\$307.75	\$307.75	\$353.92	\$353.92	\$313.87	\$313.87	\$313.87	\$313.87
39	\$399.32	\$399.32	\$459.22	\$421.36	\$311.71	\$311.71	\$358.46	\$358.46	\$317.90	\$317.90	\$317.90	\$317.90
40	\$404.38	\$404.38	\$465.04	\$426.70	\$315.66	\$315.66	\$363.01	\$363.01	\$321.93	\$321.93	\$321.93	\$321.93
41	\$411.98	\$411.98	\$473.77	\$434.71	\$321.59	\$321.59	\$369.82	\$369.82	\$327.98	\$327.98	\$327.98	\$327.98
42	\$419.25	\$419.25	\$482.14	\$442.39	\$327.27	\$327.27	\$376.36	\$376.36	\$333.77	\$333.77	\$333.77	\$333.77
43	\$429.38	\$429.38	\$493.79	\$453.08	\$335.17	\$335.17	\$385.45	\$385.45	\$341.83	\$341.83	\$341.83	\$341.83
44	\$442.04	\$442.04	\$508.34	\$466.43	\$345.05	\$345.05	\$396.81	\$396.81	\$348.34	\$348.34	\$348.34	\$348.34
45	\$456.91	\$456.91	\$525.44	\$482.12	\$356.66	\$356.66	\$410.16	\$410.16	\$363.75	\$363.75	\$363.75	\$363.75
46	\$474.63	\$474.63	\$545.82	\$500.82	\$370.49	\$370.49	\$426.06	\$426.06	\$377.85	\$377.85	\$377.85	\$377.85
47	\$494.56	\$494.56	\$568.74	\$521.86	\$386.05	\$386.05	\$443.96	\$443.96	\$393.72	\$393.72	\$393.72	\$393.72
48	\$517.34	\$517.34	\$594.94	\$545.89	\$403.84	\$403.84	\$464.41	\$464.41	\$411.86	\$411.86	\$411.86	\$411.86
49	\$539.81	\$539.81	\$620.78	\$569.60	\$421.37	\$421.37	\$484.58	\$484.58	\$444.23	\$444.23	\$444.23	\$444.23
50	\$565.12	\$565.12	\$649.89	\$596.31	\$441.13	\$441.13	\$507.30	\$507.30	\$465.06	\$465.06	\$465.06	\$465.06
51	\$590.12	\$590.12	\$678.64	\$622.69	\$460.64	\$460.64	\$529.74	\$529.74	\$485.64	\$485.64	\$485.64	\$485.64
52	\$617.65	\$617.65	\$710.29	\$651.73	\$482.13	\$482.13	\$554.45	\$554.45	\$508.29	\$508.29	\$508.29	\$508.29
53	\$645.49	\$645.49	\$742.32	\$681.12	\$503.87	\$503.87	\$579.45	\$579.45	\$531.20	\$531.20	\$531.20	\$531.20
54	\$675.55	\$675.55	\$776.88	\$712.83	\$527.33	\$527.33	\$606.43	\$606.43	\$555.94	\$555.94	\$555.94	\$555.94
55	\$705.61	\$705.61	\$811.45	\$744.55	\$550.80	\$550.80	\$633.42	\$633.42	\$580.68	\$580.68	\$580.68	\$580.68
56	\$738.20	\$738.20	\$848.93	\$778.94	\$576.24	\$576.24	\$662.67	\$662.67	\$607.50	\$607.50	\$607.50	\$607.50
57	\$771.11	\$771.11	\$886.78	\$813.67	\$601.92	\$601.92	\$692.21	\$692.21	\$634.58	\$634.58	\$634.58	\$634.58
58	\$806.23	\$806.23	\$927.17	\$850.73	\$629.34	\$629.34	\$723.74	\$723.74	\$663.48	\$663.48	\$663.48	\$663.48
59	\$823.63	\$823.63	\$947.18	\$869.09	\$642.93	\$642.93	\$739.36	\$739.36	\$677.81	\$677.81	\$677.81	\$677.81
60	\$858.76	\$858.76	\$987.57	\$906.15	\$670.34	\$670.34	\$770.89	\$770.89	\$706.71	\$706.71	\$706.71	\$706.71
61	\$889.13	\$889.13	\$1,022.50	\$938.20	\$694.05	\$694.05	\$798.16	\$798.16	\$731.71	\$731.71	\$731.71	\$731.71
62	\$909.07	\$909.07	\$1,045.43	\$959.24	\$709.61	\$709.61	\$816.06	\$816.06	\$748.11	\$748.11	\$748.11	\$748.11
63	\$934.06	\$934.06	\$1,074.17	\$985.61	\$729.13	\$729.13	\$838.50	\$838.50	\$768.68	\$768.68	\$768.68	\$768.68
64+	\$949.24	\$949.24	\$1,091.63	\$1,001.63	\$740.97	\$740.97	\$852.12	\$852.12	\$781.17	\$781.17	\$781.17	\$781.17

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

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
Plan Marketing Name =>	Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Gold			
Deductible =>	\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$2000 INT			
Coinsurance =>	50%		50%		0%		20%		20% Laboratory Outpatient and Professional Services			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs				\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs			
OOP Maximum =>	\$8,700		\$8,700		\$3,200		\$4,450		\$6,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$228.34	\$228.34	\$216.20	\$216.20	\$237.29	\$237.29	\$271.15	\$271.15	\$244.40	\$244.40		
15	\$248.64	\$248.64	\$235.42	\$235.42	\$258.38	\$258.38	\$295.26	\$295.26	\$266.13	\$266.13		
16	\$256.40	\$256.40	\$242.77	\$242.77	\$266.45	\$266.45	\$304.47	\$304.47	\$274.43	\$274.43		
17	\$264.16	\$264.16	\$250.12	\$250.12	\$274.51	\$274.51	\$313.69	\$313.69	\$282.74	\$282.74		
18	\$272.52	\$272.52	\$258.03	\$258.03	\$283.20	\$283.20	\$323.61	\$323.61	\$291.69	\$291.69		
19	\$280.88	\$280.88	\$265.94	\$265.94	\$291.88	\$291.88	\$333.54	\$333.54	\$300.63	\$300.63		
20	\$289.53	\$289.53	\$274.14	\$274.14	\$300.88	\$300.88	\$343.81	\$343.81	\$309.90	\$309.90		
21	\$298.50	\$298.50	\$282.63	\$282.63	\$310.19	\$310.19	\$354.46	\$354.46	\$319.49	\$319.49		
22	\$298.50	\$298.50	\$282.63	\$282.63	\$310.19	\$310.19	\$354.46	\$354.46	\$319.49	\$319.49		
23	\$298.50	\$298.50	\$282.63	\$282.63	\$310.19	\$310.19	\$354.46	\$354.46	\$319.49	\$319.49		
24	\$298.50	\$298.50	\$282.63	\$282.63	\$310.19	\$310.19	\$354.46	\$354.46	\$319.49	\$319.49		
25	\$299.68	\$299.68	\$283.75	\$283.75	\$311.42	\$311.42	\$355.87	\$355.87	\$320.76	\$320.76		
26	\$305.65	\$305.65	\$289.40	\$289.40	\$317.63	\$317.63	\$362.95	\$362.95	\$327.15	\$327.15		
27	\$312.81	\$312.81	\$296.18	\$296.18	\$325.07	\$325.07	\$373.83	\$373.83	\$334.82	\$334.82		
28	\$324.46	\$324.46	\$307.21	\$307.21	\$337.17	\$337.17	\$385.28	\$385.28	\$343.28	\$343.28		
29	\$334.01	\$334.01	\$316.25	\$316.25	\$347.10	\$347.10	\$399.16	\$399.16	\$357.50	\$357.50		
30	\$338.78	\$338.78	\$320.77	\$320.77	\$352.06	\$352.06	\$402.30	\$402.30	\$362.61	\$362.61		
31	\$345.95	\$345.95	\$327.56	\$327.56	\$359.50	\$359.50	\$413.43	\$413.43	\$370.28	\$370.28		
32	\$353.11	\$353.11	\$334.34	\$334.34	\$366.95	\$366.95	\$421.99	\$421.99	\$377.95	\$377.95		
33	\$357.59	\$357.59	\$338.58	\$338.58	\$371.60	\$371.60	\$427.34	\$427.34	\$382.74	\$382.74		
34	\$362.36	\$362.36	\$343.10	\$343.10	\$376.56	\$376.56	\$433.05	\$433.05	\$387.85	\$387.85		
35	\$364.75	\$364.75	\$345.36	\$345.36	\$379.04	\$379.04	\$435.90	\$435.90	\$388.32	\$388.32		
36	\$367.14	\$367.14	\$347.62	\$347.62	\$381.53	\$381.53	\$438.76	\$438.76	\$392.96	\$392.96		
37	\$369.53	\$369.53	\$349.88	\$349.88	\$384.01	\$384.01	\$441.61	\$441.61	\$395.52	\$395.52		
38	\$371.91	\$371.91	\$352.14	\$352.14	\$386.49	\$386.49	\$444.46	\$444.46	\$398.07	\$398.07		
39	\$376.69	\$376.69	\$356.67	\$356.67	\$391.45	\$391.45	\$450.17	\$450.17	\$403.19	\$403.19		
40	\$381.47	\$381.47	\$361.19	\$361.19	\$396.41	\$396.41	\$455.88	\$455.88	\$408.30	\$408.30		
41	\$388.63	\$388.63	\$367.97	\$367.97	\$403.86	\$403.86	\$464.44	\$464.44	\$415.97	\$415.97		
42	\$395.50	\$395.50	\$374.47	\$374.47	\$410.99	\$410.99	\$472.64	\$472.64	\$423.31	\$423.31		
43	\$405.05	\$405.05	\$383.51	\$383.51	\$420.92	\$420.92	\$484.06	\$484.06	\$433.54	\$433.54		
44	\$416.99	\$416.99	\$394.82	\$394.82	\$433.33	\$433.33	\$498.33	\$498.33	\$446.32	\$446.32		
45	\$431.02	\$431.02	\$408.10	\$408.10	\$447.91	\$447.91	\$515.09	\$515.09	\$459.16	\$459.16		
46	\$447.73	\$447.73	\$423.93	\$423.93	\$465.28	\$465.28	\$535.07	\$535.07	\$479.22	\$479.22		
47	\$466.54	\$466.54	\$441.73	\$441.73	\$484.82	\$484.82	\$557.54	\$557.54	\$499.35	\$499.35		
48	\$488.03	\$488.03	\$462.08	\$462.08	\$507.15	\$507.15	\$583.22	\$583.22	\$522.35	\$522.35		
49	\$509.22	\$509.22	\$482.15	\$482.15	\$529.17	\$529.17	\$608.55	\$608.55	\$545.04	\$545.04		
50	\$533.10	\$533.10	\$504.76	\$504.76	\$553.99	\$553.99	\$637.09	\$637.09	\$572.00	\$572.00		
51	\$556.68	\$556.68	\$527.08	\$527.08	\$578.49	\$578.49	\$665.27	\$665.27	\$601.05	\$601.05		
52	\$582.65	\$582.65	\$551.67	\$551.67	\$605.48	\$605.48	\$696.30	\$696.30	\$623.63	\$623.63		
53	\$608.91	\$608.91	\$576.54	\$576.54	\$632.78	\$632.78	\$727.69	\$727.69	\$651.74	\$651.74		
54	\$637.27	\$637.27	\$603.39	\$603.39	\$662.24	\$662.24	\$761.58	\$761.58	\$682.09	\$682.09		
55	\$665.63	\$665.63	\$630.24	\$630.24	\$691.71	\$691.71	\$795.47	\$795.47	\$712.44	\$712.44		
56	\$696.37	\$696.37	\$659.35	\$659.35	\$723.66	\$723.66	\$832.21	\$832.21	\$745.35	\$745.35		
57	\$727.41	\$727.41	\$688.74	\$688.74	\$755.92	\$755.92	\$869.31	\$869.31	\$778.58	\$778.58		
58	\$760.54	\$760.54	\$720.11	\$720.11	\$790.35	\$790.35	\$908.90	\$908.90	\$814.04	\$814.04		
59	\$776.96	\$776.96	\$735.66	\$735.66	\$807.41	\$807.41	\$928.52	\$928.52	\$831.61	\$831.61		
60	\$810.09	\$810.09	\$767.03	\$767.03	\$841.84	\$841.84	\$968.11	\$968.11	\$867.07	\$867.07		
61	\$838.75	\$838.75	\$794.16	\$794.16	\$871.62	\$871.62	\$1,002.36	\$1,002.36	\$897.74	\$897.74		
62	\$857.55	\$857.55	\$811.96	\$811.96	\$893.76	\$893.76	\$1,043.83	\$1,043.83	\$917.87	\$917.87		
63	\$881.13	\$881.13	\$834.29	\$834.29	\$915.66	\$915.66	\$1,086.33	\$1,086.33	\$943.11	\$943.11		
64+	\$895.45	\$895.45	\$847.85	\$847.85	\$975.03	\$975.03	\$1,070.12	\$1,070.12	\$958.43	\$958.43		

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

HIOS Plan ID (On Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203		Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Silver			
Deductible =>	\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT			
Coinurance =>	0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		0%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs					
OOP Maximum =>	\$5,800		\$8,200		\$8,200		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$194.21	\$194.21	\$196.81	\$196.81	\$214.81	\$214.81	\$213.73	\$213.73	\$183.48	\$183.48		
15	\$211.47	\$211.47	\$214.30	\$214.30	\$233.91	\$233.91	\$232.73	\$232.73	\$199.79	\$199.79		
16	\$218.07	\$218.07	\$220.99	\$220.99	\$241.21	\$241.21	\$240.00	\$240.00	\$206.03	\$206.03		
17	\$224.67	\$224.67	\$227.68	\$227.68	\$248.51	\$248.51	\$247.26	\$247.26	\$212.26	\$212.26		
18	\$231.78	\$231.78	\$234.88	\$234.88	\$256.37	\$256.37	\$255.08	\$255.08	\$218.98	\$218.98		
19	\$238.89	\$238.89	\$242.09	\$242.09	\$264.23	\$264.23	\$262.91	\$262.91	\$225.69	\$225.69		
20	\$246.25	\$246.25	\$249.55	\$249.55	\$272.38	\$272.38	\$271.01	\$271.01	\$232.65	\$232.65		
21	\$253.88	\$253.88	\$257.28	\$257.28	\$280.81	\$280.81	\$279.40	\$279.40	\$239.85	\$239.85		
22	\$253.88	\$253.88	\$257.28	\$257.28	\$280.81	\$280.81	\$279.40	\$279.40	\$239.85	\$239.85		
23	\$253.88	\$253.88	\$257.28	\$257.28	\$280.81	\$280.81	\$279.40	\$279.40	\$239.85	\$239.85		
24	\$253.88	\$253.88	\$257.28	\$257.28	\$280.81	\$280.81	\$279.40	\$279.40	\$239.85	\$239.85		
25	\$254.88	\$254.88	\$258.29	\$258.29	\$281.92	\$281.92	\$280.51	\$280.51	\$240.80	\$240.80		
26	\$259.96	\$259.96	\$263.44	\$263.44	\$287.54	\$287.54	\$286.10	\$286.10	\$245.60	\$245.60		
27	\$266.05	\$266.05	\$269.61	\$269.61	\$294.28	\$294.28	\$292.80	\$292.80	\$251.36	\$251.36		
28	\$275.96	\$275.96	\$279.65	\$279.65	\$305.23	\$305.23	\$303.70	\$303.70	\$260.71	\$260.71		
29	\$284.08	\$284.08	\$287.88	\$287.88	\$314.22	\$314.22	\$312.64	\$312.64	\$268.38	\$268.38		
30	\$288.14	\$288.14	\$292.00	\$292.00	\$318.71	\$318.71	\$317.11	\$317.11	\$272.22	\$272.22		
31	\$294.23	\$294.23	\$298.17	\$298.17	\$325.45	\$325.45	\$323.81	\$323.81	\$277.98	\$277.98		
32	\$300.33	\$300.33	\$304.34	\$304.34	\$332.19	\$332.19	\$330.52	\$330.52	\$283.73	\$283.73		
33	\$304.13	\$304.13	\$308.20	\$308.20	\$336.40	\$336.40	\$334.71	\$334.71	\$287.33	\$287.33		
34	\$308.20	\$308.20	\$312.32	\$312.32	\$340.89	\$340.89	\$339.18	\$339.18	\$291.17	\$291.17		
35	\$310.23	\$310.23	\$316.44	\$316.44	\$345.38	\$345.38	\$343.65	\$343.65	\$295.01	\$295.01		
36	\$312.26	\$312.26	\$318.49	\$318.49	\$349.78	\$349.78	\$348.01	\$348.01	\$298.93	\$298.93		
37	\$314.29	\$314.29	\$320.55	\$320.55	\$354.33	\$354.33	\$352.59	\$352.59	\$302.68	\$302.68		
38	\$316.32	\$316.32	\$322.62	\$322.62	\$358.86	\$358.86	\$357.06	\$357.06	\$306.52	\$306.52		
39	\$320.38	\$320.38	\$324.67	\$324.67	\$363.40	\$363.40	\$361.59	\$361.59	\$310.36	\$310.36		
40	\$324.44	\$324.44	\$328.79	\$328.79	\$368.00	\$368.00	\$366.15	\$366.15	\$314.22	\$314.22		
41	\$330.54	\$330.54	\$334.96	\$334.96	\$372.66	\$372.66	\$370.79	\$370.79	\$318.07	\$318.07		
42	\$336.38	\$336.38	\$339.61	\$339.61	\$377.44	\$377.44	\$375.54	\$375.54	\$321.93	\$321.93		
43	\$344.50	\$344.50	\$349.11	\$349.11	\$382.25	\$382.25	\$380.31	\$380.31	\$325.79	\$325.79		
44	\$354.65	\$354.65	\$359.40	\$359.40	\$387.13	\$387.13	\$385.15	\$385.15	\$329.66	\$329.66		
45	\$366.59	\$366.59	\$371.49	\$371.49	\$392.14	\$392.14	\$390.13	\$390.13	\$333.54	\$333.54		
46	\$380.80	\$380.80	\$437.92	\$437.92	\$402.11	\$402.11	\$400.05	\$400.05	\$337.43	\$337.43		
47	\$396.80	\$396.80	\$456.32	\$456.32	\$420.11	\$420.11	\$417.93	\$417.93	\$341.33	\$341.33		
48	\$415.08	\$415.08	\$477.34	\$477.34	\$440.11	\$440.11	\$437.89	\$437.89	\$345.23	\$345.23		
49	\$433.10	\$433.10	\$498.07	\$498.07	\$460.11	\$460.11	\$457.85	\$457.85	\$349.13	\$349.13		
50	\$453.41	\$453.41	\$521.42	\$521.42	\$480.11	\$480.11	\$477.79	\$477.79	\$353.03	\$353.03		
51	\$473.47	\$473.47	\$544.48	\$544.48	\$500.11	\$500.11	\$497.69	\$497.69	\$356.93	\$356.93		
52	\$495.55	\$495.55	\$569.88	\$569.88	\$520.11	\$520.11	\$517.59	\$517.59	\$360.83	\$360.83		
53	\$517.89	\$517.89	\$595.58	\$595.58	\$540.11	\$540.11	\$537.37	\$537.37	\$364.73	\$364.73		
54	\$542.01	\$542.01	\$623.31	\$623.31	\$560.11	\$560.11	\$557.25	\$557.25	\$368.63	\$368.63		
55	\$566.13	\$566.13	\$651.05	\$651.05	\$580.11	\$580.11	\$576.93	\$576.93	\$372.53	\$372.53		
56	\$592.28	\$592.28	\$681.12	\$681.12	\$600.11	\$600.11	\$596.71	\$596.71	\$376.43	\$376.43		
57	\$618.68	\$618.68	\$711.48	\$711.48	\$620.11	\$620.11	\$616.49	\$616.49	\$380.33	\$380.33		
58	\$646.86	\$646.86	\$743.89	\$743.89	\$640.11	\$640.11	\$635.97	\$635.97	\$384.23	\$384.23		
59	\$660.82	\$660.82	\$759.94	\$759.94	\$660.11	\$660.11	\$655.81	\$655.81	\$388.13	\$388.13		
60	\$689.00	\$689.00	\$792.35	\$792.35	\$680.11	\$680.11	\$675.55	\$675.55	\$392.03	\$392.03		
61	\$713.37	\$713.37	\$820.38	\$820.38	\$700.11	\$700.11	\$695.29	\$695.29	\$395.93	\$395.93		
62	\$729.36	\$729.36	\$838.77	\$838.77	\$720.11	\$720.11	\$715.03	\$715.03	\$399.83	\$399.83		
63	\$749.42	\$749.42	\$861.83	\$861.83	\$740.11	\$740.11	\$734.77	\$734.77	\$403.73	\$403.73		
64+	\$761.60	\$761.60	\$875.84	\$875.84	\$760.11	\$760.11	\$754.51	\$754.51	\$407.63	\$407.63		

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

HIOS Plan ID (On Exchange) =>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
HIOS Plan ID (Off Exchange) =>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
Plan Marketing Name =>	Ambetter Essential Care 201		Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Silver			
Deductible =>	\$8600 INT		\$6900 INT		\$1450 INT		\$750 INT		\$6000 INT			
Coinsurance =>	0%		0%		20%		35%		40%			
Copays =>	\$25 Generic Drugs											
OOP Maximum =>	\$8,600		\$6,900		\$6,300		\$7,500		\$8,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$183.74	\$183.74	\$188.95	\$188.95	\$277.89	\$277.89	\$261.37	\$261.37	\$283.13	\$283.13		
15	\$200.08	\$200.08	\$205.75	\$205.75	\$302.59	\$302.59	\$284.60	\$284.60	\$308.30	\$308.30		
16	\$206.32	\$206.32	\$212.17	\$212.17	\$312.04	\$312.04	\$293.49	\$293.49	\$317.92	\$317.92		
17	\$212.57	\$212.57	\$218.59	\$218.59	\$321.48	\$321.48	\$302.37	\$302.37	\$327.55	\$327.55		
18	\$219.29	\$219.29	\$225.51	\$225.51	\$331.65	\$331.65	\$311.94	\$311.94	\$337.91	\$337.91		
19	\$226.02	\$226.02	\$232.42	\$232.42	\$341.83	\$341.83	\$321.50	\$321.50	\$348.27	\$348.27		
20	\$232.98	\$232.98	\$239.58	\$239.58	\$352.36	\$352.36	\$331.41	\$331.41	\$359.01	\$359.01		
21	\$240.20	\$240.20	\$247.00	\$247.00	\$363.27	\$363.27	\$341.67	\$341.67	\$370.12	\$370.12		
22	\$240.20	\$240.20	\$247.00	\$247.00	\$363.27	\$363.27	\$341.67	\$341.67	\$370.12	\$370.12		
23	\$240.20	\$240.20	\$247.00	\$247.00	\$363.27	\$363.27	\$341.67	\$341.67	\$370.12	\$370.12		
24	\$240.20	\$240.20	\$247.00	\$247.00	\$363.27	\$363.27	\$341.67	\$341.67	\$370.12	\$370.12		
25	\$241.15	\$241.15	\$247.32	\$247.32	\$364.71	\$364.71	\$343.03	\$343.03	\$371.39	\$371.39		
26	\$245.95	\$245.95	\$252.92	\$252.92	\$371.98	\$371.98	\$349.86	\$349.86	\$378.99	\$378.99		
27	\$251.72	\$251.72	\$258.85	\$258.85	\$380.69	\$380.69	\$358.06	\$358.06	\$387.87	\$387.87		
28	\$261.08	\$261.08	\$268.48	\$268.48	\$394.86	\$394.86	\$371.39	\$371.39	\$402.31	\$402.31		
29	\$268.77	\$268.77	\$276.39	\$276.39	\$406.49	\$406.49	\$382.32	\$382.32	\$414.15	\$414.15		
30	\$272.61	\$272.61	\$280.34	\$280.34	\$412.30	\$412.30	\$387.79	\$387.79	\$420.07	\$420.07		
31	\$278.38	\$278.38	\$286.27	\$286.27	\$421.02	\$421.02	\$395.99	\$395.99	\$428.96	\$428.96		
32	\$284.14	\$284.14	\$292.19	\$292.19	\$429.73	\$429.73	\$404.19	\$404.19	\$437.84	\$437.84		
33	\$287.75	\$287.75	\$295.90	\$295.90	\$435.18	\$435.18	\$409.31	\$409.31	\$443.39	\$443.39		
34	\$291.59	\$291.59	\$299.85	\$299.85	\$441.00	\$441.00	\$414.78	\$414.78	\$449.31	\$449.31		
35	\$293.51	\$293.51	\$301.83	\$301.83	\$443.90	\$443.90	\$417.51	\$417.51	\$452.27	\$452.27		
36	\$295.43	\$295.43	\$303.80	\$303.80	\$446.81	\$446.81	\$420.24	\$420.24	\$455.23	\$455.23		
37	\$297.35	\$297.35	\$305.78	\$305.78	\$449.71	\$449.71	\$422.98	\$422.98	\$458.19	\$458.19		
38	\$299.27	\$299.27	\$307.75	\$307.75	\$452.62	\$452.62	\$425.71	\$425.71	\$461.16	\$461.16		
39	\$303.12	\$303.12	\$311.71	\$311.71	\$458.43	\$458.43	\$431.18	\$431.18	\$467.08	\$467.08		
40	\$306.96	\$306.96	\$315.66	\$315.66	\$464.24	\$464.24	\$436.64	\$436.64	\$473.00	\$473.00		
41	\$312.73	\$312.73	\$321.59	\$321.59	\$472.96	\$472.96	\$443.91	\$443.91	\$481.88	\$481.88		
42	\$318.25	\$318.25	\$327.27	\$327.27	\$481.32	\$481.32	\$452.70	\$452.70	\$490.39	\$490.39		
43	\$325.94	\$325.94	\$334.83	\$334.83	\$492.94	\$492.94	\$463.63	\$463.63	\$502.24	\$502.24		
44	\$335.54	\$335.54	\$345.05	\$345.05	\$507.47	\$507.47	\$477.30	\$477.30	\$517.04	\$517.04		
45	\$346.83	\$346.83	\$356.66	\$356.66	\$524.54	\$524.54	\$493.36	\$493.36	\$534.44	\$534.44		
46	\$360.28	\$360.28	\$370.49	\$370.49	\$546.89	\$546.89	\$512.49	\$512.49	\$555.16	\$555.16		
47	\$375.41	\$375.41	\$386.05	\$386.05	\$567.77	\$567.77	\$532.94	\$532.94	\$578.48	\$578.48		
48	\$392.71	\$392.71	\$403.84	\$403.84	\$593.93	\$593.93	\$558.62	\$558.62	\$604.13	\$604.13		
49	\$409.76	\$409.76	\$421.37	\$421.37	\$619.72	\$619.72	\$582.87	\$582.87	\$631.40	\$631.40		
50	\$428.98	\$428.98	\$441.13	\$441.13	\$648.78	\$648.78	\$610.21	\$610.21	\$661.01	\$661.01		
51	\$447.95	\$447.95	\$460.64	\$460.64	\$677.48	\$677.48	\$637.20	\$637.20	\$690.25	\$690.25		
52	\$468.85	\$468.85	\$482.13	\$482.13	\$708.08	\$708.08	\$665.44	\$665.44	\$722.45	\$722.45		
53	\$489.98	\$489.98	\$503.87	\$503.87	\$741.05	\$741.05	\$696.99	\$696.99	\$750.02	\$750.02		
54	\$512.80	\$512.80	\$527.33	\$527.33	\$775.56	\$775.56	\$729.45	\$729.45	\$790.18	\$790.18		
55	\$535.62	\$535.62	\$550.80	\$550.80	\$810.07	\$810.07	\$761.90	\$761.90	\$825.34	\$825.34		
56	\$560.36	\$560.36	\$576.24	\$576.24	\$847.48	\$847.48	\$797.10	\$797.10	\$863.46	\$863.46		
57	\$585.34	\$585.34	\$601.92	\$601.92	\$885.26	\$885.26	\$832.63	\$832.63	\$901.95	\$901.95		
58	\$612.00	\$612.00	\$629.34	\$629.34	\$925.58	\$925.58	\$870.55	\$870.55	\$943.04	\$943.04		
59	\$625.21	\$625.21	\$642.93	\$642.93	\$945.56	\$945.56	\$1,022.75	\$1,022.75	\$963.39	\$963.39		
60	\$651.87	\$651.87	\$670.34	\$670.34	\$985.88	\$985.88	\$1,133.76	\$1,133.76	\$1,004.47	\$1,004.47		
61	\$674.93	\$674.93	\$694.05	\$694.05	\$1,020.75	\$1,020.75	\$1,173.87	\$1,173.87	\$1,040.00	\$1,040.00		
62	\$690.06	\$690.06	\$709.61	\$709.61	\$1,043.64	\$1,043.64	\$1,200.19	\$1,200.19	\$1,063.32	\$1,063.32		
63	\$709.04	\$709.04	\$729.13	\$729.13	\$1,072.34	\$1,072.34	\$1,233.19	\$1,233.19	\$1,092.56	\$1,092.56		
64+	\$720.55	\$720.55	\$828.64	\$828.64	\$1,089.76	\$1,089.76	\$1,253.23	\$1,253.23	\$1,110.32	\$1,110.32		

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

HIOS Plan ID (On Exchange)=>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022			
HIOS Plan ID (Off Exchange)=>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022			
Plan Marketing Name =>	Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 30 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Bronze			
Deductible =>	\$6500 INT		\$6100 INT		\$5450 INT		\$8100 INT		\$6900 INT			
Coinsurance =>	40%		0%		10%		50%		0%			
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs						\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$8,400		\$6,100		\$6,450		\$8,700		\$6,900			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$278.85	\$278.85	\$253.72	\$253.72	\$254.27	\$254.27	\$268.30	\$268.30	\$198.48	\$198.48		
15	\$303.64	\$303.64	\$276.28	\$276.28	\$276.87	\$276.87	\$292.15	\$292.15	\$216.12	\$216.12		
16	\$313.11	\$313.11	\$284.90	\$284.90	\$285.51	\$285.51	\$301.27	\$301.27	\$222.87	\$222.87		
17	\$322.59	\$322.59	\$293.52	\$293.52	\$294.16	\$294.16	\$310.39	\$310.39	\$229.62	\$229.62		
18	\$332.80	\$332.80	\$302.81	\$302.81	\$303.46	\$303.46	\$320.21	\$320.21	\$236.88	\$236.88		
19	\$343.00	\$343.00	\$312.09	\$312.09	\$312.77	\$312.77	\$330.03	\$330.03	\$244.15	\$244.15		
20	\$353.58	\$353.58	\$321.71	\$321.71	\$322.41	\$322.41	\$340.20	\$340.20	\$251.67	\$251.67		
21	\$364.52	\$364.52	\$331.67	\$331.67	\$332.39	\$332.39	\$350.73	\$350.73	\$259.38	\$259.38		
22	\$364.52	\$364.52	\$331.67	\$331.67	\$332.39	\$332.39	\$350.73	\$350.73	\$259.38	\$259.38		
23	\$364.52	\$364.52	\$331.67	\$331.67	\$332.39	\$332.39	\$350.73	\$350.73	\$259.38	\$259.38		
24	\$364.52	\$364.52	\$331.67	\$331.67	\$332.39	\$332.39	\$350.73	\$350.73	\$259.38	\$259.38		
25	\$365.97	\$365.97	\$332.99	\$332.99	\$333.71	\$333.71	\$352.13	\$352.13	\$260.49	\$260.49		
26	\$373.26	\$373.26	\$339.62	\$339.62	\$340.36	\$340.36	\$359.14	\$359.14	\$265.68	\$265.68		
27	\$382.01	\$382.01	\$347.58	\$347.58	\$348.33	\$348.33	\$367.56	\$367.56	\$271.91	\$271.91		
28	\$396.22	\$396.22	\$360.52	\$360.52	\$361.30	\$361.30	\$381.24	\$381.24	\$282.03	\$282.03		
29	\$407.89	\$407.89	\$371.13	\$371.13	\$372.00	\$372.00	\$392.46	\$392.46	\$290.33	\$290.33		
30	\$413.72	\$413.72	\$376.44	\$376.44	\$377.25	\$377.25	\$398.07	\$398.07	\$294.48	\$294.48		
31	\$422.47	\$422.47	\$384.40	\$384.40	\$385.23	\$385.23	\$403.01	\$403.01	\$300.71	\$300.71		
32	\$431.22	\$431.22	\$392.36	\$392.36	\$393.20	\$393.20	\$414.91	\$414.91	\$306.93	\$306.93		
33	\$436.68	\$436.68	\$397.33	\$397.33	\$398.19	\$398.19	\$420.17	\$420.17	\$310.83	\$310.83		
34	\$442.52	\$442.52	\$402.64	\$402.64	\$403.51	\$403.51	\$425.78	\$425.78	\$314.98	\$314.98		
35	\$445.43	\$445.43	\$405.29	\$405.29	\$406.17	\$406.17	\$428.58	\$428.58	\$317.05	\$317.05		
36	\$448.35	\$448.35	\$407.95	\$407.95	\$408.83	\$408.83	\$431.39	\$431.39	\$319.13	\$319.13		
37	\$451.26	\$451.26	\$410.60	\$410.60	\$411.49	\$411.49	\$434.20	\$434.20	\$321.20	\$321.20		
38	\$454.18	\$454.18	\$413.25	\$413.25	\$414.14	\$414.14	\$437.00	\$437.00	\$323.28	\$323.28		
39	\$460.01	\$460.01	\$418.56	\$418.56	\$419.46	\$419.46	\$442.61	\$442.61	\$327.43	\$327.43		
40	\$465.84	\$465.84	\$423.87	\$423.87	\$424.78	\$424.78	\$448.22	\$448.22	\$331.58	\$331.58		
41	\$474.59	\$474.59	\$431.82	\$431.82	\$432.76	\$432.76	\$456.64	\$456.64	\$337.81	\$337.81		
42	\$482.98	\$482.98	\$439.45	\$439.45	\$440.40	\$440.40	\$464.71	\$464.71	\$343.78	\$343.78		
43	\$494.64	\$494.64	\$450.07	\$450.07	\$451.04	\$451.04	\$475.93	\$475.93	\$352.08	\$352.08		
44	\$509.22	\$509.22	\$463.33	\$463.33	\$464.33	\$464.33	\$489.96	\$489.96	\$363.45	\$363.45		
45	\$526.35	\$526.35	\$478.92	\$478.92	\$479.96	\$479.96	\$506.44	\$506.44	\$374.65	\$374.65		
46	\$546.77	\$546.77	\$497.49	\$497.49	\$498.57	\$498.57	\$526.08	\$526.08	\$389.18	\$389.18		
47	\$569.73	\$569.73	\$518.39	\$518.39	\$519.51	\$519.51	\$548.18	\$548.18	\$405.53	\$405.53		
48	\$595.97	\$595.97	\$542.27	\$542.27	\$543.44	\$543.44	\$573.43	\$573.43	\$424.21	\$424.21		
49	\$621.85	\$621.85	\$565.82	\$565.82	\$567.04	\$567.04	\$598.33	\$598.33	\$442.63	\$442.63		
50	\$651.02	\$651.02	\$592.35	\$592.35	\$593.63	\$593.63	\$626.39	\$626.39	\$463.38	\$463.38		
51	\$679.81	\$679.81	\$618.55	\$618.55	\$619.89	\$619.89	\$654.10	\$654.10	\$483.88	\$483.88		
52	\$711.52	\$711.52	\$647.41	\$647.41	\$648.80	\$648.80	\$684.61	\$684.61	\$506.45	\$506.45		
53	\$743.60	\$743.60	\$676.59	\$676.59	\$678.05	\$678.05	\$715.48	\$715.48	\$529.29	\$529.29		
54	\$778.23	\$778.23	\$708.10	\$708.10	\$709.63	\$709.63	\$748.79	\$748.79	\$553.93	\$553.93		
55	\$812.86	\$812.86	\$739.61	\$739.61	\$741.21	\$741.21	\$782.11	\$782.11	\$578.58	\$578.58		
56	\$850.40	\$850.40	\$773.77	\$773.77	\$775.44	\$775.44	\$816.32	\$816.32	\$603.31	\$603.31		
57	\$888.31	\$888.31	\$808.26	\$808.26	\$810.01	\$810.01	\$851.71	\$851.71	\$632.29	\$632.29		
58	\$928.77	\$928.77	\$845.08	\$845.08	\$846.90	\$846.90	\$889.64	\$889.64	\$661.09	\$661.09		
59	\$948.82	\$948.82	\$863.32	\$863.32	\$865.18	\$865.18	\$912.93	\$912.93	\$675.36	\$675.36		
60	\$989.28	\$989.28	\$900.13	\$900.13	\$902.08	\$902.08	\$951.86	\$951.86	\$704.16	\$704.16		
61	\$1,024.27	\$1,024.27	\$931.97	\$931.97	\$933.99	\$933.99	\$985.53	\$985.53	\$729.06	\$729.06		
62	\$1,047.24	\$1,047.24	\$952.87	\$952.87	\$954.93	\$954.93	\$1,007.63	\$1,007.63	\$745.41	\$745.41		
63	\$1,076.03	\$1,076.03	\$979.07	\$979.07	\$981.18	\$981.18	\$1,035.33	\$1,035.33	\$765.91	\$765.91		
64+	\$1,093.52	\$1,093.52	\$994.98	\$994.98	\$997.13	\$997.13	\$1,062.16	\$1,062.16	\$778.35	\$778.35		

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

HIOS Plan ID (On Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
HIOS Plan ID (Off Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
Plan Marketing Name =>	Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold			
Deductible =>	\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT			
Coinurance =>	50% Preferred Brand Drugs		50%		50%		50%		0%			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,400		\$8,700		\$8,700		\$3,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$209.25	\$209.25	\$202.43	\$202.43	\$239.86	\$239.86	\$227.11	\$227.11	\$249.26	\$249.26		
15	\$227.85	\$227.85	\$220.42	\$220.42	\$261.18	\$261.18	\$247.30	\$247.30	\$271.42	\$271.42		
16	\$234.96	\$234.96	\$227.30	\$227.30	\$269.33	\$269.33	\$255.02	\$255.02	\$279.89	\$279.89		
17	\$242.07	\$242.07	\$234.18	\$234.18	\$277.49	\$277.49	\$262.74	\$262.74	\$288.36	\$288.36		
18	\$249.73	\$249.73	\$241.59	\$241.59	\$286.27	\$286.27	\$271.05	\$271.05	\$297.48	\$297.48		
19	\$257.39	\$257.39	\$249.00	\$249.00	\$295.05	\$295.05	\$279.36	\$279.36	\$306.61	\$306.61		
20	\$265.32	\$265.32	\$256.67	\$256.67	\$304.14	\$304.14	\$287.97	\$287.97	\$316.06	\$316.06		
21	\$273.54	\$273.54	\$264.62	\$264.62	\$313.55	\$313.55	\$296.89	\$296.89	\$325.84	\$325.84		
22	\$273.54	\$273.54	\$264.62	\$264.62	\$313.55	\$313.55	\$296.89	\$296.89	\$325.84	\$325.84		
23	\$273.54	\$273.54	\$264.62	\$264.62	\$313.55	\$313.55	\$296.89	\$296.89	\$325.84	\$325.84		
24	\$273.54	\$273.54	\$264.62	\$264.62	\$313.55	\$313.55	\$296.89	\$296.89	\$325.84	\$325.84		
25	\$274.62	\$274.62	\$265.67	\$265.67	\$314.80	\$314.80	\$296.06	\$296.06	\$327.13	\$327.13		
26	\$280.09	\$280.09	\$270.96	\$270.96	\$321.07	\$321.07	\$304.00	\$304.00	\$333.65	\$333.65		
27	\$286.66	\$286.66	\$277.31	\$277.31	\$328.59	\$328.59	\$311.13	\$311.13	\$339.60	\$339.60		
28	\$297.33	\$297.33	\$287.63	\$287.63	\$330.78	\$330.78	\$319.95	\$319.95	\$347.11	\$347.11		
29	\$306.08	\$306.08	\$296.10	\$296.10	\$350.86	\$350.86	\$332.20	\$332.20	\$357.79	\$357.79		
30	\$310.46	\$310.46	\$300.33	\$300.33	\$355.87	\$355.87	\$340.25	\$340.25	\$364.61	\$364.61		
31	\$317.02	\$317.02	\$306.68	\$306.68	\$363.40	\$363.40	\$343.97	\$343.97	\$369.82	\$369.82		
32	\$323.59	\$323.59	\$313.03	\$313.03	\$370.92	\$370.92	\$351.20	\$351.20	\$377.64	\$377.64		
33	\$327.69	\$327.69	\$317.00	\$317.00	\$375.63	\$375.63	\$355.66	\$355.66	\$385.46	\$385.46		
34	\$332.07	\$332.07	\$321.24	\$321.24	\$383.64	\$383.64	\$360.41	\$360.41	\$393.55	\$393.55		
35	\$334.25	\$334.25	\$323.35	\$323.35	\$388.15	\$388.15	\$364.62	\$364.62	\$401.70	\$401.70		
36	\$336.44	\$336.44	\$325.47	\$325.47	\$385.66	\$385.66	\$365.16	\$365.16	\$410.77	\$410.77		
37	\$338.63	\$338.63	\$327.59	\$327.59	\$388.17	\$388.17	\$366.53	\$366.53	\$420.66	\$420.66		
38	\$340.82	\$340.82	\$329.70	\$329.70	\$390.68	\$390.68	\$369.91	\$369.91	\$425.39	\$425.39		
39	\$345.19	\$345.19	\$333.94	\$333.94	\$395.69	\$395.69	\$374.66	\$374.66	\$430.86	\$430.86		
40	\$349.57	\$349.57	\$338.17	\$338.17	\$400.71	\$400.71	\$379.41	\$379.41	\$436.32	\$436.32		
41	\$356.14	\$356.14	\$344.52	\$344.52	\$408.23	\$408.23	\$386.53	\$386.53	\$441.20	\$441.20		
42	\$362.43	\$362.43	\$350.61	\$350.61	\$415.45	\$415.45	\$393.36	\$393.36	\$445.36	\$445.36		
43	\$371.18	\$371.18	\$359.08	\$359.08	\$425.48	\$425.48	\$402.86	\$402.86	\$453.29	\$453.29		
44	\$382.12	\$382.12	\$369.66	\$369.66	\$438.02	\$438.02	\$414.74	\$414.74	\$463.95	\$463.95		
45	\$394.98	\$394.98	\$454.22	\$454.22	\$439.41	\$439.41	\$426.67	\$426.67	\$470.50	\$470.50		
46	\$410.29	\$410.29	\$471.84	\$471.84	\$456.45	\$456.45	\$440.86	\$440.86	\$488.75	\$488.75		
47	\$427.53	\$427.53	\$491.66	\$491.66	\$473.62	\$473.62	\$456.58	\$456.58	\$509.27	\$509.27		
48	\$447.22	\$447.22	\$514.30	\$514.30	\$493.53	\$493.53	\$485.39	\$485.39	\$532.73	\$532.73		
49	\$466.64	\$466.64	\$536.64	\$536.64	\$519.14	\$519.14	\$506.47	\$506.47	\$558.28	\$558.28		
50	\$488.52	\$488.52	\$561.80	\$561.80	\$543.48	\$543.48	\$530.22	\$530.22	\$589.75	\$589.75		
51	\$510.13	\$510.13	\$586.65	\$586.65	\$567.52	\$567.52	\$553.67	\$553.67	\$607.68	\$607.68		
52	\$533.93	\$533.93	\$614.02	\$614.02	\$594.00	\$594.00	\$579.84	\$579.84	\$636.02	\$636.02		
53	\$558.00	\$558.00	\$641.70	\$641.70	\$629.63	\$629.63	\$605.63	\$605.63	\$664.70	\$664.70		
54	\$583.99	\$583.99	\$671.58	\$671.58	\$669.42	\$669.42	\$639.83	\$639.83	\$695.65	\$695.65		
55	\$609.97	\$609.97	\$701.47	\$701.47	\$699.20	\$699.20	\$662.03	\$662.03	\$726.60	\$726.60		
56	\$638.15	\$638.15	\$733.87	\$733.87	\$731.50	\$731.50	\$692.61	\$692.61	\$760.16	\$760.16		
57	\$666.59	\$666.59	\$766.58	\$766.58	\$764.11	\$764.11	\$723.49	\$723.49	\$793.16	\$793.16		
58	\$696.95	\$696.95	\$801.50	\$801.50	\$798.91	\$798.91	\$756.44	\$756.44	\$830.22	\$830.22		
59	\$712.00	\$712.00	\$818.80	\$818.80	\$816.16	\$816.16	\$772.77	\$772.77	\$848.14	\$848.14		
60	\$742.36	\$742.36	\$853.71	\$853.71	\$850.96	\$850.96	\$805.72	\$805.72	\$874.19	\$874.19		
61	\$768.62	\$768.62	\$883.91	\$883.91	\$881.06	\$881.06	\$834.22	\$834.22	\$915.59	\$915.59		
62	\$785.85	\$785.85	\$903.73	\$903.73	\$900.81	\$900.81	\$852.92	\$852.92	\$936.11	\$936.11		
63	\$807.46	\$807.46	\$928.58	\$928.58	\$925.58	\$925.58	\$876.38	\$876.38	\$961.85	\$961.85		
64+	\$820.58	\$820.58	\$943.67	\$943.67	\$912.89	\$912.89	\$890.62	\$890.62	\$977.48	\$977.48		

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

HIOS Plan ID (On Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
Plan Marketing Name =>	Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental		Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Silver		Silver		Silver		Silver			
Deductible =>	\$1150 INT		\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT			
Coinurance =>	20%		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%			
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$50 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs			
OOP Maximum =>	\$4,450		\$5,800		\$8,200		\$8,200		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$284.83	\$284.83	\$204.01	\$204.01	\$206.74	\$206.74	\$225.65	\$225.65	\$224.52	\$224.52		
15	\$310.15	\$310.15	\$222.14	\$222.14	\$225.11	\$225.11	\$245.71	\$245.71	\$244.47	\$244.47		
16	\$319.83	\$319.83	\$229.07	\$229.07	\$232.14	\$232.14	\$253.38	\$253.38	\$252.10	\$252.10		
17	\$329.51	\$329.51	\$236.01	\$236.01	\$239.17	\$239.17	\$261.04	\$261.04	\$259.73	\$259.73		
18	\$339.94	\$339.94	\$243.47	\$243.47	\$246.73	\$246.73	\$269.30	\$269.30	\$267.95	\$267.95		
19	\$350.36	\$350.36	\$250.94	\$250.94	\$254.30	\$254.30	\$277.56	\$277.56	\$276.17	\$276.17		
20	\$361.16	\$361.16	\$258.67	\$258.67	\$262.14	\$262.14	\$286.12	\$286.12	\$284.68	\$284.68		
21	\$372.34	\$372.34	\$266.69	\$266.69	\$270.25	\$270.25	\$294.98	\$294.98	\$293.49	\$293.49		
22	\$372.34	\$372.34	\$266.69	\$266.69	\$270.25	\$270.25	\$294.98	\$294.98	\$293.49	\$293.49		
23	\$372.34	\$372.34	\$266.69	\$266.69	\$270.25	\$270.25	\$294.98	\$294.98	\$293.49	\$293.49		
24	\$372.34	\$372.34	\$266.69	\$266.69	\$270.25	\$270.25	\$294.98	\$294.98	\$293.49	\$293.49		
25	\$373.82	\$373.82	\$267.74	\$267.74	\$271.32	\$271.32	\$296.15	\$296.15	\$294.66	\$294.66		
26	\$381.26	\$381.26	\$273.08	\$273.08	\$276.73	\$276.73	\$302.04	\$302.04	\$300.53	\$300.53		
27	\$390.20	\$390.20	\$279.48	\$279.48	\$282.21	\$282.21	\$309.12	\$309.12	\$307.57	\$307.57		
28	\$404.72	\$404.72	\$289.88	\$289.88	\$293.36	\$293.36	\$320.63	\$320.63	\$319.02	\$319.02		
29	\$416.63	\$416.63	\$298.41	\$298.41	\$302.40	\$302.40	\$327.82	\$327.82	\$326.87	\$326.87		
30	\$422.59	\$422.59	\$302.68	\$302.68	\$306.73	\$306.73	\$334.79	\$334.79	\$333.10	\$333.10		
31	\$431.53	\$431.53	\$309.08	\$309.08	\$313.21	\$313.21	\$341.87	\$341.87	\$340.15	\$340.15		
32	\$440.46	\$440.46	\$315.48	\$315.48	\$319.70	\$319.70	\$348.94	\$348.94	\$347.19	\$347.19		
33	\$446.05	\$446.05	\$319.48	\$319.48	\$323.75	\$323.75	\$353.37	\$353.37	\$351.59	\$351.59		
34	\$452.01	\$452.01	\$323.74	\$323.74	\$328.08	\$328.08	\$358.09	\$358.09	\$356.29	\$356.29		
35	\$454.98	\$454.98	\$325.88	\$325.88	\$330.24	\$330.24	\$360.45	\$360.45	\$358.64	\$358.64		
36	\$457.96	\$457.96	\$328.01	\$328.01	\$332.40	\$332.40	\$362.81	\$362.81	\$360.99	\$360.99		
37	\$460.94	\$460.94	\$330.14	\$330.14	\$334.56	\$334.56	\$365.17	\$365.17	\$363.33	\$363.33		
38	\$463.92	\$463.92	\$332.28	\$332.28	\$336.72	\$336.72	\$367.53	\$367.53	\$365.68	\$365.68		
39	\$469.88	\$469.88	\$336.54	\$336.54	\$338.03	\$338.03	\$372.25	\$372.25	\$370.38	\$370.38		
40	\$475.84	\$475.84	\$340.81	\$340.81	\$345.37	\$345.37	\$379.18	\$379.18	\$375.07	\$375.07		
41	\$484.77	\$484.77	\$347.21	\$347.21	\$351.86	\$351.86	\$384.05	\$384.05	\$382.12	\$382.12		
42	\$493.33	\$493.33	\$353.34	\$353.34	\$358.07	\$358.07	\$390.83	\$390.83	\$388.87	\$388.87		
43	\$505.25	\$505.25	\$361.88	\$361.88	\$366.72	\$366.72	\$401.27	\$401.27	\$398.26	\$398.26		
44	\$520.14	\$520.14	\$372.55	\$372.55	\$377.53	\$377.53	\$412.07	\$412.07	\$410.00	\$410.00		
45	\$537.64	\$537.64	\$385.08	\$385.08	\$390.23	\$390.23	\$425.93	\$425.93	\$423.79	\$423.79		
46	\$558.49	\$558.49	\$400.01	\$400.01	\$406.36	\$406.36	\$442.45	\$442.45	\$440.23	\$440.23		
47	\$581.95	\$581.95	\$416.81	\$416.81	\$422.39	\$422.39	\$461.03	\$461.03	\$458.72	\$458.72		
48	\$608.76	\$608.76	\$436.01	\$436.01	\$441.85	\$441.85	\$482.27	\$482.27	\$479.85	\$479.85		
49	\$635.19	\$635.19	\$454.95	\$454.95	\$461.03	\$461.03	\$503.21	\$503.21	\$500.68	\$500.68		
50	\$664.98	\$664.98	\$476.28	\$476.28	\$482.65	\$482.65	\$526.81	\$526.81	\$524.16	\$524.16		
51	\$694.39	\$694.39	\$497.35	\$497.35	\$504.00	\$504.00	\$550.11	\$550.11	\$547.35	\$547.35		
52	\$726.78	\$726.78	\$520.55	\$520.55	\$527.51	\$527.51	\$575.77	\$575.77	\$572.88	\$572.88		
53	\$759.55	\$759.55	\$544.02	\$544.02	\$551.30	\$551.30	\$601.73	\$601.73	\$598.71	\$598.71		
54	\$794.92	\$794.92	\$569.35	\$569.35	\$576.97	\$576.97	\$629.75	\$629.75	\$626.59	\$626.59		
55	\$830.29	\$830.29	\$594.69	\$594.69	\$602.64	\$602.64	\$657.77	\$657.77	\$654.47	\$654.47		
56	\$868.64	\$868.64	\$622.15	\$622.15	\$630.48	\$630.48	\$725.05	\$725.05	\$721.38	\$721.38		
57	\$907.36	\$907.36	\$649.89	\$649.89	\$658.58	\$658.58	\$757.37	\$757.37	\$753.22	\$753.22		
58	\$948.69	\$948.69	\$679.49	\$679.49	\$781.41	\$781.41	\$791.87	\$791.87	\$787.80	\$787.80		
59	\$969.17	\$969.17	\$694.16	\$694.16	\$798.28	\$798.28	\$808.96	\$808.96	\$804.31	\$804.31		
60	\$1,010.50	\$1,010.50	\$1,162.07	\$1,162.07	\$832.32	\$832.32	\$843.46	\$843.46	\$840.54	\$840.54		
61	\$1,046.24	\$1,046.24	\$1,203.18	\$1,203.18	\$861.76	\$861.76	\$873.29	\$873.29	\$869.58	\$869.58		
62	\$1,069.70	\$1,069.70	\$1,230.15	\$1,230.15	\$881.08	\$881.08	\$892.87	\$892.87	\$889.18	\$889.18		
63	\$1,099.11	\$1,099.11	\$1,263.98	\$1,263.98	\$905.31	\$905.31	\$917.42	\$917.42	\$914.55	\$914.55		
64+	\$1,116.97	\$1,116.97	\$1,284.52	\$1,284.52	\$920.02	\$920.02	\$932.33	\$932.33	\$929.33	\$929.33		

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

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
Plan Marketing Name =>	Ambetter Secure Care 5		Ambetter Secure Care 20		Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT		\$6100 INT			
Coinurance =>	20%		35%		40%		40%		0%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$6,300		\$7,500		\$8,500		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$276.61	\$276.61	\$260.17	\$260.17	\$281.83	\$281.83	\$277.57	\$277.57	\$252.55	\$252.55		
15	\$301.20	\$301.20	\$283.29	\$283.29	\$306.88	\$306.88	\$302.24	\$302.24	\$275.00	\$275.00		
16	\$310.60	\$310.60	\$292.13	\$292.13	\$316.46	\$316.46	\$311.67	\$311.67	\$283.59	\$283.59		
17	\$320.00	\$320.00	\$300.98	\$300.98	\$326.04	\$326.04	\$321.11	\$321.11	\$292.17	\$292.17		
18	\$330.13	\$330.13	\$310.50	\$310.50	\$336.35	\$336.35	\$331.26	\$331.26	\$301.41	\$301.41		
19	\$340.25	\$340.25	\$320.02	\$320.02	\$346.67	\$346.67	\$341.42	\$341.42	\$310.66	\$310.66		
20	\$350.74	\$350.74	\$329.88	\$329.88	\$357.35	\$357.35	\$351.95	\$351.95	\$320.23	\$320.23		
21	\$361.59	\$361.59	\$415.83	\$340.10	\$368.41	\$423.67	\$362.84	\$417.27	\$339.66	\$339.66		
22	\$361.59	\$415.83	\$340.10	\$391.11	\$368.41	\$423.67	\$362.84	\$417.27	\$339.66	\$339.66		
23	\$361.59	\$415.83	\$340.10	\$391.11	\$368.41	\$423.67	\$362.84	\$417.27	\$339.66	\$339.66		
24	\$361.59	\$415.83	\$340.10	\$391.11	\$368.41	\$423.67	\$362.84	\$417.27	\$339.66	\$339.66		
25	\$363.03	\$417.48	\$341.45	\$392.66	\$369.88	\$425.36	\$364.28	\$418.92	\$381.17	\$381.17		
26	\$370.26	\$425.80	\$348.25	\$400.49	\$377.24	\$433.83	\$371.54	\$427.27	\$388.06	\$388.06		
27	\$378.94	\$435.78	\$356.41	\$409.87	\$386.09	\$444.00	\$380.25	\$437.28	\$345.98	\$397.88		
28	\$393.04	\$452.00	\$369.67	\$425.13	\$400.45	\$460.52	\$394.40	\$453.56	\$358.86	\$412.68		
29	\$404.61	\$465.30	\$380.56	\$437.64	\$412.24	\$474.08	\$406.01	\$466.91	\$369.42	\$424.83		
30	\$410.40	\$471.96	\$386.00	\$443.90	\$418.14	\$480.86	\$411.81	\$473.58	\$374.70	\$430.91		
31	\$419.08	\$481.94	\$394.16	\$453.28	\$426.98	\$491.03	\$420.52	\$483.60	\$382.63	\$440.02		
32	\$427.75	\$491.92	\$402.32	\$462.67	\$435.82	\$501.19	\$429.23	\$493.61	\$390.55	\$449.13		
33	\$433.18	\$498.15	\$407.42	\$468.54	\$441.35	\$507.55	\$434.67	\$499.87	\$395.50	\$454.83		
34	\$438.96	\$504.81	\$412.87	\$474.80	\$447.24	\$514.33	\$440.48	\$506.55	\$400.78	\$460.90		
35	\$441.86	\$508.13	\$415.59	\$477.92	\$450.19	\$517.72	\$443.38	\$509.89	\$403.42	\$463.94		
36	\$444.75	\$511.46	\$418.31	\$481.05	\$453.14	\$521.11	\$446.28	\$513.22	\$406.07	\$466.97		
37	\$447.64	\$514.79	\$421.03	\$484.18	\$456.08	\$524.50	\$449.18	\$516.56	\$408.71	\$470.01		
38	\$450.53	\$518.11	\$423.75	\$487.31	\$459.03	\$527.88	\$452.09	\$519.90	\$411.35	\$473.05		
39	\$456.32	\$524.77	\$429.19	\$493.57	\$464.92	\$534.66	\$457.89	\$526.58	\$416.63	\$479.12		
40	\$462.10	\$531.42	\$434.63	\$499.83	\$470.82	\$541.44	\$463.70	\$533.25	\$421.91	\$485.20		
41	\$470.78	\$541.40	\$442.79	\$509.21	\$479.66	\$551.61	\$472.41	\$543.27	\$429.83	\$494.31		
42	\$479.10	\$550.96	\$450.62	\$518.21	\$488.13	\$561.35	\$480.75	\$552.86	\$437.43	\$503.04		
43	\$490.67	\$564.27	\$461.50	\$530.72	\$499.92	\$574.91	\$492.36	\$566.22	\$447.99	\$515.19		
44	\$505.13	\$580.90	\$475.10	\$546.37	\$514.66	\$591.86	\$506.87	\$582.91	\$461.20	\$530.38		
45	\$522.13	\$600.45	\$491.09	\$564.75	\$531.97	\$611.77	\$523.93	\$602.52	\$476.71	\$548.22		
46	\$542.38	\$623.73	\$510.13	\$586.65	\$552.60	\$635.49	\$544.25	\$625.88	\$495.20	\$569.48		
47	\$565.16	\$649.93	\$531.56	\$611.29	\$575.81	\$662.19	\$567.10	\$652.17	\$516.00	\$593.40		
48	\$591.19	\$679.87	\$556.04	\$639.45	\$602.34	\$692.69	\$593.23	\$682.21	\$539.77	\$620.73		
49	\$616.86	\$709.39	\$580.19	\$667.22	\$628.50	\$722.77	\$618.99	\$711.84	\$563.21	\$647.69		
50	\$645.79	\$742.66	\$607.40	\$698.50	\$657.97	\$756.66	\$648.02	\$745.22	\$589.62	\$678.06		
51	\$674.35	\$775.51	\$634.26	\$729.40	\$687.07	\$790.13	\$676.68	\$778.18	\$615.70	\$708.06		
52	\$705.81	\$811.68	\$663.85	\$763.43	\$719.12	\$826.99	\$708.25	\$814.48	\$644.42	\$741.09		
53	\$737.63	\$848.28	\$693.78	\$797.84	\$751.54	\$864.27	\$740.17	\$851.20	\$673.47	\$774.50		
54	\$771.98	\$887.78	\$726.09	\$835.00	\$786.54	\$904.52	\$774.64	\$890.84	\$704.84	\$810.56		
55	\$806.33	\$927.28	\$758.39	\$872.15	\$821.54	\$944.77	\$809.11	\$930.48	\$736.20	\$846.63		
56	\$843.58	\$970.11	\$793.42	\$912.44	\$859.48	\$988.41	\$846.48	\$973.46	\$770.20	\$885.73		
57	\$881.18	\$1,013.36	\$828.79	\$953.11	\$897.80	\$1,032.47	\$884.22	\$1,016.85	\$804.54	\$925.22		
58	\$921.32	\$1,059.51	\$866.54	\$996.52	\$938.69	\$1,079.49	\$924.49	\$1,063.17	\$841.18	\$967.36		
59	\$941.20	\$1,082.38	\$885.25	\$1,018.03	\$958.95	\$1,102.80	\$944.45	\$1,086.12	\$859.34	\$988.24		
60	\$981.34	\$1,128.54	\$923.00	\$1,061.44	\$999.85	\$1,149.82	\$984.72	\$1,132.43	\$895.98	\$1,030.38		
61	\$1,016.05	\$1,168.46	\$955.64	\$1,098.99	\$1,035.21	\$1,190.49	\$1,019.55	\$1,172.49	\$927.68	\$1,066.83		
62	\$1,038.83	\$1,194.65	\$977.07	\$1,123.63	\$1,058.42	\$1,217.18	\$1,042.41	\$1,198.77	\$948.48	\$1,090.75		
63	\$1,067.40	\$1,227.50	\$1,003.94	\$1,154.53	\$1,087.52	\$1,250.65	\$1,071.08	\$1,231.74	\$974.56	\$1,120.74		
64+	\$1,084.74	\$1,247.45	\$1,020.25	\$1,173.29	\$1,105.20	\$1,270.98	\$1,088.48	\$1,251.76	\$990.39	\$1,138.95		

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

HIOS Plan ID (On Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
HIOS Plan ID (Off Exchange)=>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
Plan Marketing Name =>	Ambetter Balanced Care 31		Ambetter Balanced Care 32		Ambetter Essential Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT			
Coinsurance =>	10%		50%		0%		50% Preferred Brand Drugs		50%			
Copays =>			\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs			
OOP Maximum =>	\$6,450		\$8,700		\$6,900		\$8,700		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$253.10	\$253.10	\$267.07	\$267.07	\$197.57	\$197.57	\$208.29	\$208.29	\$201.49	\$201.49		
15	\$275.60	\$275.60	\$290.81	\$290.81	\$215.13	\$215.13	\$226.80	\$226.80	\$219.40	\$219.40		
16	\$284.20	\$284.20	\$299.88	\$299.88	\$221.84	\$221.84	\$233.88	\$233.88	\$226.25	\$226.25		
17	\$292.80	\$292.80	\$308.96	\$308.96	\$228.56	\$228.56	\$240.96	\$240.96	\$233.10	\$233.10		
18	\$302.06	\$302.06	\$318.73	\$318.73	\$235.79	\$235.79	\$248.58	\$248.58	\$240.48	\$240.48		
19	\$311.33	\$311.33	\$328.51	\$328.51	\$243.02	\$243.02	\$256.21	\$256.21	\$247.85	\$247.85		
20	\$320.92	\$320.92	\$338.63	\$338.63	\$250.51	\$250.51	\$264.10	\$264.10	\$255.49	\$255.49		
21	\$330.86	\$330.86	\$349.12	\$349.12	\$258.27	\$258.27	\$272.28	\$272.28	\$263.40	\$263.40		
22	\$330.86	\$330.86	\$349.12	\$349.12	\$258.27	\$258.27	\$272.28	\$272.28	\$263.40	\$263.40		
23	\$330.86	\$330.86	\$349.12	\$349.12	\$258.27	\$258.27	\$272.28	\$272.28	\$263.40	\$263.40		
24	\$330.86	\$330.86	\$349.12	\$349.12	\$258.27	\$258.27	\$272.28	\$272.28	\$263.40	\$263.40		
25	\$332.17	\$332.17	\$350.50	\$350.50	\$259.29	\$259.29	\$279.18	\$279.18	\$264.44	\$264.44		
26	\$338.79	\$338.79	\$357.49	\$357.49	\$264.46	\$264.46	\$278.80	\$278.80	\$269.71	\$269.71		
27	\$346.73	\$346.73	\$365.86	\$365.86	\$270.65	\$270.65	\$285.34	\$285.34	\$276.03	\$276.03		
28	\$359.63	\$359.63	\$379.48	\$379.48	\$280.73	\$280.73	\$292.84	\$292.84	\$286.31	\$286.31		
29	\$370.22	\$370.22	\$390.65	\$390.65	\$288.99	\$288.99	\$302.34	\$302.34	\$294.73	\$294.73		
30	\$431.84	\$431.84	\$396.24	\$396.24	\$293.12	\$293.12	\$309.03	\$309.03	\$298.95	\$298.95		
31	\$383.45	\$440.97	\$404.61	\$465.31	\$299.32	\$344.22	\$315.56	\$362.89	\$305.27	\$351.06		
32	\$391.39	\$450.10	\$412.99	\$474.94	\$305.52	\$351.35	\$322.09	\$370.41	\$311.59	\$358.33		
33	\$396.36	\$455.81	\$418.23	\$480.96	\$309.39	\$355.80	\$326.18	\$375.11	\$315.54	\$362.87		
34	\$401.65	\$461.90	\$423.82	\$487.39	\$313.53	\$360.55	\$330.53	\$380.12	\$319.76	\$367.72		
35	\$404.30	\$464.94	\$426.61	\$490.60	\$315.59	\$362.93	\$332.71	\$382.62	\$321.86	\$370.14		
36	\$406.94	\$467.98	\$429.40	\$493.81	\$317.66	\$365.31	\$334.89	\$385.12	\$323.97	\$372.57		
37	\$409.59	\$471.03	\$432.19	\$497.02	\$319.72	\$367.68	\$337.07	\$387.63	\$326.08	\$374.99		
38	\$412.24	\$474.07	\$434.99	\$500.24	\$321.79	\$370.06	\$339.25	\$390.13	\$328.18	\$377.41		
39	\$417.53	\$480.16	\$440.57	\$506.66	\$325.92	\$374.81	\$343.60	\$395.14	\$332.40	\$382.26		
40	\$422.82	\$486.25	\$446.16	\$513.08	\$330.05	\$379.56	\$347.96	\$400.15	\$336.61	\$387.10		
41	\$430.76	\$495.38	\$454.54	\$522.72	\$336.25	\$386.69	\$354.49	\$407.67	\$342.93	\$394.37		
42	\$438.37	\$504.13	\$462.57	\$531.95	\$342.19	\$393.52	\$360.76	\$414.87	\$348.99	\$401.34		
43	\$448.96	\$516.30	\$473.74	\$544.80	\$350.46	\$403.02	\$369.47	\$424.89	\$357.42	\$411.03		
44	\$462.19	\$531.52	\$487.70	\$560.86	\$360.79	\$414.90	\$380.36	\$437.41	\$367.96	\$423.15		
45	\$477.74	\$549.41	\$504.11	\$579.73	\$372.92	\$428.86	\$393.16	\$452.13	\$380.34	\$437.39		
46	\$496.27	\$570.71	\$523.66	\$602.21	\$387.39	\$445.49	\$408.40	\$469.66	\$395.09	\$454.25		
47	\$517.11	\$594.68	\$545.65	\$627.50	\$403.66	\$464.21	\$425.56	\$489.39	\$411.68	\$473.43		
48	\$540.94	\$622.08	\$570.79	\$656.41	\$422.25	\$485.59	\$445.16	\$511.93	\$430.64	\$495.24		
49	\$564.43	\$649.09	\$595.58	\$684.91	\$440.59	\$506.68	\$464.49	\$534.17	\$449.34	\$516.75		
50	\$590.89	\$679.53	\$623.50	\$717.03	\$461.25	\$530.44	\$486.27	\$559.21	\$470.42	\$540.98		
51	\$617.03	\$709.59	\$651.08	\$748.75	\$481.65	\$553.90	\$507.78	\$583.95	\$491.22	\$564.91		
52	\$645.81	\$742.69	\$681.46	\$783.67	\$504.12	\$579.74	\$531.47	\$611.19	\$514.14	\$591.26		
53	\$674.93	\$776.17	\$712.18	\$819.00	\$526.85	\$605.87	\$555.43	\$638.74	\$537.32	\$617.91		
54	\$706.36	\$812.31	\$745.34	\$857.14	\$551.38	\$634.09	\$581.29	\$668.49	\$562.34	\$646.69		
55	\$737.79	\$848.46	\$778.51	\$895.28	\$575.92	\$662.30	\$607.16	\$698.23	\$587.36	\$675.46		
56	\$771.87	\$887.65	\$814.47	\$936.64	\$602.52	\$692.89	\$635.20	\$730.48	\$614.49	\$706.66		
57	\$806.28	\$927.22	\$850.77	\$978.39	\$629.37	\$723.78	\$663.52	\$763.05	\$641.88	\$738.16		
58	\$843.00	\$969.45	\$889.52	\$1,022.95	\$658.04	\$756.75	\$693.74	\$797.80	\$671.12	\$771.79		
59	\$861.20	\$990.38	\$908.72	\$1,045.03	\$672.25	\$773.08	\$708.72	\$815.02	\$685.61	\$788.45		
60	\$897.92	\$1,032.61	\$947.48	\$1,089.60	\$700.91	\$806.05	\$738.94	\$849.78	\$714.84	\$822.07		
61	\$929.68	\$1,069.13	\$980.99	\$1,128.14	\$725.70	\$834.56	\$765.08	\$879.84	\$740.13	\$851.15		
62	\$950.52	\$1,093.10	\$1,002.98	\$1,153.43	\$741.97	\$853.27	\$782.23	\$899.56	\$756.72	\$870.23		
63	\$976.66	\$1,123.16	\$1,030.56	\$1,185.15	\$762.38	\$876.73	\$803.74	\$924.30	\$777.53	\$894.16		
64+	\$992.53	\$1,141.41	\$1,047.31	\$1,204.41	\$774.76	\$890.98	\$816.80	\$939.32	\$790.16	\$908.69		

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

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
Plan Marketing Name =>	Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Gold			
Deductible =>	\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$2000 INT			
Coinurance =>	50%		50%		0%		20%		20% Laboratory Outpatient and Professional Services			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs				\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs			
OOP Maximum =>	\$8,700		\$8,700		\$3,200		\$4,450		\$6,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$238.76	\$238.76	\$226.06	\$226.06	\$248.11	\$248.11	\$283.52	\$283.52	\$255.55	\$255.55		
15	\$259.98	\$259.98	\$246.16	\$246.16	\$270.17	\$270.17	\$308.72	\$308.72	\$278.26	\$278.26		
16	\$268.09	\$268.09	\$253.84	\$253.84	\$278.60	\$278.60	\$318.36	\$318.36	\$286.95	\$286.95		
17	\$276.21	\$276.21	\$261.52	\$261.52	\$287.03	\$287.03	\$327.99	\$327.99	\$295.64	\$295.64		
18	\$284.95	\$284.95	\$269.80	\$269.80	\$296.11	\$296.11	\$338.37	\$338.37	\$304.99	\$304.99		
19	\$293.69	\$293.69	\$278.07	\$278.07	\$305.19	\$305.19	\$348.75	\$348.75	\$314.34	\$314.34		
20	\$302.74	\$302.74	\$286.64	\$286.64	\$314.60	\$314.60	\$359.49	\$359.49	\$324.03	\$324.03		
21	\$312.11	\$312.11	\$295.52	\$295.52	\$324.34	\$324.34	\$370.62	\$370.62	\$334.06	\$334.06		
22	\$312.11	\$312.11	\$295.52	\$295.52	\$324.34	\$324.34	\$370.62	\$370.62	\$334.06	\$334.06		
23	\$312.11	\$312.11	\$295.52	\$295.52	\$324.34	\$324.34	\$370.62	\$370.62	\$334.06	\$334.06		
24	\$312.11	\$312.11	\$295.52	\$295.52	\$324.34	\$324.34	\$370.62	\$370.62	\$334.06	\$334.06		
25	\$313.35	\$313.35	\$296.69	\$296.69	\$325.63	\$325.63	\$374.47	\$374.47	\$335.39	\$335.39		
26	\$319.59	\$319.59	\$302.60	\$302.60	\$332.11	\$332.11	\$379.51	\$379.51	\$342.07	\$342.07		
27	\$327.08	\$327.08	\$309.69	\$309.69	\$339.90	\$339.90	\$388.40	\$388.40	\$350.09	\$350.09		
28	\$339.25	\$339.25	\$321.22	\$321.22	\$352.55	\$352.55	\$402.88	\$402.88	\$363.11	\$363.11		
29	\$349.24	\$349.24	\$330.67	\$330.67	\$362.92	\$362.92	\$417.36	\$417.36	\$373.80	\$373.80		
30	\$354.23	\$354.23	\$335.40	\$335.40	\$368.11	\$368.11	\$423.33	\$423.33	\$379.15	\$379.15		
31	\$361.72	\$361.72	\$342.49	\$342.49	\$375.90	\$375.90	\$432.28	\$432.28	\$387.17	\$387.17		
32	\$369.21	\$369.21	\$349.59	\$349.59	\$383.68	\$383.68	\$441.23	\$441.23	\$395.18	\$395.18		
33	\$373.89	\$373.89	\$354.02	\$354.02	\$388.55	\$388.55	\$446.83	\$446.83	\$400.19	\$400.19		
34	\$378.89	\$378.89	\$358.75	\$358.75	\$393.74	\$393.74	\$452.80	\$452.80	\$405.54	\$405.54		
35	\$381.39	\$381.39	\$361.11	\$361.11	\$396.33	\$396.33	\$455.78	\$455.78	\$408.21	\$408.21		
36	\$383.88	\$383.88	\$363.47	\$363.47	\$398.93	\$398.93	\$458.76	\$458.76	\$410.88	\$410.88		
37	\$386.38	\$386.38	\$365.84	\$365.84	\$401.52	\$401.52	\$461.75	\$461.75	\$413.56	\$413.56		
38	\$388.88	\$388.88	\$368.20	\$368.20	\$404.11	\$404.11	\$464.73	\$464.73	\$416.23	\$416.23		
39	\$393.87	\$393.87	\$372.93	\$372.93	\$409.30	\$409.30	\$470.70	\$470.70	\$421.57	\$421.57		
40	\$398.86	\$398.86	\$377.66	\$377.66	\$414.49	\$414.49	\$476.67	\$476.67	\$426.92	\$426.92		
41	\$406.35	\$406.35	\$384.75	\$384.75	\$422.28	\$422.28	\$485.62	\$485.62	\$434.93	\$434.93		
42	\$413.53	\$413.53	\$391.55	\$391.55	\$429.74	\$429.74	\$494.20	\$494.20	\$442.62	\$442.62		
43	\$423.52	\$423.52	\$401.00	\$401.00	\$440.12	\$440.12	\$506.13	\$506.13	\$453.31	\$453.31		
44	\$436.00	\$436.00	\$412.82	\$412.82	\$453.09	\$453.09	\$521.05	\$521.05	\$466.67	\$466.67		
45	\$450.67	\$450.67	\$426.71	\$426.71	\$468.33	\$468.33	\$538.58	\$538.58	\$482.37	\$482.37		
46	\$468.15	\$468.15	\$443.26	\$443.26	\$486.49	\$486.49	\$559.47	\$559.47	\$501.08	\$501.08		
47	\$487.81	\$487.81	\$461.88	\$461.88	\$506.93	\$506.93	\$582.97	\$582.97	\$522.12	\$522.12		
48	\$510.28	\$510.28	\$483.16	\$483.16	\$530.28	\$530.28	\$609.82	\$609.82	\$546.17	\$546.17		
49	\$532.44	\$532.44	\$504.14	\$504.14	\$559.76	\$559.76	\$636.30	\$636.30	\$572.10	\$572.10		
50	\$557.41	\$557.41	\$527.78	\$527.78	\$579.25	\$579.25	\$666.14	\$666.14	\$596.62	\$596.62		
51	\$582.06	\$582.06	\$551.12	\$551.12	\$604.87	\$604.87	\$695.61	\$695.61	\$619.19	\$619.19		
52	\$609.22	\$609.22	\$576.83	\$576.83	\$633.09	\$633.09	\$728.05	\$728.05	\$643.95	\$643.95		
53	\$636.68	\$636.68	\$602.84	\$602.84	\$661.63	\$661.63	\$760.88	\$760.88	\$669.46	\$669.46		
54	\$666.33	\$666.33	\$630.91	\$630.91	\$692.44	\$692.44	\$796.31	\$796.31	\$699.95	\$699.95		
55	\$695.98	\$695.98	\$658.98	\$658.98	\$723.25	\$723.25	\$831.74	\$831.74	\$734.93	\$734.93		
56	\$728.13	\$728.13	\$689.42	\$689.42	\$756.66	\$756.66	\$870.16	\$870.16	\$779.34	\$779.34		
57	\$760.59	\$760.59	\$720.15	\$720.15	\$790.39	\$790.39	\$908.95	\$908.95	\$814.08	\$814.08		
58	\$795.23	\$795.23	\$752.95	\$752.95	\$826.39	\$826.39	\$950.35	\$950.35	\$851.16	\$851.16		
59	\$812.39	\$812.39	\$769.21	\$769.21	\$844.23	\$844.23	\$970.86	\$970.86	\$869.54	\$869.54		
60	\$847.04	\$847.04	\$794.09	\$794.09	\$880.23	\$880.23	\$1,012.26	\$1,012.26	\$906.62	\$906.62		
61	\$877.00	\$877.00	\$830.38	\$830.38	\$911.37	\$911.37	\$1,048.07	\$1,048.07	\$938.68	\$938.68		
62	\$896.66	\$896.66	\$1,031.16	\$1,031.16	\$848.99	\$848.99	\$976.34	\$976.34	\$959.73	\$959.73		
63	\$921.32	\$921.32	\$1,059.51	\$1,059.51	\$872.34	\$872.34	\$957.42	\$957.42	\$986.12	\$986.12		
64+	\$936.29	\$936.29	\$1,076.73	\$1,076.73	\$886.51	\$886.51	\$1,019.49	\$1,019.49	\$1,024.48	\$1,024.48		

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

HIOS Plan ID (On Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203		Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Silver			
Deductible =>	\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT			
Coinurance =>	0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		0%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs					
OOP Maximum =>	\$5,800		\$8,200		\$8,200		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$203.07	\$203.07	\$205.78	\$205.78	\$224.61	\$224.61	\$223.48	\$223.48	\$191.85	\$191.85		
15	\$221.12	\$221.12	\$224.08	\$224.08	\$244.57	\$244.57	\$243.35	\$243.35	\$208.90	\$208.90		
16	\$228.02	\$228.02	\$231.07	\$231.07	\$252.21	\$252.21	\$250.94	\$250.94	\$215.42	\$215.42		
17	\$234.92	\$234.92	\$238.06	\$238.06	\$259.84	\$259.84	\$258.54	\$258.54	\$221.94	\$221.94		
18	\$242.35	\$242.35	\$245.59	\$245.59	\$268.06	\$268.06	\$266.72	\$266.72	\$228.96	\$228.96		
19	\$249.78	\$249.78	\$253.13	\$253.13	\$276.28	\$276.28	\$274.90	\$274.90	\$235.99	\$235.99		
20	\$257.48	\$257.48	\$260.93	\$260.93	\$284.80	\$284.80	\$283.37	\$283.37	\$243.26	\$243.26		
21	\$265.46	\$265.46	\$269.01	\$269.01	\$293.62	\$293.62	\$292.14	\$292.14	\$250.79	\$250.79		
22	\$265.46	\$265.46	\$269.01	\$269.01	\$293.62	\$293.62	\$292.14	\$292.14	\$250.79	\$250.79		
23	\$265.46	\$265.46	\$269.01	\$269.01	\$293.62	\$293.62	\$292.14	\$292.14	\$250.79	\$250.79		
24	\$265.46	\$265.46	\$269.01	\$269.01	\$293.62	\$293.62	\$292.14	\$292.14	\$250.79	\$250.79		
25	\$266.51	\$266.51	\$270.07	\$270.07	\$294.78	\$294.78	\$293.00	\$293.00	\$251.78	\$251.78		
26	\$271.82	\$271.82	\$275.45	\$275.45	\$300.65	\$300.65	\$299.14	\$299.14	\$256.80	\$256.80		
27	\$278.19	\$278.19	\$281.91	\$281.91	\$307.70	\$307.70	\$305.85	\$305.85	\$262.82	\$262.82		
28	\$288.54	\$288.54	\$292.40	\$292.40	\$319.15	\$319.15	\$317.55	\$317.55	\$272.60	\$272.60		
29	\$297.03	\$297.03	\$301.01	\$301.01	\$328.55	\$328.55	\$326.90	\$326.90	\$280.62	\$280.62		
30	\$301.28	\$301.28	\$305.31	\$305.31	\$333.24	\$333.24	\$331.57	\$331.57	\$284.64	\$284.64		
31	\$307.65	\$307.65	\$311.77	\$311.77	\$340.29	\$340.29	\$338.58	\$338.58	\$290.66	\$290.66		
32	\$314.02	\$314.02	\$318.22	\$318.22	\$347.34	\$347.34	\$345.59	\$345.59	\$296.67	\$296.67		
33	\$318.00	\$318.00	\$322.26	\$322.26	\$351.74	\$351.74	\$349.97	\$349.97	\$300.44	\$300.44		
34	\$322.25	\$322.25	\$326.56	\$326.56	\$356.44	\$356.44	\$354.65	\$354.65	\$304.45	\$304.45		
35	\$324.38	\$324.38	\$328.72	\$328.72	\$358.79	\$358.79	\$356.99	\$356.99	\$306.45	\$306.45		
36	\$326.50	\$326.50	\$330.87	\$330.87	\$361.14	\$361.14	\$359.32	\$359.32	\$308.46	\$308.46		
37	\$328.62	\$328.62	\$333.02	\$333.02	\$363.48	\$363.48	\$361.66	\$361.66	\$310.47	\$310.47		
38	\$330.75	\$330.75	\$335.17	\$335.17	\$365.83	\$365.83	\$364.00	\$364.00	\$312.47	\$312.47		
39	\$334.99	\$334.99	\$339.48	\$339.48	\$370.53	\$370.53	\$368.67	\$368.67	\$316.49	\$316.49		
40	\$339.24	\$339.24	\$343.78	\$343.78	\$375.23	\$375.23	\$373.34	\$373.34	\$320.50	\$320.50		
41	\$345.61	\$345.61	\$349.45	\$349.45	\$382.28	\$382.28	\$380.36	\$380.36	\$326.52	\$326.52		
42	\$351.72	\$351.72	\$356.42	\$356.42	\$389.03	\$389.03	\$387.07	\$387.07	\$332.29	\$332.29		
43	\$360.21	\$360.21	\$365.03	\$365.03	\$398.42	\$398.42	\$396.42	\$396.42	\$340.31	\$340.31		
44	\$370.83	\$370.83	\$375.79	\$375.79	\$410.17	\$410.17	\$408.11	\$408.11	\$350.34	\$350.34		
45	\$383.30	\$383.30	\$388.43	\$388.43	\$423.97	\$423.97	\$421.84	\$421.84	\$362.13	\$362.13		
46	\$398.17	\$398.17	\$403.50	\$403.50	\$440.41	\$440.41	\$438.20	\$438.20	\$376.17	\$376.17		
47	\$414.89	\$414.89	\$417.13	\$417.13	\$458.91	\$458.91	\$456.60	\$456.60	\$391.97	\$391.97		
48	\$434.00	\$434.00	\$439.11	\$439.11	\$480.05	\$480.05	\$477.64	\$477.64	\$410.03	\$410.03		
49	\$452.85	\$452.85	\$458.91	\$458.91	\$500.89	\$500.89	\$498.38	\$498.38	\$427.83	\$427.83		
50	\$474.09	\$474.09	\$480.43	\$480.43	\$524.38	\$524.38	\$521.75	\$521.75	\$447.90	\$447.90		
51	\$495.06	\$495.06	\$501.68	\$501.68	\$547.58	\$547.58	\$544.83	\$544.83	\$467.71	\$467.71		
52	\$518.15	\$518.15	\$525.08	\$525.08	\$573.12	\$573.12	\$569.09	\$569.09	\$489.53	\$489.53		
53	\$541.51	\$541.51	\$548.76	\$548.76	\$603.85	\$603.85	\$598.80	\$598.80	\$511.59	\$511.59		
54	\$566.73	\$566.73	\$574.31	\$574.31	\$626.85	\$626.85	\$622.85	\$622.85	\$535.42	\$535.42		
55	\$591.95	\$591.95	\$599.86	\$599.86	\$654.74	\$654.74	\$651.45	\$651.45	\$559.24	\$559.24		
56	\$619.29	\$619.29	\$627.57	\$627.57	\$684.98	\$684.98	\$681.54	\$681.54	\$585.07	\$585.07		
57	\$646.89	\$646.89	\$655.55	\$655.55	\$715.52	\$715.52	\$711.93	\$711.93	\$611.15	\$611.15		
58	\$676.36	\$676.36	\$685.41	\$685.41	\$748.11	\$748.11	\$744.35	\$744.35	\$638.99	\$638.99		
59	\$690.96	\$690.96	\$700.20	\$700.20	\$764.26	\$764.26	\$760.42	\$760.42	\$674.88	\$674.88		
60	\$720.42	\$720.42	\$730.06	\$730.06	\$796.85	\$796.85	\$792.85	\$792.85	\$704.70	\$704.70		
61	\$745.90	\$745.90	\$755.88	\$755.88	\$825.03	\$825.03	\$820.89	\$820.89	\$740.49	\$740.49		
62	\$762.63	\$762.63	\$772.83	\$772.83	\$843.53	\$843.53	\$839.30	\$839.30	\$770.49	\$770.49		
63	\$783.60	\$783.60	\$794.08	\$794.08	\$866.73	\$866.73	\$862.37	\$862.37	\$801.73	\$801.73		
64+	\$796.33	\$796.33	\$806.98	\$806.98	\$880.81	\$880.81	\$876.39	\$876.39	\$823.33	\$823.33		

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

HIOS Plan ID (On Exchange)=>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
HIOS Plan ID (Off Exchange)=>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
Plan Marketing Name =>	Ambetter Essential Care 201		Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Silver			
Deductible =>	\$8600 INT		\$6900 INT		\$1450 INT		\$750 INT		\$6000 INT			
Coinsurance =>	0%		0%		20%		35%		40%			
Copays =>	\$25 Generic Drugs											
OOP Maximum =>	\$8,600		\$6,900		\$6,300		\$7,500		\$8,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$192.12	\$192.12	\$197.57	\$197.57	\$290.57	\$290.57	\$273.29	\$273.29	\$296.04	\$296.04		
15	\$209.20	\$209.20	\$215.13	\$215.13	\$316.39	\$316.39	\$297.58	\$297.58	\$322.36	\$322.36		
16	\$215.73	\$215.73	\$221.84	\$221.84	\$326.27	\$326.27	\$306.87	\$306.87	\$332.42	\$332.42		
17	\$222.26	\$222.26	\$228.56	\$228.56	\$336.14	\$336.14	\$316.16	\$316.16	\$342.48	\$342.48		
18	\$229.29	\$229.29	\$235.79	\$235.79	\$346.78	\$346.78	\$326.16	\$326.16	\$353.32	\$353.32		
19	\$236.32	\$236.32	\$243.02	\$243.02	\$357.41	\$357.41	\$336.17	\$336.17	\$364.15	\$364.15		
20	\$243.61	\$243.61	\$250.51	\$250.51	\$368.43	\$368.43	\$346.53	\$346.53	\$375.38	\$375.38		
21	\$251.15	\$251.15	\$258.27	\$258.27	\$379.83	\$379.83	\$357.25	\$357.25	\$387.00	\$387.00		
22	\$251.15	\$251.15	\$258.27	\$258.27	\$379.83	\$379.83	\$357.25	\$357.25	\$387.00	\$387.00		
23	\$251.15	\$251.15	\$258.27	\$258.27	\$379.83	\$379.83	\$357.25	\$357.25	\$387.00	\$387.00		
24	\$251.15	\$251.15	\$258.27	\$258.27	\$379.83	\$379.83	\$357.25	\$357.25	\$387.00	\$387.00		
25	\$252.15	\$252.15	\$259.29	\$259.29	\$381.34	\$381.34	\$358.67	\$358.67	\$412.47	\$412.47		
26	\$257.17	\$257.17	\$264.46	\$264.46	\$388.94	\$388.94	\$365.82	\$365.82	\$420.69	\$420.69		
27	\$263.20	\$263.20	\$270.65	\$270.65	\$398.06	\$398.06	\$374.39	\$374.39	\$430.55	\$430.55		
28	\$272.99	\$272.99	\$280.73	\$280.73	\$412.87	\$412.87	\$388.32	\$388.32	\$446.57	\$446.57		
29	\$281.03	\$281.03	\$288.99	\$288.99	\$425.02	\$425.02	\$399.75	\$399.75	\$459.72	\$459.72		
30	\$285.05	\$285.05	\$293.12	\$293.12	\$431.10	\$431.10	\$405.47	\$405.47	\$466.29	\$466.29		
31	\$291.07	\$291.07	\$299.32	\$299.32	\$440.22	\$440.22	\$414.04	\$414.04	\$476.15	\$476.15		
32	\$297.10	\$297.10	\$305.52	\$305.52	\$449.33	\$449.33	\$422.62	\$422.62	\$486.01	\$486.01		
33	\$300.87	\$300.87	\$309.39	\$309.39	\$455.03	\$455.03	\$428.28	\$428.28	\$492.17	\$492.17		
34	\$304.89	\$304.89	\$313.53	\$313.53	\$461.11	\$461.11	\$433.69	\$433.69	\$498.75	\$498.75		
35	\$306.90	\$306.90	\$315.59	\$315.59	\$464.14	\$464.14	\$436.55	\$436.55	\$502.03	\$502.03		
36	\$308.90	\$308.90	\$317.66	\$317.66	\$467.18	\$467.18	\$439.41	\$439.41	\$505.32	\$505.32		
37	\$310.91	\$310.91	\$319.72	\$319.72	\$470.22	\$470.22	\$442.27	\$442.27	\$508.61	\$508.61		
38	\$312.92	\$312.92	\$321.79	\$321.79	\$473.26	\$473.26	\$445.12	\$445.12	\$511.89	\$511.89		
39	\$316.94	\$316.94	\$325.92	\$325.92	\$479.34	\$479.34	\$450.84	\$450.84	\$518.47	\$518.47		
40	\$320.96	\$320.96	\$330.05	\$330.05	\$485.42	\$485.42	\$456.56	\$456.56	\$525.04	\$525.04		
41	\$326.99	\$326.99	\$336.25	\$336.25	\$494.53	\$494.53	\$463.13	\$463.13	\$534.90	\$534.90		
42	\$332.76	\$332.76	\$342.19	\$342.19	\$503.27	\$503.27	\$473.35	\$473.35	\$544.35	\$544.35		
43	\$340.80	\$340.80	\$349.12	\$349.12	\$515.42	\$515.42	\$484.78	\$484.78	\$557.49	\$557.49		
44	\$350.85	\$350.85	\$360.79	\$360.79	\$530.61	\$530.61	\$501.21	\$501.21	\$573.93	\$573.93		
45	\$362.65	\$362.65	\$372.92	\$372.92	\$548.47	\$548.47	\$515.86	\$515.86	\$593.24	\$593.24		
46	\$376.71	\$376.71	\$387.39	\$387.39	\$569.74	\$569.74	\$535.20	\$535.20	\$616.24	\$616.24		
47	\$392.53	\$392.53	\$403.66	\$403.66	\$593.66	\$593.66	\$568.71	\$568.71	\$642.13	\$642.13		
48	\$410.62	\$410.62	\$422.25	\$422.25	\$621.01	\$621.01	\$584.09	\$584.09	\$671.71	\$671.71		
49	\$428.45	\$428.45	\$440.59	\$440.59	\$647.98	\$647.98	\$745.18	\$745.18	\$609.46	\$609.46		
50	\$448.54	\$448.54	\$461.25	\$461.25	\$678.37	\$678.37	\$780.12	\$780.12	\$638.04	\$638.04		
51	\$468.38	\$468.38	\$481.65	\$481.65	\$708.37	\$708.37	\$814.63	\$814.63	\$666.26	\$666.26		
52	\$490.23	\$490.23	\$504.12	\$504.12	\$741.42	\$741.42	\$852.63	\$852.63	\$697.34	\$697.34		
53	\$512.33	\$512.33	\$526.85	\$526.85	\$774.84	\$774.84	\$891.07	\$891.07	\$728.77	\$728.77		
54	\$536.19	\$536.19	\$551.38	\$551.38	\$810.92	\$810.92	\$932.56	\$932.56	\$762.71	\$762.71		
55	\$560.05	\$560.05	\$575.92	\$575.92	\$847.01	\$847.01	\$974.06	\$974.06	\$796.65	\$796.65		
56	\$585.91	\$585.91	\$602.52	\$602.52	\$886.13	\$886.13	\$1,019.05	\$1,019.05	\$833.45	\$833.45		
57	\$612.03	\$612.03	\$629.37	\$629.37	\$925.63	\$925.63	\$1,064.48	\$1,064.48	\$870.60	\$870.60		
58	\$639.91	\$639.91	\$658.04	\$658.04	\$967.79	\$967.79	\$1,112.96	\$1,112.96	\$910.25	\$910.25		
59	\$653.72	\$653.72	\$672.25	\$672.25	\$988.68	\$988.68	\$1,136.98	\$1,136.98	\$929.90	\$929.90		
60	\$681.60	\$681.60	\$700.91	\$700.91	\$1,030.84	\$1,030.84	\$1,185.47	\$1,185.47	\$969.56	\$969.56		
61	\$705.71	\$705.71	\$725.70	\$725.70	\$1,067.31	\$1,067.31	\$1,227.40	\$1,227.40	\$1,003.85	\$1,003.85		
62	\$721.53	\$721.53	\$741.97	\$741.97	\$1,091.23	\$1,091.23	\$1,254.92	\$1,254.92	\$1,026.36	\$1,026.36		
63	\$741.37	\$741.37	\$762.38	\$762.38	\$1,121.24	\$1,121.24	\$1,289.43	\$1,289.43	\$1,180.31	\$1,180.31		
64+	\$753.42	\$753.42	\$866.43	\$866.43	\$890.98	\$890.98	\$1,310.38	\$1,310.38	\$1,071.72	\$1,071.72		

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

HIOS Plan ID (On Exchange)=>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022			
HIOS Plan ID (Off Exchange)=>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022			
Plan Marketing Name =>	Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 30 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Bronze			
Deductible =>	\$6500 INT		\$6100 INT		\$5450 INT		\$8100 INT		\$6900 INT			
Coinurance =>	40%		0%		10%		50%		0%			
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs						\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs					
OOP Maximum =>	\$8,400		\$6,100		\$6,450		\$8,700		\$6,900			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$291.57	\$291.57	\$265.29	\$265.29	\$265.87	\$265.87	\$280.54	\$280.54	\$207.53	\$207.53		
15	\$317.48	\$317.48	\$288.87	\$288.87	\$289.50	\$289.50	\$305.48	\$305.48	\$225.98	\$225.98		
16	\$327.39	\$327.39	\$297.89	\$297.89	\$298.53	\$298.53	\$315.01	\$315.01	\$233.03	\$233.03		
17	\$337.30	\$337.30	\$306.91	\$306.91	\$307.57	\$307.57	\$324.54	\$324.54	\$240.09	\$240.09		
18	\$347.97	\$347.97	\$316.62	\$316.62	\$317.30	\$317.30	\$334.81	\$334.81	\$247.68	\$247.68		
19	\$358.65	\$358.65	\$326.33	\$326.33	\$327.03	\$327.03	\$345.08	\$345.08	\$255.28	\$255.28		
20	\$369.70	\$369.70	\$336.38	\$336.38	\$337.11	\$337.11	\$355.72	\$355.72	\$263.15	\$263.15		
21	\$381.14	\$381.14	\$346.80	\$346.80	\$347.55	\$347.55	\$366.73	\$366.73	\$271.30	\$271.30		
22	\$381.14	\$381.14	\$346.80	\$346.80	\$347.55	\$347.55	\$366.73	\$366.73	\$271.30	\$271.30		
23	\$381.14	\$381.14	\$346.80	\$346.80	\$347.55	\$347.55	\$366.73	\$366.73	\$271.30	\$271.30		
24	\$381.14	\$381.14	\$346.80	\$346.80	\$347.55	\$347.55	\$366.73	\$366.73	\$271.30	\$271.30		
25	\$382.66	\$382.66	\$348.18	\$348.18	\$348.93	\$348.93	\$368.48	\$368.48	\$272.37	\$272.37		
26	\$390.28	\$390.28	\$355.11	\$355.11	\$355.88	\$355.88	\$375.52	\$375.52	\$277.80	\$277.80		
27	\$399.43	\$399.43	\$363.43	\$363.43	\$364.22	\$364.22	\$384.32	\$384.32	\$284.31	\$284.31		
28	\$414.29	\$414.29	\$376.96	\$376.96	\$377.77	\$377.77	\$398.62	\$398.62	\$294.89	\$294.89		
29	\$426.49	\$426.49	\$388.06	\$388.06	\$388.89	\$388.89	\$410.36	\$410.36	\$303.57	\$303.57		
30	\$432.59	\$432.59	\$393.60	\$393.60	\$394.45	\$394.45	\$416.22	\$416.22	\$307.91	\$307.91		
31	\$441.73	\$441.73	\$401.93	\$401.93	\$402.80	\$402.80	\$423.03	\$423.03	\$314.42	\$314.42		
32	\$450.88	\$450.88	\$410.25	\$410.25	\$411.14	\$411.14	\$433.83	\$433.83	\$320.93	\$320.93		
33	\$456.60	\$456.60	\$415.45	\$415.45	\$416.35	\$416.35	\$439.33	\$439.33	\$325.00	\$325.00		
34	\$462.70	\$462.70	\$421.00	\$421.00	\$421.91	\$421.91	\$445.20	\$445.20	\$329.34	\$329.34		
35	\$465.75	\$465.75	\$423.77	\$423.77	\$424.69	\$424.69	\$448.39	\$448.39	\$331.51	\$331.51		
36	\$468.79	\$468.79	\$426.55	\$426.55	\$427.47	\$427.47	\$451.59	\$451.59	\$333.68	\$333.68		
37	\$471.84	\$471.84	\$429.32	\$429.32	\$430.25	\$430.25	\$454.00	\$454.00	\$335.85	\$335.85		
38	\$474.89	\$474.89	\$432.10	\$432.10	\$433.03	\$433.03	\$456.93	\$456.93	\$338.02	\$338.02		
39	\$480.99	\$480.99	\$435.14	\$435.14	\$436.09	\$436.09	\$460.38	\$460.38	\$340.36	\$340.36		
40	\$487.09	\$487.09	\$438.20	\$438.20	\$439.15	\$439.15	\$464.36	\$464.36	\$342.70	\$342.70		
41	\$496.24	\$496.24	\$441.25	\$441.25	\$442.20	\$442.20	\$468.79	\$468.79	\$345.15	\$345.15		
42	\$505.00	\$505.00	\$444.30	\$444.30	\$445.25	\$445.25	\$473.66	\$473.66	\$347.60	\$347.60		
43	\$517.20	\$517.20	\$447.35	\$447.35	\$448.30	\$448.30	\$478.97	\$478.97	\$350.15	\$350.15		
44	\$532.44	\$532.44	\$450.40	\$450.40	\$451.35	\$451.35	\$484.72	\$484.72	\$352.80	\$352.80		
45	\$550.36	\$550.36	\$453.45	\$453.45	\$454.40	\$454.40	\$490.91	\$490.91	\$355.55	\$355.55		
46	\$571.70	\$571.70	\$456.50	\$456.50	\$457.45	\$457.45	\$497.54	\$497.54	\$358.40	\$358.40		
47	\$595.71	\$595.71	\$459.55	\$459.55	\$460.50	\$460.50	\$504.61	\$504.61	\$361.35	\$361.35		
48	\$623.15	\$623.15	\$462.60	\$462.60	\$463.55	\$463.55	\$512.12	\$512.12	\$364.40	\$364.40		
49	\$650.21	\$650.21	\$465.65	\$465.65	\$466.60	\$466.60	\$520.17	\$520.17	\$367.55	\$367.55		
50	\$680.70	\$680.70	\$468.70	\$468.70	\$469.65	\$469.65	\$528.76	\$528.76	\$370.80	\$370.80		
51	\$710.81	\$710.81	\$471.75	\$471.75	\$472.70	\$472.70	\$537.89	\$537.89	\$374.15	\$374.15		
52	\$743.97	\$743.97	\$474.80	\$474.80	\$475.75	\$475.75	\$547.56	\$547.56	\$377.60	\$377.60		
53	\$777.51	\$777.51	\$477.85	\$477.85	\$478.80	\$478.80	\$557.77	\$557.77	\$381.15	\$381.15		
54	\$813.72	\$813.72	\$480.90	\$480.90	\$481.85	\$481.85	\$568.52	\$568.52	\$384.80	\$384.80		
55	\$849.93	\$849.93	\$483.95	\$483.95	\$484.90	\$484.90	\$579.81	\$579.81	\$388.55	\$388.55		
56	\$889.18	\$889.18	\$487.00	\$487.00	\$487.95	\$487.95	\$591.64	\$591.64	\$392.40	\$392.40		
57	\$928.82	\$928.82	\$490.05	\$490.05	\$491.00	\$491.00	\$604.01	\$604.01	\$396.45	\$396.45		
58	\$971.13	\$971.13	\$493.10	\$493.10	\$494.05	\$494.05	\$616.92	\$616.92	\$400.70	\$400.70		
59	\$992.09	\$992.09	\$496.15	\$496.15	\$497.10	\$497.10	\$630.37	\$630.37	\$405.15	\$405.15		
60	\$1,034.40	\$1,034.40	\$499.20	\$499.20	\$500.15	\$500.15	\$644.36	\$644.36	\$410.80	\$410.80		
61	\$1,070.99	\$1,070.99	\$502.25	\$502.25	\$503.20	\$503.20	\$658.89	\$658.89	\$416.65	\$416.65		
62	\$1,095.00	\$1,095.00	\$505.30	\$505.30	\$506.25	\$506.25	\$673.96	\$673.96	\$422.70	\$422.70		
63	\$1,125.11	\$1,125.11	\$508.35	\$508.35	\$509.30	\$509.30	\$689.67	\$689.67	\$428.95	\$428.95		
64+	\$1,143.39	\$1,143.39	\$511.40	\$511.40	\$512.35	\$512.35	\$706.02	\$706.02	\$435.40	\$435.40		

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

HIOS Plan ID (On Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
HIOS Plan ID (Off Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
Plan Marketing Name =>	Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold			
Deductible =>	\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT			
Coinurance =>	50% Preferred Brand Drugs		50%		50%		50%		0%			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,400		\$8,700		\$8,700		\$3,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$218.79	\$218.79	\$211.66	\$211.66	\$250.80	\$250.80	\$237.47	\$237.47	\$260.63	\$260.63		
15	\$238.24	\$238.24	\$230.47	\$230.47	\$273.09	\$273.09	\$258.58	\$258.58	\$283.80	\$283.80		
16	\$245.68	\$245.68	\$237.67	\$237.67	\$281.62	\$281.62	\$266.65	\$266.65	\$292.65	\$292.65		
17	\$253.11	\$253.11	\$244.86	\$244.86	\$290.14	\$290.14	\$274.72	\$274.72	\$301.51	\$301.51		
18	\$261.12	\$261.12	\$252.61	\$252.61	\$299.32	\$299.32	\$283.41	\$283.41	\$311.05	\$311.05		
19	\$269.13	\$269.13	\$260.35	\$260.35	\$308.50	\$308.50	\$292.10	\$292.10	\$320.59	\$320.59		
20	\$277.42	\$277.42	\$268.38	\$268.38	\$318.01	\$318.01	\$301.10	\$301.10	\$330.47	\$330.47		
21	\$286.01	\$286.01	\$276.69	\$276.69	\$327.85	\$327.85	\$310.42	\$310.42	\$336.99	\$336.99		
22	\$286.01	\$286.01	\$276.69	\$276.69	\$327.85	\$327.85	\$310.42	\$310.42	\$336.99	\$336.99		
23	\$286.01	\$286.01	\$276.69	\$276.69	\$327.85	\$327.85	\$310.42	\$310.42	\$336.99	\$336.99		
24	\$286.01	\$286.01	\$276.69	\$276.69	\$327.85	\$327.85	\$310.42	\$310.42	\$336.99	\$336.99		
25	\$287.15	\$287.15	\$330.22	\$330.22	\$329.15	\$329.15	\$311.66	\$311.66	\$342.05	\$342.05		
26	\$292.87	\$292.87	\$336.80	\$336.80	\$335.71	\$335.71	\$317.86	\$317.86	\$348.87	\$348.87		
27	\$299.73	\$299.73	\$344.69	\$344.69	\$343.58	\$343.58	\$325.31	\$325.31	\$357.04	\$357.04		
28	\$310.89	\$310.89	\$357.52	\$357.52	\$356.37	\$356.37	\$337.42	\$337.42	\$388.03	\$388.03		
29	\$320.04	\$320.04	\$368.04	\$368.04	\$366.86	\$366.86	\$347.35	\$347.35	\$399.46	\$399.46		
30	\$324.61	\$324.61	\$373.31	\$373.31	\$372.10	\$372.10	\$352.32	\$352.32	\$405.17	\$405.17		
31	\$331.48	\$331.48	\$381.20	\$381.20	\$379.97	\$379.97	\$359.77	\$359.77	\$413.74	\$413.74		
32	\$338.34	\$338.34	\$389.09	\$389.09	\$387.84	\$387.84	\$367.22	\$367.22	\$422.30	\$422.30		
33	\$342.63	\$342.63	\$394.03	\$394.03	\$392.76	\$392.76	\$371.88	\$371.88	\$427.66	\$427.66		
34	\$347.21	\$347.21	\$399.29	\$399.29	\$398.00	\$398.00	\$376.84	\$376.84	\$433.37	\$433.37		
35	\$349.50	\$349.50	\$401.92	\$401.92	\$400.62	\$400.62	\$379.33	\$379.33	\$436.23	\$436.23		
36	\$351.78	\$351.78	\$404.55	\$404.55	\$403.25	\$403.25	\$381.81	\$381.81	\$439.08	\$439.08		
37	\$354.07	\$354.07	\$407.18	\$407.18	\$405.87	\$405.87	\$384.29	\$384.29	\$441.94	\$441.94		
38	\$356.36	\$356.36	\$409.82	\$409.82	\$408.49	\$408.49	\$386.78	\$386.78	\$444.79	\$444.79		
39	\$360.94	\$360.94	\$415.08	\$415.08	\$413.74	\$413.74	\$391.74	\$391.74	\$450.50	\$450.50		
40	\$365.51	\$365.51	\$420.34	\$420.34	\$418.98	\$418.98	\$396.71	\$396.71	\$456.22	\$456.22		
41	\$372.38	\$372.38	\$428.23	\$428.23	\$426.85	\$426.85	\$400.88	\$400.88	\$464.78	\$464.78		
42	\$378.96	\$378.96	\$435.80	\$435.80	\$434.39	\$434.39	\$409.55	\$409.55	\$472.99	\$472.99		
43	\$388.11	\$388.11	\$446.32	\$446.32	\$437.45	\$437.45	\$411.30	\$411.30	\$479.99	\$479.99		
44	\$399.55	\$399.55	\$459.48	\$459.48	\$448.88	\$448.88	\$421.23	\$421.23	\$484.42	\$484.42		
45	\$412.99	\$412.99	\$474.94	\$474.94	\$458.00	\$458.00	\$433.65	\$433.65	\$498.70	\$498.70		
46	\$429.01	\$429.01	\$493.36	\$493.36	\$477.27	\$477.27	\$444.42	\$444.42	\$515.47	\$515.47		
47	\$447.02	\$447.02	\$514.08	\$514.08	\$491.76	\$491.76	\$465.62	\$465.62	\$535.47	\$535.47		
48	\$467.62	\$467.62	\$537.76	\$537.76	\$512.42	\$512.42	\$485.18	\$485.18	\$557.95	\$557.95		
49	\$487.92	\$487.92	\$561.11	\$561.11	\$536.02	\$536.02	\$507.53	\$507.53	\$583.66	\$583.66		
50	\$510.80	\$510.80	\$587.42	\$587.42	\$559.30	\$559.30	\$529.57	\$529.57	\$609.00	\$609.00		
51	\$533.40	\$533.40	\$613.41	\$613.41	\$585.53	\$585.53	\$567.36	\$567.36	\$637.56	\$637.56		
52	\$558.28	\$558.28	\$642.02	\$642.02	\$611.43	\$611.43	\$593.14	\$593.14	\$665.76	\$665.76		
53	\$583.45	\$583.45	\$670.97	\$670.97	\$639.95	\$639.95	\$623.94	\$623.94	\$695.82	\$695.82		
54	\$610.62	\$610.62	\$702.21	\$702.21	\$668.08	\$668.08	\$659.12	\$659.12	\$728.23	\$728.23		
55	\$637.79	\$637.79	\$733.46	\$733.46	\$699.94	\$699.94	\$694.94	\$694.94	\$762.15	\$762.15		
56	\$667.25	\$667.25	\$767.33	\$767.33	\$731.09	\$731.09	\$731.09	\$731.09	\$796.06	\$796.06		
57	\$696.99	\$696.99	\$801.54	\$801.54	\$764.86	\$764.86	\$764.86	\$764.86	\$832.83	\$832.83		
58	\$728.74	\$728.74	\$838.05	\$838.05	\$798.95	\$798.95	\$798.95	\$798.95	\$869.95	\$869.95		
59	\$744.47	\$744.47	\$856.14	\$856.14	\$828.22	\$828.22	\$828.22	\$828.22	\$909.58	\$909.58		
60	\$776.21	\$776.21	\$892.65	\$892.65	\$853.38	\$853.38	\$853.38	\$853.38	\$929.21	\$929.21		
61	\$803.67	\$803.67	\$924.22	\$924.22	\$889.77	\$889.77	\$889.77	\$889.77	\$968.84	\$968.84		
62	\$821.69	\$821.69	\$944.94	\$944.94	\$921.24	\$921.24	\$921.24	\$921.24	\$1,003.11	\$1,003.11		
63	\$844.28	\$844.28	\$970.93	\$970.93	\$941.89	\$941.89	\$941.89	\$941.89	\$1,025.59	\$1,025.59		
64+	\$858.00	\$858.00	\$986.70	\$986.70	\$967.79	\$967.79	\$967.79	\$967.79	\$1,053.80	\$1,053.80		
			\$830.02	\$830.02	\$954.53	\$954.53	\$931.23	\$931.23	\$1,070.92	\$1,070.92		

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

HIOS Plan ID (On Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
HIOS Plan ID (Off Exchange)=>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
Plan Marketing Name =>	Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental		Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Silver		Silver		Silver		Silver			
Deductible =>	\$1150 INT		\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT			
Coinurance =>	20%		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%			
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$50 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs			
OOP Maximum =>	\$4,450		\$5,800		\$8,200		\$8,200		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$297.82	\$297.82	\$213.31	\$213.31	\$216.16	\$216.16	\$235.94	\$235.94	\$234.75	\$234.75		
15	\$324.29	\$324.29	\$232.27	\$232.27	\$235.38	\$235.38	\$256.91	\$256.91	\$255.62	\$255.62		
16	\$334.42	\$334.42	\$239.52	\$239.52	\$242.73	\$242.73	\$264.93	\$264.93	\$263.60	\$263.60		
17	\$344.54	\$344.54	\$246.77	\$246.77	\$250.07	\$250.07	\$272.95	\$272.95	\$271.58	\$271.58		
18	\$355.44	\$355.44	\$254.58	\$254.58	\$257.98	\$257.98	\$281.58	\$281.58	\$280.17	\$280.17		
19	\$366.34	\$366.34	\$262.39	\$262.39	\$265.90	\$265.90	\$290.22	\$290.22	\$288.76	\$288.76		
20	\$377.63	\$377.63	\$270.47	\$270.47	\$274.09	\$274.09	\$299.16	\$299.16	\$297.66	\$297.66		
21	\$389.32	\$389.32	\$278.85	\$278.85	\$282.58	\$282.58	\$308.43	\$308.43	\$306.88	\$306.88		
22	\$389.32	\$389.32	\$278.85	\$278.85	\$282.58	\$282.58	\$308.43	\$308.43	\$306.88	\$306.88		
23	\$389.32	\$389.32	\$278.85	\$278.85	\$282.58	\$282.58	\$308.43	\$308.43	\$306.88	\$306.88		
24	\$389.32	\$389.32	\$278.85	\$278.85	\$282.58	\$282.58	\$308.43	\$308.43	\$306.88	\$306.88		
25	\$390.86	\$390.86	\$279.95	\$279.95	\$283.70	\$283.70	\$309.65	\$309.65	\$308.10	\$308.10		
26	\$398.65	\$398.65	\$285.53	\$285.53	\$289.35	\$289.35	\$315.82	\$315.82	\$313.37	\$313.37		
27	\$407.99	\$407.99	\$292.22	\$292.22	\$296.13	\$296.13	\$323.22	\$323.22	\$321.60	\$321.60		
28	\$423.18	\$423.18	\$303.10	\$303.10	\$307.15	\$307.15	\$332.22	\$332.22	\$330.57	\$330.57		
29	\$435.64	\$435.64	\$312.02	\$312.02	\$316.19	\$316.19	\$343.22	\$343.22	\$341.39	\$341.39		
30	\$441.86	\$441.86	\$316.48	\$316.48	\$320.71	\$320.71	\$350.05	\$350.05	\$348.30	\$348.30		
31	\$451.21	\$451.21	\$323.17	\$323.17	\$327.50	\$327.50	\$357.46	\$357.46	\$355.66	\$355.66		
32	\$460.55	\$460.55	\$329.86	\$329.86	\$334.28	\$334.28	\$364.86	\$364.86	\$363.03	\$363.03		
33	\$466.39	\$466.39	\$334.05	\$334.05	\$338.52	\$338.52	\$369.48	\$369.48	\$367.63	\$367.63		
34	\$472.62	\$472.62	\$338.51	\$338.51	\$343.04	\$343.04	\$374.42	\$374.42	\$372.54	\$372.54		
35	\$475.73	\$475.73	\$340.74	\$340.74	\$345.30	\$345.30	\$379.09	\$379.09	\$377.45	\$377.45		
36	\$478.85	\$478.85	\$342.97	\$342.97	\$347.56	\$347.56	\$383.82	\$383.82	\$382.36	\$382.36		
37	\$481.96	\$481.96	\$345.20	\$345.20	\$349.82	\$349.82	\$402.29	\$402.29	\$399.09	\$399.09		
38	\$485.08	\$485.08	\$347.43	\$347.43	\$352.08	\$352.08	\$404.89	\$404.89	\$401.93	\$401.93		
39	\$491.31	\$491.31	\$351.89	\$351.89	\$356.60	\$356.60	\$410.09	\$410.09	\$407.61	\$407.61		
40	\$497.54	\$497.54	\$356.35	\$356.35	\$361.12	\$361.12	\$415.29	\$415.29	\$413.18	\$413.18		
41	\$506.88	\$506.88	\$363.05	\$363.05	\$367.90	\$367.90	\$423.09	\$423.09	\$421.56	\$421.56		
42	\$515.83	\$515.83	\$369.46	\$369.46	\$374.40	\$374.40	\$430.56	\$430.56	\$428.65	\$428.65		
43	\$528.29	\$528.29	\$378.38	\$378.38	\$383.44	\$383.44	\$440.96	\$440.96	\$438.52	\$438.52		
44	\$543.86	\$543.86	\$389.53	\$389.53	\$394.75	\$394.75	\$453.96	\$453.96	\$451.86	\$451.86		
45	\$562.16	\$562.16	\$402.64	\$402.64	\$408.03	\$408.03	\$469.23	\$469.23	\$467.16	\$467.16		
46	\$583.96	\$583.96	\$418.26	\$418.26	\$423.85	\$423.85	\$487.43	\$487.43	\$485.36	\$485.36		
47	\$608.49	\$608.49	\$435.82	\$435.82	\$441.65	\$441.65	\$507.90	\$507.90	\$505.83	\$505.83		
48	\$636.52	\$636.52	\$455.90	\$455.90	\$462.00	\$462.00	\$531.30	\$531.30	\$529.23	\$529.23		
49	\$664.16	\$664.16	\$475.70	\$475.70	\$482.06	\$482.06	\$554.37	\$554.37	\$552.30	\$552.30		
50	\$695.30	\$695.30	\$498.00	\$498.00	\$504.67	\$504.67	\$580.37	\$580.37	\$578.30	\$578.30		
51	\$726.06	\$726.06	\$520.03	\$520.03	\$526.99	\$526.99	\$606.04	\$606.04	\$604.03	\$604.03		
52	\$759.93	\$759.93	\$544.29	\$544.29	\$551.57	\$551.57	\$634.31	\$634.31	\$632.30	\$632.30		
53	\$794.19	\$794.19	\$568.83	\$568.83	\$576.44	\$576.44	\$662.90	\$662.90	\$660.89	\$660.89		
54	\$831.17	\$831.17	\$595.85	\$595.85	\$603.28	\$603.28	\$693.77	\$693.77	\$691.76	\$691.76		
55	\$868.16	\$868.16	\$621.81	\$621.81	\$630.13	\$630.13	\$724.64	\$724.64	\$722.63	\$722.63		
56	\$908.25	\$908.25	\$650.53	\$650.53	\$659.23	\$659.23	\$758.11	\$758.11	\$756.10	\$756.10		
57	\$948.74	\$948.74	\$679.53	\$679.53	\$688.62	\$688.62	\$791.91	\$791.91	\$789.90	\$789.90		
58	\$991.96	\$991.96	\$710.48	\$710.48	\$719.98	\$719.98	\$827.98	\$827.98	\$825.97	\$825.97		
59	\$1,013.37	\$1,013.37	\$725.81	\$725.81	\$735.52	\$735.52	\$845.85	\$845.85	\$843.84	\$843.84		
60	\$1,056.58	\$1,056.58	\$756.76	\$756.76	\$766.89	\$766.89	\$881.92	\$881.92	\$879.91	\$879.91		
61	\$1,093.95	\$1,093.95	\$783.53	\$783.53	\$794.01	\$794.01	\$913.12	\$913.12	\$911.11	\$911.11		
62	\$1,118.48	\$1,118.48	\$801.10	\$801.10	\$811.82	\$811.82	\$933.59	\$933.59	\$931.58	\$931.58		
63	\$1,149.24	\$1,149.24	\$823.13	\$823.13	\$834.14	\$834.14	\$959.26	\$959.26	\$957.25	\$957.25		
64+	\$1,167.91	\$1,167.91	\$836.50	\$836.50	\$847.69	\$847.69	\$974.85	\$974.85	\$972.84	\$972.84		

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

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010035		86199PA0010004		86199PA0010012		86199PA0010032			
Plan Marketing Name =>	Ambetter Secure Care 5		Ambetter Secure Care 20		Ambetter Balanced Care 11		Ambetter Balanced Care 12		Ambetter Balanced Care 30			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Gold		Silver		Silver		Silver			
Deductible =>	\$1450 INT		\$750 INT		\$6000 INT		\$6500 INT		\$6100 INT			
Coinsurance =>	20%		35%		40%		40%		0%			
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs					
OOP Maximum =>	\$6,300		\$7,500		\$8,500		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$257.06	\$257.06	\$241.78	\$241.78	\$261.91	\$261.91	\$257.95	\$257.95	\$234.70	\$234.70		
15	\$279.91	\$279.91	\$263.27	\$263.27	\$285.19	\$285.19	\$280.87	\$280.87	\$255.56	\$255.56		
16	\$288.65	\$288.65	\$271.49	\$271.49	\$294.09	\$294.09	\$289.64	\$289.64	\$263.54	\$263.54		
17	\$297.38	\$297.38	\$279.70	\$279.70	\$302.99	\$302.99	\$298.41	\$298.41	\$271.52	\$271.52		
18	\$306.79	\$306.79	\$288.55	\$288.55	\$312.58	\$312.58	\$307.85	\$307.85	\$280.11	\$280.11		
19	\$316.20	\$316.20	\$297.40	\$297.40	\$322.16	\$322.16	\$317.29	\$317.29	\$288.70	\$288.70		
20	\$325.95	\$325.95	\$306.57	\$306.57	\$332.09	\$332.09	\$327.07	\$327.07	\$297.60	\$297.60		
21	\$336.04	\$336.04	\$316.06	\$316.06	\$342.37	\$342.37	\$337.19	\$337.19	\$306.81	\$306.81		
22	\$336.04	\$336.04	\$316.06	\$316.06	\$342.37	\$342.37	\$337.19	\$337.19	\$306.81	\$306.81		
23	\$336.04	\$336.04	\$316.06	\$316.06	\$342.37	\$342.37	\$337.19	\$337.19	\$306.81	\$306.81		
24	\$336.04	\$336.04	\$316.06	\$316.06	\$342.37	\$342.37	\$337.19	\$337.19	\$306.81	\$306.81		
25	\$337.37	\$337.37	\$317.31	\$317.31	\$343.73	\$343.73	\$338.53	\$338.53	\$308.03	\$308.03		
26	\$344.09	\$344.09	\$323.63	\$323.63	\$350.58	\$350.58	\$345.28	\$345.28	\$314.16	\$314.16		
27	\$352.16	\$352.16	\$331.22	\$331.22	\$358.80	\$358.80	\$353.37	\$353.37	\$321.53	\$321.53		
28	\$365.26	\$365.26	\$343.54	\$343.54	\$372.15	\$372.15	\$366.52	\$366.52	\$333.49	\$333.49		
29	\$376.01	\$376.01	\$353.66	\$353.66	\$383.10	\$383.10	\$377.31	\$377.31	\$343.31	\$343.31		
30	\$381.39	\$381.39	\$358.71	\$358.71	\$388.58	\$388.58	\$382.70	\$382.70	\$348.22	\$348.22		
31	\$389.45	\$389.45	\$366.30	\$366.30	\$396.80	\$396.80	\$390.80	\$390.80	\$355.58	\$355.58		
32	\$397.52	\$397.52	\$373.89	\$373.89	\$405.02	\$405.02	\$398.89	\$398.89	\$362.94	\$362.94		
33	\$402.56	\$402.56	\$378.63	\$378.63	\$410.15	\$410.15	\$403.95	\$403.95	\$367.55	\$367.55		
34	\$407.94	\$407.94	\$383.68	\$383.68	\$415.63	\$415.63	\$409.34	\$409.34	\$372.45	\$372.45		
35	\$410.62	\$410.62	\$386.21	\$386.21	\$418.37	\$418.37	\$412.04	\$412.04	\$374.91	\$374.91		
36	\$413.31	\$413.31	\$388.74	\$388.74	\$421.11	\$421.11	\$414.74	\$414.74	\$377.36	\$377.36		
37	\$416.00	\$416.00	\$391.27	\$391.27	\$423.85	\$423.85	\$417.43	\$417.43	\$379.82	\$379.82		
38	\$418.69	\$418.69	\$393.80	\$393.80	\$426.58	\$426.58	\$420.13	\$420.13	\$382.27	\$382.27		
39	\$424.06	\$424.06	\$398.85	\$398.85	\$432.06	\$432.06	\$425.53	\$425.53	\$387.18	\$387.18		
40	\$429.44	\$429.44	\$403.91	\$403.91	\$437.54	\$437.54	\$430.92	\$430.92	\$392.09	\$392.09		
41	\$437.51	\$437.51	\$411.49	\$411.49	\$445.76	\$445.76	\$439.01	\$439.01	\$399.45	\$399.45		
42	\$445.23	\$445.23	\$418.76	\$418.76	\$453.63	\$453.63	\$446.77	\$446.77	\$406.51	\$406.51		
43	\$455.99	\$455.99	\$428.88	\$428.88	\$464.59	\$464.59	\$454.27	\$454.27	\$416.33	\$416.33		
44	\$469.43	\$469.43	\$441.52	\$441.52	\$478.28	\$478.28	\$471.05	\$471.05	\$428.60	\$428.60		
45	\$485.22	\$485.22	\$456.37	\$456.37	\$494.37	\$494.37	\$486.53	\$486.53	\$443.02	\$443.02		
46	\$504.04	\$504.04	\$474.07	\$474.07	\$513.54	\$513.54	\$500.58	\$500.58	\$460.20	\$460.20		
47	\$525.21	\$525.21	\$493.98	\$493.98	\$535.11	\$535.11	\$527.02	\$527.02	\$479.53	\$479.53		
48	\$549.40	\$549.40	\$516.74	\$516.74	\$559.76	\$559.76	\$551.30	\$551.30	\$501.62	\$501.62		
49	\$573.26	\$573.26	\$539.18	\$539.18	\$584.07	\$584.07	\$575.24	\$575.24	\$523.40	\$523.40		
50	\$600.14	\$600.14	\$564.46	\$564.46	\$611.46	\$611.46	\$602.21	\$602.21	\$547.94	\$547.94		
51	\$626.69	\$626.69	\$589.43	\$589.43	\$638.51	\$638.51	\$628.85	\$628.85	\$572.18	\$572.18		
52	\$655.92	\$655.92	\$616.93	\$616.93	\$668.29	\$668.29	\$658.18	\$658.18	\$598.87	\$598.87		
53	\$685.49	\$685.49	\$644.74	\$644.74	\$698.42	\$698.42	\$687.86	\$687.86	\$625.87	\$625.87		
54	\$717.42	\$717.42	\$674.76	\$674.76	\$730.94	\$730.94	\$719.89	\$719.89	\$655.02	\$655.02		
55	\$749.34	\$749.34	\$704.79	\$704.79	\$763.47	\$763.47	\$751.92	\$751.92	\$684.16	\$684.16		
56	\$783.95	\$783.95	\$737.34	\$737.34	\$798.73	\$798.73	\$786.65	\$786.65	\$715.76	\$715.76		
57	\$818.90	\$818.90	\$770.21	\$770.21	\$834.34	\$834.34	\$821.72	\$821.72	\$747.67	\$747.67		
58	\$856.19	\$856.19	\$805.29	\$805.29	\$872.34	\$872.34	\$859.15	\$859.15	\$781.72	\$781.72		
59	\$874.68	\$874.68	\$822.67	\$822.67	\$891.17	\$891.17	\$877.69	\$877.69	\$798.60	\$798.60		
60	\$911.97	\$911.97	\$857.76	\$857.76	\$929.17	\$929.17	\$915.12	\$915.12	\$832.65	\$832.65		
61	\$944.23	\$944.23	\$888.10	\$888.10	\$962.04	\$962.04	\$947.49	\$947.49	\$862.11	\$862.11		
62	\$965.40	\$965.40	\$908.01	\$908.01	\$983.61	\$983.61	\$968.73	\$968.73	\$881.43	\$881.43		
63	\$991.95	\$991.95	\$932.97	\$932.97	\$1,010.65	\$1,010.65	\$995.37	\$995.37	\$905.67	\$905.67		
64+	\$1,008.07	\$1,008.07	\$948.13	\$948.13	\$1,027.08	\$1,027.08	\$1,011.54	\$1,011.54	\$920.39	\$920.39		

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

HIOS Plan ID (On Exchange) =>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
HIOS Plan ID (Off Exchange) =>	86199PA0010033		86199PA0010034		86199PA0010022		86199PA0010028		86199PA0010006			
Plan Marketing Name =>	Ambetter Balanced Care 31		Ambetter Balanced Care 32		Ambetter Essential Care 2 HSA		Ambetter Essential Care 5		Ambetter Essential Care 10			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	\$5450 INT		\$8100 INT		\$6900 INT		\$8300 INT		\$7200 INT			
Coinsurance =>	10%		50%		0%		50% Preferred Brand Drugs		50%			
Copays =>			\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs				\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs				\$25 Generic Drugs	
OOP Maximum =>	\$6,450		\$8,700				\$6,900				\$8,700	
Pediatric Dental (Yes/No) =>	No		No				No				No	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$235.21	\$235.21	\$248.19	\$248.19	\$183.60	\$183.60	\$193.56	\$193.56	\$187.25	\$187.25		
15	\$256.12	\$256.12	\$270.25	\$270.25	\$199.92	\$199.92	\$210.77	\$210.77	\$203.90	\$203.90		
16	\$264.11	\$264.11	\$278.69	\$278.69	\$206.16	\$206.16	\$217.35	\$217.35	\$210.26	\$210.26		
17	\$272.10	\$272.10	\$287.12	\$287.12	\$212.40	\$212.40	\$223.93	\$223.93	\$216.62	\$216.62		
18	\$280.71	\$280.71	\$296.21	\$296.21	\$219.12	\$219.12	\$231.01	\$231.01	\$223.48	\$223.48		
19	\$289.32	\$289.32	\$305.29	\$305.29	\$225.84	\$225.84	\$238.10	\$238.10	\$230.33	\$230.33		
20	\$298.24	\$298.24	\$314.70	\$314.70	\$232.80	\$232.80	\$245.43	\$245.43	\$237.43	\$237.43		
21	\$307.47	\$307.47	\$324.44	\$324.44	\$240.01	\$240.01	\$253.03	\$253.03	\$244.78	\$244.78		
22	\$307.47	\$307.47	\$324.44	\$324.44	\$240.01	\$240.01	\$253.03	\$253.03	\$244.78	\$244.78		
23	\$307.47	\$307.47	\$324.44	\$324.44	\$240.01	\$240.01	\$253.03	\$253.03	\$244.78	\$244.78		
24	\$307.47	\$307.47	\$324.44	\$324.44	\$240.01	\$240.01	\$253.03	\$253.03	\$244.78	\$244.78		
25	\$308.69	\$308.69	\$325.73	\$325.73	\$240.96	\$240.96	\$254.04	\$254.04	\$245.75	\$245.75		
26	\$314.84	\$314.84	\$332.22	\$332.22	\$245.76	\$245.76	\$259.10	\$259.10	\$250.65	\$250.65		
27	\$322.22	\$322.22	\$340.00	\$340.00	\$251.52	\$251.52	\$265.17	\$265.17	\$256.52	\$256.52		
28	\$334.21	\$334.21	\$352.66	\$352.66	\$260.88	\$260.88	\$275.04	\$275.04	\$266.07	\$266.07		
29	\$344.05	\$344.05	\$363.04	\$363.04	\$268.56	\$268.56	\$283.13	\$283.13	\$273.90	\$273.90		
30	\$348.97	\$348.97	\$368.23	\$368.23	\$272.40	\$272.40	\$287.18	\$287.18	\$277.82	\$277.82		
31	\$356.35	\$356.35	\$376.02	\$376.02	\$278.16	\$278.16	\$293.26	\$293.26	\$283.69	\$283.69		
32	\$363.73	\$363.73	\$383.80	\$383.80	\$283.92	\$283.92	\$299.33	\$299.33	\$289.57	\$289.57		
33	\$368.34	\$368.34	\$388.67	\$388.67	\$287.52	\$287.52	\$303.12	\$303.12	\$293.24	\$293.24		
34	\$373.26	\$373.26	\$393.86	\$393.86	\$291.36	\$291.36	\$307.17	\$307.17	\$297.15	\$297.15		
35	\$375.72	\$375.72	\$396.45	\$396.45	\$293.28	\$293.28	\$309.20	\$309.20	\$299.11	\$299.11		
36	\$378.18	\$378.18	\$399.05	\$399.05	\$295.20	\$295.20	\$311.22	\$311.22	\$301.07	\$301.07		
37	\$380.64	\$380.64	\$401.65	\$401.65	\$297.12	\$297.12	\$313.24	\$313.24	\$303.03	\$303.03		
38	\$383.10	\$383.10	\$404.24	\$404.24	\$299.04	\$299.04	\$315.27	\$315.27	\$304.99	\$304.99		
39	\$388.02	\$388.02	\$406.83	\$406.83	\$300.96	\$300.96	\$317.30	\$317.30	\$307.02	\$307.02		
40	\$392.94	\$392.94	\$409.43	\$409.43	\$302.88	\$302.88	\$319.32	\$319.32	\$308.90	\$308.90		
41	\$400.32	\$400.32	\$412.02	\$412.02	\$304.80	\$304.80	\$321.34	\$321.34	\$310.87	\$310.87		
42	\$407.39	\$407.39	\$414.62	\$414.62	\$306.72	\$306.72	\$323.37	\$323.37	\$312.82	\$312.82		
43	\$417.23	\$417.23	\$417.23	\$417.23	\$308.64	\$308.64	\$325.39	\$325.39	\$314.78	\$314.78		
44	\$429.52	\$429.52	\$420.83	\$420.83	\$310.56	\$310.56	\$327.42	\$327.42	\$316.75	\$316.75		
45	\$443.98	\$443.98	\$423.43	\$423.43	\$312.48	\$312.48	\$329.44	\$329.44	\$318.69	\$318.69		
46	\$461.19	\$461.19	\$426.03	\$426.03	\$314.40	\$314.40	\$331.46	\$331.46	\$320.64	\$320.64		
47	\$480.56	\$480.56	\$428.63	\$428.63	\$316.32	\$316.32	\$333.48	\$333.48	\$322.58	\$322.58		
48	\$502.70	\$502.70	\$431.23	\$431.23	\$318.24	\$318.24	\$335.50	\$335.50	\$324.52	\$324.52		
49	\$524.53	\$524.53	\$433.83	\$433.83	\$320.16	\$320.16	\$337.52	\$337.52	\$326.46	\$326.46		
50	\$549.13	\$549.13	\$436.43	\$436.43	\$322.08	\$322.08	\$339.54	\$339.54	\$328.39	\$328.39		
51	\$573.42	\$573.42	\$439.03	\$439.03	\$324.00	\$324.00	\$341.56	\$341.56	\$330.31	\$330.31		
52	\$600.17	\$600.17	\$441.63	\$441.63	\$325.92	\$325.92	\$343.58	\$343.58	\$332.23	\$332.23		
53	\$627.22	\$627.22	\$444.23	\$444.23	\$327.84	\$327.84	\$345.60	\$345.60	\$334.15	\$334.15		
54	\$656.43	\$656.43	\$446.83	\$446.83	\$329.76	\$329.76	\$347.62	\$347.62	\$336.07	\$336.07		
55	\$685.64	\$685.64	\$449.43	\$449.43	\$331.68	\$331.68	\$349.64	\$349.64	\$337.99	\$337.99		
56	\$717.31	\$717.31	\$452.03	\$452.03	\$333.60	\$333.60	\$351.66	\$351.66	\$339.91	\$339.91		
57	\$749.29	\$749.29	\$454.63	\$454.63	\$335.52	\$335.52	\$353.68	\$353.68	\$341.83	\$341.83		
58	\$783.41	\$783.41	\$457.23	\$457.23	\$337.44	\$337.44	\$355.70	\$355.70	\$343.75	\$343.75		
59	\$800.32	\$800.32	\$459.83	\$459.83	\$339.36	\$339.36	\$357.72	\$357.72	\$345.67	\$345.67		
60	\$834.45	\$834.45	\$462.43	\$462.43	\$341.28	\$341.28	\$359.74	\$359.74	\$347.59	\$347.59		
61	\$863.97	\$863.97	\$465.03	\$465.03	\$343.20	\$343.20	\$361.76	\$361.76	\$349.51	\$349.51		
62	\$883.34	\$883.34	\$467.63	\$467.63	\$345.12	\$345.12	\$363.78	\$363.78	\$351.43	\$351.43		
63	\$907.63	\$907.63	\$470.23	\$470.23	\$347.04	\$347.04	\$365.80	\$365.80	\$353.35	\$353.35		
64+	\$922.38	\$922.38	\$472.83	\$472.83	\$348.96	\$348.96	\$367.82	\$367.82	\$355.27	\$355.27		

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

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010030		86199PA0030007		86199PA0030008		86199PA0030016			
Plan Marketing Name =>	Ambetter Essential Care: \$0 Medical Deductible		Ambetter Essential Care: \$1,500 Medical Deductible		Ambetter Secure Care 201 HSA		Ambetter Secure Care 202		Ambetter Secure Care 203			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Gold			
Deductible =>	\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT		\$1150 INT		\$2000 INT			
Coinsurance =>	50%		50%		0%		20%		20% Laboratory Outpatient and Professional Services			
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,700		\$3,200		\$4,450		\$6,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$221.88	\$221.88	\$210.08	\$210.08	\$230.57	\$230.57	\$263.48	\$263.48	\$237.49	\$237.49	\$237.49	\$237.49
15	\$241.60	\$241.60	\$228.76	\$228.76	\$251.07	\$251.07	\$286.90	\$286.90	\$258.60	\$258.60	\$258.60	\$258.60
16	\$249.14	\$249.14	\$235.90	\$235.90	\$258.91	\$258.91	\$295.85	\$295.85	\$266.67	\$266.67	\$266.67	\$266.67
17	\$256.68	\$256.68	\$243.04	\$243.04	\$266.74	\$266.74	\$304.81	\$304.81	\$274.74	\$274.74	\$274.74	\$274.74
18	\$264.81	\$264.81	\$250.73	\$250.73	\$275.18	\$275.18	\$314.45	\$314.45	\$283.43	\$283.43	\$283.43	\$283.43
19	\$272.93	\$272.93	\$258.42	\$258.42	\$283.62	\$283.62	\$324.10	\$324.10	\$292.12	\$292.12	\$292.12	\$292.12
20	\$281.34	\$281.34	\$266.38	\$266.38	\$292.36	\$292.36	\$334.08	\$334.08	\$301.13	\$301.13	\$301.13	\$301.13
21	\$290.05	\$290.05	\$274.63	\$274.63	\$301.41	\$301.41	\$344.43	\$344.43	\$310.45	\$310.45	\$310.45	\$310.45
22	\$290.05	\$290.05	\$274.63	\$274.63	\$301.41	\$301.41	\$344.43	\$344.43	\$310.45	\$310.45	\$310.45	\$310.45
23	\$290.05	\$290.05	\$274.63	\$274.63	\$301.41	\$301.41	\$344.43	\$344.43	\$310.45	\$310.45	\$310.45	\$310.45
24	\$290.05	\$290.05	\$274.63	\$274.63	\$301.41	\$301.41	\$344.43	\$344.43	\$310.45	\$310.45	\$310.45	\$310.45
25	\$291.20	\$291.20	\$275.72	\$275.72	\$302.61	\$302.61	\$348.00	\$348.00	\$319.66	\$319.66	\$319.66	\$319.66
26	\$297.00	\$297.00	\$281.21	\$281.21	\$308.64	\$308.64	\$352.68	\$352.68	\$327.89	\$327.89	\$327.89	\$327.89
27	\$303.96	\$303.96	\$287.80	\$287.80	\$315.87	\$315.87	\$363.25	\$363.25	\$335.34	\$335.34	\$335.34	\$335.34
28	\$315.27	\$315.27	\$298.51	\$298.51	\$327.63	\$327.63	\$374.38	\$374.38	\$343.45	\$343.45	\$343.45	\$343.45
29	\$324.55	\$324.55	\$307.30	\$307.30	\$337.27	\$337.27	\$387.86	\$387.86	\$352.35	\$352.35	\$352.35	\$352.35
30	\$329.19	\$329.19	\$311.69	\$311.69	\$342.09	\$342.09	\$393.91	\$393.91	\$362.25	\$362.25	\$362.25	\$362.25
31	\$336.16	\$336.16	\$318.28	\$318.28	\$349.33	\$349.33	\$401.73	\$401.73	\$371.91	\$371.91	\$371.91	\$371.91
32	\$343.12	\$343.12	\$324.88	\$324.88	\$356.56	\$356.56	\$410.05	\$410.05	\$380.84	\$380.84	\$380.84	\$380.84
33	\$347.47	\$347.47	\$329.00	\$329.00	\$361.08	\$361.08	\$415.25	\$415.25	\$385.96	\$385.96	\$385.96	\$385.96
34	\$352.11	\$352.11	\$333.39	\$333.39	\$365.91	\$365.91	\$420.79	\$420.79	\$391.27	\$391.27	\$391.27	\$391.27
35	\$354.43	\$354.43	\$335.59	\$335.59	\$368.32	\$368.32	\$423.56	\$423.56	\$393.66	\$393.66	\$393.66	\$393.66
36	\$356.75	\$356.75	\$337.78	\$337.78	\$370.73	\$370.73	\$426.34	\$426.34	\$396.14	\$396.14	\$396.14	\$396.14
37	\$359.07	\$359.07	\$339.98	\$339.98	\$373.14	\$373.14	\$429.11	\$429.11	\$398.71	\$398.71	\$398.71	\$398.71
38	\$361.39	\$361.39	\$342.18	\$342.18	\$375.55	\$375.55	\$431.88	\$431.88	\$401.38	\$401.38	\$401.38	\$401.38
39	\$366.03	\$366.03	\$346.57	\$346.57	\$380.37	\$380.37	\$437.43	\$437.43	\$404.19	\$404.19	\$404.19	\$404.19
40	\$370.67	\$370.67	\$350.96	\$350.96	\$385.20	\$385.20	\$442.97	\$442.97	\$407.16	\$407.16	\$407.16	\$407.16
41	\$377.63	\$377.63	\$357.56	\$357.56	\$392.43	\$392.43	\$451.29	\$451.29	\$410.13	\$410.13	\$410.13	\$410.13
42	\$384.30	\$384.30	\$363.87	\$363.87	\$399.36	\$399.36	\$459.37	\$459.37	\$413.33	\$413.33	\$413.33	\$413.33
43	\$393.58	\$393.58	\$372.66	\$372.66	\$408.01	\$408.01	\$470.36	\$470.36	\$421.27	\$421.27	\$421.27	\$421.27
44	\$405.18	\$405.18	\$383.64	\$383.64	\$421.06	\$421.06	\$484.22	\$484.22	\$433.68	\$433.68	\$433.68	\$433.68
45	\$418.82	\$418.82	\$396.55	\$396.55	\$435.23	\$435.23	\$500.51	\$500.51	\$448.27	\$448.27	\$448.27	\$448.27
46	\$435.06	\$435.06	\$411.93	\$411.93	\$452.11	\$452.11	\$519.92	\$519.92	\$465.66	\$465.66	\$465.66	\$465.66
47	\$453.33	\$453.33	\$429.23	\$429.23	\$471.10	\$471.10	\$541.76	\$541.76	\$485.22	\$485.22	\$485.22	\$485.22
48	\$474.21	\$474.21	\$449.00	\$449.00	\$492.80	\$492.80	\$563.12	\$563.12	\$507.57	\$507.57	\$507.57	\$507.57
49	\$494.81	\$494.81	\$468.50	\$468.50	\$514.20	\$514.20	\$591.33	\$591.33	\$529.61	\$529.61	\$529.61	\$529.61
50	\$518.01	\$518.01	\$490.47	\$490.47	\$538.31	\$538.31	\$619.06	\$619.06	\$554.44	\$554.44	\$554.44	\$554.44
51	\$540.92	\$540.92	\$512.17	\$512.17	\$562.12	\$562.12	\$646.44	\$646.44	\$578.97	\$578.97	\$578.97	\$578.97
52	\$566.16	\$566.16	\$536.06	\$536.06	\$588.34	\$588.34	\$676.59	\$676.59	\$605.98	\$605.98	\$605.98	\$605.98
53	\$591.68	\$591.68	\$560.23	\$560.23	\$614.87	\$614.87	\$707.10	\$707.10	\$633.30	\$633.30	\$633.30	\$633.30
54	\$619.23	\$619.23	\$586.31	\$586.31	\$643.50	\$643.50	\$740.02	\$740.02	\$662.79	\$662.79	\$662.79	\$662.79
55	\$646.79	\$646.79	\$612.40	\$612.40	\$672.13	\$672.13	\$772.95	\$772.95	\$693.28	\$693.28	\$693.28	\$693.28
56	\$676.66	\$676.66	\$640.69	\$640.69	\$703.18	\$703.18	\$808.65	\$808.65	\$724.26	\$724.26	\$724.26	\$724.26
57	\$706.82	\$706.82	\$669.25	\$669.25	\$734.52	\$734.52	\$844.70	\$844.70	\$756.54	\$756.54	\$756.54	\$756.54
58	\$739.02	\$739.02	\$699.73	\$699.73	\$767.98	\$767.98	\$883.18	\$883.18	\$791.00	\$791.00	\$791.00	\$791.00
59	\$754.97	\$754.97	\$714.84	\$714.84	\$784.56	\$784.56	\$902.24	\$902.24	\$808.07	\$808.07	\$808.07	\$808.07
60	\$787.17	\$787.17	\$745.32	\$745.32	\$818.01	\$818.01	\$940.71	\$940.71	\$842.53	\$842.53	\$842.53	\$842.53
61	\$815.01	\$815.01	\$771.68	\$771.68	\$846.95	\$846.95	\$973.99	\$973.99	\$872.33	\$872.33	\$872.33	\$872.33
62	\$833.28	\$833.28	\$788.98	\$788.98	\$865.94	\$865.94	\$995.83	\$995.83	\$891.89	\$891.89	\$891.89	\$891.89
63	\$856.19	\$856.19	\$810.68	\$810.68	\$889.75	\$889.75	\$1,023.21	\$1,023.21	\$916.42	\$916.42	\$916.42	\$916.42
64+	\$870.11	\$1,000.62	\$823.85	\$823.85	\$947.43	\$947.43	\$1,039.84	\$1,039.84	\$931.31	\$931.31	\$931.31	\$931.31

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

HIOS Plan ID (On Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030002		86199PA0030001		86199PA0030012			
Plan Marketing Name =>	Ambetter Balanced Care 201 HSA		Ambetter Balanced Care 203		Ambetter Balanced Care 207		Ambetter Balanced Care 209		Ambetter Balanced Care 210			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Silver		Silver		Silver		Silver		Silver			
Deductible =>	\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT		\$6100 INT			
Coinurance =>	0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%		0%			
Copays =>			\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs					
OOP Maximum =>	\$5,800		\$8,200		\$8,200		\$8,400		\$6,100			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$188.71	\$188.71	\$191.24	\$191.24	\$208.73	\$208.73	\$207.68	\$207.68	\$178.29	\$178.29	\$178.29	\$178.29
15	\$205.49	\$205.49	\$208.24	\$208.24	\$227.29	\$227.29	\$226.15	\$226.15	\$194.14	\$194.14	\$194.14	\$194.14
16	\$211.90	\$211.90	\$214.74	\$214.74	\$234.38	\$234.38	\$233.20	\$233.20	\$200.19	\$200.19	\$200.19	\$200.19
17	\$218.31	\$218.31	\$221.24	\$221.24	\$241.48	\$241.48	\$240.26	\$240.26	\$206.25	\$206.25	\$206.25	\$206.25
18	\$225.22	\$225.22	\$228.24	\$228.24	\$249.11	\$249.11	\$247.86	\$247.86	\$212.78	\$212.78	\$212.78	\$212.78
19	\$232.13	\$232.13	\$235.23	\$235.23	\$256.75	\$256.75	\$255.47	\$255.47	\$219.31	\$219.31	\$219.31	\$219.31
20	\$239.28	\$239.28	\$242.48	\$242.48	\$264.67	\$264.67	\$263.34	\$263.34	\$226.06	\$226.06	\$226.06	\$226.06
21	\$246.69	\$246.69	\$249.99	\$249.99	\$272.86	\$272.86	\$271.49	\$271.49	\$233.07	\$233.07	\$233.07	\$233.07
22	\$246.69	\$246.69	\$249.99	\$249.99	\$272.86	\$272.86	\$271.49	\$271.49	\$233.07	\$233.07	\$233.07	\$233.07
23	\$246.69	\$246.69	\$249.99	\$249.99	\$272.86	\$272.86	\$271.49	\$271.49	\$233.07	\$233.07	\$233.07	\$233.07
24	\$246.69	\$246.69	\$249.99	\$249.99	\$272.86	\$272.86	\$271.49	\$271.49	\$233.07	\$233.07	\$233.07	\$233.07
25	\$247.67	\$247.67	\$250.98	\$250.98	\$279.94	\$279.94	\$278.57	\$278.57	\$239.99	\$239.99	\$239.99	\$239.99
26	\$252.60	\$252.60	\$255.98	\$255.98	\$284.38	\$284.38	\$281.31	\$281.31	\$244.45	\$244.45	\$244.45	\$244.45
27	\$258.52	\$258.52	\$261.98	\$261.98	\$288.95	\$288.95	\$284.51	\$284.51	\$249.24	\$249.24	\$249.24	\$249.24
28	\$268.15	\$268.15	\$271.73	\$271.73	\$296.59	\$296.59	\$291.08	\$291.08	\$253.33	\$253.33	\$253.33	\$253.33
29	\$276.04	\$276.04	\$279.73	\$279.73	\$302.69	\$302.69	\$303.79	\$303.79	\$260.79	\$260.79	\$260.79	\$260.79
30	\$279.99	\$279.99	\$283.73	\$283.73	\$309.62	\$309.62	\$308.14	\$308.14	\$264.52	\$264.52	\$264.52	\$264.52
31	\$285.91	\$285.91	\$289.73	\$289.73	\$313.19	\$313.19	\$314.65	\$314.65	\$270.11	\$270.11	\$270.11	\$270.11
32	\$291.83	\$291.83	\$295.73	\$295.73	\$320.09	\$320.09	\$321.16	\$321.16	\$275.70	\$275.70	\$275.70	\$275.70
33	\$295.53	\$295.53	\$299.48	\$299.48	\$324.40	\$324.40	\$326.88	\$326.88	\$279.20	\$279.20	\$279.20	\$279.20
34	\$299.47	\$299.47	\$303.48	\$303.48	\$331.24	\$331.24	\$332.93	\$332.93	\$283.93	\$283.93	\$283.93	\$283.93
35	\$301.45	\$301.45	\$305.48	\$305.48	\$335.30	\$335.30	\$337.91	\$337.91	\$288.52	\$288.52	\$288.52	\$288.52
36	\$303.42	\$303.42	\$307.48	\$307.48	\$335.60	\$335.60	\$338.92	\$338.92	\$293.66	\$293.66	\$293.66	\$293.66
37	\$305.39	\$305.39	\$309.48	\$309.48	\$337.79	\$337.79	\$339.46	\$339.46	\$298.51	\$298.51	\$298.51	\$298.51
38	\$307.37	\$307.37	\$311.48	\$311.48	\$339.98	\$339.98	\$341.27	\$341.27	\$303.99	\$303.99	\$303.99	\$303.99
39	\$311.31	\$311.31	\$315.48	\$315.48	\$344.34	\$344.34	\$345.61	\$345.61	\$309.00	\$309.00	\$309.00	\$309.00
40	\$315.26	\$315.26	\$319.48	\$319.48	\$348.71	\$348.71	\$349.96	\$349.96	\$314.22	\$314.22	\$314.22	\$314.22
41	\$321.18	\$321.18	\$325.48	\$325.48	\$353.25	\$353.25	\$354.47	\$354.47	\$319.44	\$319.44	\$319.44	\$319.44
42	\$326.86	\$326.86	\$331.23	\$331.23	\$358.91	\$358.91	\$360.14	\$360.14	\$324.88	\$324.88	\$324.88	\$324.88
43	\$334.75	\$334.75	\$339.23	\$339.23	\$364.80	\$364.80	\$366.04	\$366.04	\$330.44	\$330.44	\$330.44	\$330.44
44	\$344.62	\$344.62	\$349.23	\$349.23	\$371.51	\$371.51	\$372.76	\$372.76	\$336.16	\$336.16	\$336.16	\$336.16
45	\$356.21	\$356.21	\$360.98	\$360.98	\$378.27	\$378.27	\$379.52	\$379.52	\$342.02	\$342.02	\$342.02	\$342.02
46	\$370.03	\$370.03	\$374.98	\$374.98	\$385.12	\$385.12	\$386.37	\$386.37	\$348.00	\$348.00	\$348.00	\$348.00
47	\$385.57	\$385.57	\$390.73	\$390.73	\$392.09	\$392.09	\$393.34	\$393.34	\$354.04	\$354.04	\$354.04	\$354.04
48	\$403.33	\$403.33	\$408.72	\$408.72	\$400.00	\$400.00	\$401.25	\$401.25	\$360.16	\$360.16	\$360.16	\$360.16
49	\$420.84	\$420.84	\$426.47	\$426.47	\$407.94	\$407.94	\$409.19	\$409.19	\$366.36	\$366.36	\$366.36	\$366.36
50	\$440.58	\$440.58	\$446.47	\$446.47	\$415.94	\$415.94	\$417.19	\$417.19	\$372.64	\$372.64	\$372.64	\$372.64
51	\$460.06	\$460.06	\$466.22	\$466.22	\$424.11	\$424.11	\$425.36	\$425.36	\$379.00	\$379.00	\$379.00	\$379.00
52	\$481.53	\$481.53	\$487.97	\$487.97	\$432.33	\$432.33	\$433.58	\$433.58	\$385.44	\$385.44	\$385.44	\$385.44
53	\$503.23	\$503.23	\$509.97	\$509.97	\$440.62	\$440.62	\$441.87	\$441.87	\$391.92	\$391.92	\$391.92	\$391.92
54	\$526.67	\$526.67	\$533.72	\$533.72	\$449.03	\$449.03	\$450.28	\$450.28	\$400.00	\$400.00	\$400.00	\$400.00
55	\$550.10	\$550.10	\$557.46	\$557.46	\$457.51	\$457.51	\$458.76	\$458.76	\$408.00	\$408.00	\$408.00	\$408.00
56	\$575.51	\$575.51	\$583.21	\$583.21	\$466.06	\$466.06	\$467.31	\$467.31	\$416.00	\$416.00	\$416.00	\$416.00
57	\$601.17	\$601.17	\$609.21	\$609.21	\$474.73	\$474.73	\$475.98	\$475.98	\$424.00	\$424.00	\$424.00	\$424.00
58	\$628.55	\$628.55	\$636.96	\$636.96	\$483.51	\$483.51	\$484.76	\$484.76	\$432.00	\$432.00	\$432.00	\$432.00
59	\$642.12	\$642.12	\$650.71	\$650.71	\$492.40	\$492.40	\$493.65	\$493.65	\$440.00	\$440.00	\$440.00	\$440.00
60	\$669.50	\$669.50	\$678.46	\$678.46	\$501.39	\$501.39	\$502.64	\$502.64	\$448.00	\$448.00	\$448.00	\$448.00
61	\$693.18	\$693.18	\$702.46	\$702.46	\$510.48	\$510.48	\$511.73	\$511.73	\$456.00	\$456.00	\$456.00	\$456.00
62	\$708.72	\$708.72	\$718.20	\$718.20	\$519.67	\$519.67	\$520.92	\$520.92	\$464.00	\$464.00	\$464.00	\$464.00
63	\$728.21	\$728.21	\$737.95	\$737.95	\$528.96	\$528.96	\$530.21	\$530.21	\$472.00	\$472.00	\$472.00	\$472.00
64+	\$740.04	\$740.04	\$851.05	\$851.05	\$862.44	\$862.44	\$863.69	\$863.69	\$480.00	\$480.00	\$480.00	\$480.00

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

HIOS Plan ID (On Exchange) =>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
HIOS Plan ID (Off Exchange) =>	86199PA0030009		86199PA0030010		86199PA0020025		86199PA0020035		86199PA0020004			
Plan Marketing Name =>	Ambetter Essential Care 201		Ambetter Essential Care 202 HSA		Ambetter Secure Care 5 + Vision + Adult Dental		Ambetter Secure Care 20 + Vision + Adult Dental		Ambetter Balanced Care 11 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Gold		Gold		Silver			
Deductible =>	\$8600 INT		\$6900 INT		\$1450 INT		\$750 INT		\$6000 INT			
Coinsurance =>	0%		0%		20%		35%		40%			
Copays =>	\$25 Generic Drugs											
OOP Maximum =>	\$8,600		\$6,900		\$6,300		\$7,500		\$8,500			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$178.54	\$178.54	\$183.60	\$183.60	\$270.03	\$270.03	\$253.97	\$253.97	\$275.12	\$275.12	\$275.12	\$275.12
15	\$194.41	\$194.41	\$199.92	\$199.92	\$294.03	\$294.03	\$276.55	\$276.55	\$299.57	\$299.57	\$299.57	\$299.57
16	\$200.48	\$200.48	\$206.16	\$206.16	\$303.21	\$303.21	\$285.18	\$285.18	\$308.93	\$308.93	\$308.93	\$308.93
17	\$206.55	\$206.55	\$212.40	\$212.40	\$312.38	\$312.38	\$293.81	\$293.81	\$318.28	\$318.28	\$318.28	\$318.28
18	\$213.09	\$213.09	\$219.12	\$219.12	\$322.27	\$322.27	\$303.11	\$303.11	\$328.35	\$328.35	\$328.35	\$328.35
19	\$219.62	\$219.62	\$225.84	\$225.84	\$332.15	\$332.15	\$312.40	\$312.40	\$338.41	\$338.41	\$338.41	\$338.41
20	\$226.39	\$226.39	\$232.80	\$232.80	\$342.39	\$342.39	\$322.03	\$322.03	\$348.84	\$348.84	\$348.84	\$348.84
21	\$233.40	\$233.40	\$240.01	\$240.01	\$352.99	\$352.99	\$332.00	\$332.00	\$359.64	\$359.64	\$359.64	\$359.64
22	\$233.40	\$233.40	\$240.01	\$240.01	\$352.99	\$352.99	\$332.00	\$332.00	\$359.64	\$359.64	\$359.64	\$359.64
23	\$233.40	\$233.40	\$240.01	\$240.01	\$352.99	\$352.99	\$332.00	\$332.00	\$359.64	\$359.64	\$359.64	\$359.64
24	\$233.40	\$233.40	\$240.01	\$240.01	\$352.99	\$352.99	\$332.00	\$332.00	\$359.64	\$359.64	\$359.64	\$359.64
25	\$234.32	\$234.32	\$240.96	\$240.96	\$407.55	\$407.55	\$333.32	\$333.32	\$383.32	\$383.32	\$383.32	\$383.32
26	\$238.99	\$238.99	\$245.76	\$245.76	\$361.45	\$361.45	\$339.96	\$339.96	\$368.26	\$368.26	\$368.26	\$368.26
27	\$244.59	\$244.59	\$251.52	\$251.52	\$369.92	\$369.92	\$347.93	\$347.93	\$376.90	\$376.90	\$376.90	\$376.90
28	\$253.70	\$253.70	\$260.88	\$260.88	\$383.69	\$383.69	\$360.87	\$360.87	\$390.92	\$390.92	\$390.92	\$390.92
29	\$261.16	\$261.16	\$268.56	\$268.56	\$394.98	\$394.98	\$371.50	\$371.50	\$402.43	\$402.43	\$402.43	\$402.43
30	\$264.90	\$264.90	\$272.40	\$272.40	\$400.63	\$400.63	\$376.81	\$376.81	\$433.33	\$433.33	\$433.33	\$433.33
31	\$270.50	\$270.50	\$278.16	\$278.16	\$409.10	\$409.10	\$384.78	\$384.78	\$442.49	\$442.49	\$442.49	\$442.49
32	\$276.10	\$276.10	\$283.92	\$283.92	\$417.57	\$417.57	\$392.75	\$392.75	\$451.66	\$451.66	\$451.66	\$451.66
33	\$279.60	\$279.60	\$287.52	\$287.52	\$422.87	\$422.87	\$397.73	\$397.73	\$457.38	\$457.38	\$457.38	\$457.38
34	\$283.34	\$283.34	\$291.36	\$291.36	\$428.51	\$428.51	\$403.04	\$403.04	\$463.49	\$463.49	\$463.49	\$463.49
35	\$285.20	\$285.20	\$293.28	\$293.28	\$431.34	\$431.34	\$406.69	\$406.69	\$466.55	\$466.55	\$466.55	\$466.55
36	\$287.07	\$287.07	\$295.20	\$295.20	\$434.16	\$434.16	\$408.35	\$408.35	\$469.60	\$469.60	\$469.60	\$469.60
37	\$288.94	\$288.94	\$297.12	\$297.12	\$436.99	\$436.99	\$411.01	\$411.01	\$472.66	\$472.66	\$472.66	\$472.66
38	\$290.80	\$290.80	\$299.04	\$299.04	\$439.81	\$439.81	\$413.66	\$413.66	\$475.71	\$475.71	\$475.71	\$475.71
39	\$294.54	\$294.54	\$302.88	\$302.88	\$445.46	\$445.46	\$418.97	\$418.97	\$481.82	\$481.82	\$481.82	\$481.82
40	\$298.27	\$298.27	\$306.72	\$306.72	\$451.10	\$451.10	\$424.29	\$424.29	\$487.93	\$487.93	\$487.93	\$487.93
41	\$303.87	\$303.87	\$312.48	\$312.48	\$459.58	\$459.58	\$432.25	\$432.25	\$497.09	\$497.09	\$497.09	\$497.09
42	\$309.24	\$309.24	\$318.00	\$318.00	\$467.69	\$467.69	\$439.89	\$439.89	\$505.87	\$505.87	\$505.87	\$505.87
43	\$316.71	\$316.71	\$324.22	\$324.22	\$476.99	\$476.99	\$450.84	\$450.84	\$518.09	\$518.09	\$518.09	\$518.09
44	\$326.05	\$326.05	\$332.58	\$332.58	\$493.11	\$493.11	\$463.79	\$463.79	\$533.36	\$533.36	\$533.36	\$533.36
45	\$337.02	\$337.02	\$346.56	\$346.56	\$509.70	\$509.70	\$479.40	\$479.40	\$551.30	\$551.30	\$551.30	\$551.30
46	\$350.09	\$350.09	\$360.01	\$360.01	\$529.47	\$529.47	\$497.99	\$497.99	\$572.69	\$572.69	\$572.69	\$572.69
47	\$364.79	\$364.79	\$375.13	\$375.13	\$551.70	\$551.70	\$518.90	\$518.90	\$596.74	\$596.74	\$596.74	\$596.74
48	\$381.59	\$381.59	\$392.41	\$392.41	\$577.12	\$577.12	\$542.81	\$542.81	\$624.23	\$624.23	\$624.23	\$624.23
49	\$398.16	\$398.16	\$409.85	\$409.85	\$602.18	\$602.18	\$566.38	\$566.38	\$651.33	\$651.33	\$651.33	\$651.33
50	\$416.84	\$416.84	\$428.65	\$428.65	\$630.42	\$630.42	\$592.94	\$592.94	\$681.88	\$681.88	\$681.88	\$681.88
51	\$435.27	\$435.27	\$447.61	\$447.61	\$658.30	\$658.30	\$619.16	\$619.16	\$712.04	\$712.04	\$712.04	\$712.04
52	\$455.58	\$455.58	\$468.49	\$468.49	\$688.01	\$688.01	\$648.05	\$648.05	\$745.25	\$745.25	\$745.25	\$745.25
53	\$476.12	\$476.12	\$489.61	\$489.61	\$720.07	\$720.07	\$677.26	\$677.26	\$778.85	\$778.85	\$778.85	\$778.85
54	\$498.29	\$498.29	\$512.41	\$512.41	\$753.61	\$753.61	\$708.80	\$708.80	\$815.12	\$815.12	\$815.12	\$815.12
55	\$520.46	\$520.46	\$535.21	\$535.21	\$787.14	\$787.14	\$740.34	\$740.34	\$851.39	\$851.39	\$851.39	\$851.39
56	\$544.50	\$544.50	\$559.93	\$559.93	\$823.49	\$823.49	\$774.54	\$774.54	\$890.72	\$890.72	\$890.72	\$890.72
57	\$568.77	\$568.77	\$584.89	\$584.89	\$860.20	\$860.20	\$809.06	\$809.06	\$930.42	\$930.42	\$930.42	\$930.42
58	\$594.68	\$594.68	\$611.53	\$611.53	\$899.38	\$899.38	\$845.91	\$845.91	\$972.80	\$972.80	\$972.80	\$972.80
59	\$607.52	\$607.52	\$624.73	\$624.73	\$918.44	\$918.44	\$864.17	\$864.17	\$993.80	\$993.80	\$993.80	\$993.80
60	\$633.42	\$633.42	\$651.37	\$651.37	\$957.98	\$957.98	\$901.02	\$901.02	\$1,036.18	\$1,036.18	\$1,036.18	\$1,036.18
61	\$655.83	\$655.83	\$674.41	\$674.41	\$991.86	\$991.86	\$932.90	\$932.90	\$1,072.83	\$1,072.83	\$1,072.83	\$1,072.83
62	\$670.53	\$670.53	\$711.11	\$711.11	\$1,014.10	\$1,014.10	\$953.81	\$953.81	\$1,033.23	\$1,033.23	\$1,033.23	\$1,033.23
63	\$688.97	\$688.97	\$792.31	\$792.31	\$1,041.99	\$1,041.99	\$980.04	\$980.04	\$1,127.04	\$1,127.04	\$1,127.04	\$1,127.04
64+	\$700.16	\$700.16	\$805.19	\$805.19	\$1,058.92	\$1,058.92	\$995.96	\$995.96	\$1,145.36	\$1,145.36	\$1,145.36	\$1,145.36

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

HIOS Plan ID (On Exchange) =>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022	
HIOS Plan ID (Off Exchange) =>	86199PA0020016		86199PA0020032		86199PA0020033		86199PA0020034		86199PA0020022	
Plan Marketing Name =>	Ambetter Balanced Care 12 + Vision + Adult Dental		Ambetter Balanced Care 30 + Vision + Adult Dental		Ambetter Balanced Care 31 + Vision + Adult Dental		Ambetter Balanced Care 32 + Vision + Adult Dental		Ambetter Essential Care 2 HSA + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Silver		Silver		Bronze	
Deductible =>	\$6500 INT		\$6100 INT		\$5450 INT		\$8100 INT		\$6900 INT	
Coinurance =>	40%		0%		10%		50%		0%	
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$70 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$60 Preferred Brand Drugs						\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs			
OOP Maximum =>	\$8,400		\$6,100		\$6,450		\$8,700		\$6,900	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.96	\$270.96	\$246.54	\$246.54	\$247.07	\$247.07	\$260.71	\$260.71	\$192.86	\$192.86
15	\$295.04	\$295.04	\$268.46	\$268.46	\$269.04	\$269.04	\$283.88	\$283.88	\$210.01	\$210.01
16	\$304.25	\$304.25	\$276.83	\$276.83	\$277.43	\$277.43	\$292.74	\$292.74	\$216.56	\$216.56
17	\$313.46	\$313.46	\$285.21	\$285.21	\$285.83	\$285.83	\$301.61	\$301.61	\$223.12	\$223.12
18	\$323.38	\$323.38	\$294.24	\$294.24	\$294.87	\$294.87	\$311.15	\$311.15	\$230.18	\$230.18
19	\$333.30	\$333.30	\$303.26	\$303.26	\$303.92	\$303.92	\$320.69	\$320.69	\$237.24	\$237.24
20	\$343.57	\$343.57	\$312.61	\$312.61	\$313.28	\$313.28	\$330.57	\$330.57	\$244.55	\$244.55
21	\$354.20	\$354.20	\$322.29	\$322.29	\$322.98	\$322.98	\$340.81	\$340.81	\$252.12	\$252.12
22	\$354.20	\$354.20	\$322.29	\$322.29	\$322.98	\$322.98	\$340.81	\$340.81	\$252.12	\$252.12
23	\$354.20	\$354.20	\$322.29	\$322.29	\$322.98	\$322.98	\$340.81	\$340.81	\$252.12	\$252.12
24	\$354.20	\$354.20	\$322.29	\$322.29	\$322.98	\$322.98	\$340.81	\$340.81	\$252.12	\$252.12
25	\$355.61	\$355.61	\$323.56	\$323.56	\$324.26	\$324.26	\$342.16	\$342.16	\$253.12	\$253.12
26	\$362.69	\$362.69	\$330.01	\$330.01	\$330.72	\$330.72	\$348.98	\$348.98	\$258.16	\$258.16
27	\$371.20	\$371.20	\$337.75	\$337.75	\$338.47	\$338.47	\$357.15	\$357.15	\$264.21	\$264.21
28	\$385.01	\$385.01	\$350.31	\$350.31	\$351.07	\$351.07	\$370.45	\$370.45	\$274.04	\$274.04
29	\$396.34	\$396.34	\$360.63	\$360.63	\$361.41	\$361.41	\$381.35	\$381.35	\$282.11	\$282.11
30	\$402.31	\$402.31	\$365.78	\$365.78	\$366.57	\$366.57	\$386.80	\$386.80	\$286.15	\$286.15
31	\$410.51	\$410.51	\$373.52	\$373.52	\$374.32	\$374.32	\$394.98	\$394.98	\$292.20	\$292.20
32	\$419.01	\$419.01	\$381.25	\$381.25	\$382.08	\$382.08	\$403.16	\$403.16	\$298.25	\$298.25
33	\$424.32	\$424.32	\$386.09	\$386.09	\$386.92	\$386.92	\$408.27	\$408.27	\$302.03	\$302.03
34	\$429.99	\$429.99	\$391.24	\$391.24	\$392.09	\$392.09	\$413.73	\$413.73	\$306.06	\$306.06
35	\$432.82	\$432.82	\$393.82	\$393.82	\$394.67	\$394.67	\$416.45	\$416.45	\$308.08	\$308.08
36	\$435.66	\$435.66	\$396.40	\$396.40	\$397.26	\$397.26	\$419.18	\$419.18	\$310.10	\$310.10
37	\$438.49	\$438.49	\$398.98	\$398.98	\$399.84	\$399.84	\$421.91	\$421.91	\$312.11	\$312.11
38	\$441.33	\$441.33	\$401.56	\$401.56	\$402.42	\$402.42	\$424.63	\$424.63	\$314.13	\$314.13
39	\$446.99	\$446.99	\$406.71	\$406.71	\$407.59	\$407.59	\$428.09	\$428.09	\$318.16	\$318.16
40	\$452.66	\$452.66	\$411.87	\$411.87	\$412.76	\$412.76	\$432.20	\$432.20	\$322.20	\$322.20
41	\$461.16	\$461.16	\$419.60	\$419.60	\$420.51	\$420.51	\$436.33	\$436.33	\$326.25	\$326.25
42	\$469.31	\$469.31	\$427.02	\$427.02	\$427.94	\$427.94	\$440.48	\$440.48	\$330.30	\$330.30
43	\$480.64	\$480.64	\$437.33	\$437.33	\$438.27	\$438.27	\$444.63	\$444.63	\$334.35	\$334.35
44	\$494.81	\$494.81	\$450.22	\$450.22	\$451.19	\$451.19	\$448.78	\$448.78	\$338.40	\$338.40
45	\$511.46	\$511.46	\$465.37	\$465.37	\$466.37	\$466.37	\$452.93	\$452.93	\$342.45	\$342.45
46	\$531.29	\$531.29	\$483.41	\$483.41	\$484.46	\$484.46	\$457.08	\$457.08	\$346.50	\$346.50
47	\$553.60	\$553.60	\$503.72	\$503.72	\$504.81	\$504.81	\$461.23	\$461.23	\$350.55	\$350.55
48	\$579.11	\$579.11	\$526.92	\$526.92	\$528.06	\$528.06	\$465.38	\$465.38	\$354.60	\$354.60
49	\$604.25	\$604.25	\$549.80	\$549.80	\$550.99	\$550.99	\$469.53	\$469.53	\$358.65	\$358.65
50	\$632.59	\$632.59	\$575.58	\$575.58	\$576.83	\$576.83	\$473.68	\$473.68	\$362.70	\$362.70
51	\$660.57	\$660.57	\$601.04	\$601.04	\$602.34	\$602.34	\$477.83	\$477.83	\$366.75	\$366.75
52	\$691.39	\$691.39	\$629.08	\$629.08	\$630.44	\$630.44	\$481.98	\$481.98	\$370.80	\$370.80
53	\$722.56	\$722.56	\$657.44	\$657.44	\$658.86	\$658.86	\$486.13	\$486.13	\$374.85	\$374.85
54	\$756.20	\$756.20	\$686.63	\$686.63	\$688.15	\$688.15	\$490.28	\$490.28	\$378.90	\$378.90
55	\$789.85	\$789.85	\$718.68	\$718.68	\$720.23	\$720.23	\$494.43	\$494.43	\$382.95	\$382.95
56	\$826.33	\$826.33	\$750.28	\$750.28	\$751.87	\$751.87	\$498.58	\$498.58	\$387.00	\$387.00
57	\$863.17	\$863.17	\$785.39	\$785.39	\$787.08	\$787.08	\$502.73	\$502.73	\$391.05	\$391.05
58	\$902.49	\$902.49	\$821.16	\$821.16	\$822.93	\$822.93	\$506.88	\$506.88	\$395.10	\$395.10
59	\$921.97	\$921.97	\$838.88	\$838.88	\$840.72	\$840.72	\$511.03	\$511.03	\$399.15	\$399.15
60	\$961.28	\$961.28	\$874.66	\$874.66	\$876.55	\$876.55	\$515.18	\$515.18	\$403.20	\$403.20
61	\$995.28	\$995.28	\$1,041.43	\$1,041.43	\$1,043.38	\$1,043.38	\$519.33	\$519.33	\$407.25	\$407.25
62	\$1,017.60	\$1,017.60	\$1,170.24	\$1,170.24	\$1,172.20	\$1,172.20	\$523.48	\$523.48	\$411.30	\$411.30
63	\$1,045.58	\$1,045.58	\$1,202.42	\$1,202.42	\$1,204.41	\$1,204.41	\$527.63	\$527.63	\$415.35	\$415.35
64+	\$1,062.57	\$1,062.57	\$1,221.96	\$1,221.96	\$1,224.04	\$1,224.04	\$531.78	\$531.78	\$419.40	\$419.40

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

HIOS Plan ID (On Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
HIOS Plan ID (Off Exchange)=>	86199PA0020028		86199PA0020006		86199PA0020031		86199PA0020030		86199PA0040007			
Plan Marketing Name =>	Ambetter Essential Care 5 + Vision + Adult Dental		Ambetter Essential Care 10 + Vision + Adult Dental		Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental		Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental		Ambetter Secure Care 201 HSA + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold			
Deductible =>	\$8300 INT		\$7200 INT		\$0 Med / \$3,800 Rx		\$1,500 Med / \$3,800 Rx		\$3200 INT			
Coinurance =>	50% Preferred Brand Drugs		50%		50%		50%		0%			
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$25 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$125 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs					
OOP Maximum =>	\$8,700		\$8,400		\$8,700		\$8,700		\$3,200			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$203.33	\$203.33	\$196.70	\$196.70	\$233.07	\$233.07	\$220.68	\$220.68	\$242.21	\$242.21		
15	\$221.40	\$221.40	\$214.18	\$214.18	\$253.79	\$253.79	\$240.30	\$240.30	\$263.74	\$263.74		
16	\$228.31	\$228.31	\$220.87	\$220.87	\$261.71	\$261.71	\$247.80	\$247.80	\$271.97	\$271.97		
17	\$235.22	\$235.22	\$227.55	\$227.55	\$269.63	\$269.63	\$255.30	\$255.30	\$280.20	\$280.20		
18	\$242.66	\$242.66	\$234.75	\$234.75	\$278.16	\$278.16	\$263.38	\$263.38	\$289.06	\$289.06		
19	\$250.11	\$250.11	\$241.95	\$241.95	\$286.69	\$286.69	\$271.45	\$271.45	\$297.93	\$297.93		
20	\$257.81	\$257.81	\$249.41	\$249.41	\$295.53	\$295.53	\$279.82	\$279.82	\$307.11	\$307.11		
21	\$265.80	\$265.80	\$257.13	\$257.13	\$304.68	\$304.68	\$288.48	\$288.48	\$316.62	\$316.62		
22	\$265.80	\$265.80	\$257.13	\$257.13	\$304.68	\$304.68	\$288.48	\$288.48	\$316.62	\$316.62		
23	\$265.80	\$265.80	\$257.13	\$257.13	\$304.68	\$304.68	\$288.48	\$288.48	\$316.62	\$316.62		
24	\$265.80	\$265.80	\$257.13	\$257.13	\$304.68	\$304.68	\$288.48	\$288.48	\$316.62	\$316.62		
25	\$266.85	\$266.85	\$258.15	\$258.15	\$305.89	\$305.89	\$289.63	\$289.63	\$317.88	\$317.88		
26	\$272.17	\$272.17	\$263.29	\$263.29	\$311.98	\$311.98	\$295.40	\$295.40	\$324.21	\$324.21		
27	\$278.55	\$278.55	\$269.46	\$269.46	\$319.29	\$319.29	\$302.32	\$302.32	\$331.81	\$331.81		
28	\$288.91	\$288.91	\$279.49	\$279.49	\$331.18	\$331.18	\$313.57	\$313.57	\$344.15	\$344.15		
29	\$297.42	\$297.42	\$287.72	\$287.72	\$340.93	\$340.93	\$322.80	\$322.80	\$354.29	\$354.29		
30	\$301.67	\$301.67	\$291.83	\$291.83	\$345.80	\$345.80	\$327.42	\$327.42	\$359.35	\$359.35		
31	\$308.05	\$308.05	\$298.00	\$298.00	\$353.11	\$353.11	\$334.34	\$334.34	\$366.95	\$366.95		
32	\$314.43	\$314.43	\$304.17	\$304.17	\$360.42	\$360.42	\$341.26	\$341.26	\$374.55	\$374.55		
33	\$318.41	\$318.41	\$308.03	\$308.03	\$364.99	\$364.99	\$345.59	\$345.59	\$379.30	\$379.30		
34	\$322.67	\$322.67	\$312.14	\$312.14	\$369.87	\$369.87	\$350.21	\$350.21	\$384.36	\$384.36		
35	\$324.79	\$324.79	\$314.20	\$314.20	\$372.31	\$372.31	\$352.51	\$352.51	\$386.90	\$386.90		
36	\$326.92	\$326.92	\$316.26	\$316.26	\$374.74	\$374.74	\$354.82	\$354.82	\$389.43	\$389.43		
37	\$329.05	\$329.05	\$318.32	\$318.32	\$377.18	\$377.18	\$357.13	\$357.13	\$391.96	\$391.96		
38	\$331.17	\$331.17	\$320.37	\$320.37	\$379.62	\$379.62	\$359.44	\$359.44	\$394.50	\$394.50		
39	\$335.42	\$335.42	\$324.49	\$324.49	\$384.49	\$384.49	\$364.05	\$364.05	\$399.56	\$399.56		
40	\$339.68	\$339.68	\$328.60	\$328.60	\$389.37	\$389.37	\$368.67	\$368.67	\$404.63	\$404.63		
41	\$346.06	\$346.06	\$334.77	\$334.77	\$396.68	\$396.68	\$375.59	\$375.59	\$412.23	\$412.23		
42	\$352.17	\$352.17	\$340.99	\$340.99	\$403.69	\$403.69	\$382.23	\$382.23	\$419.51	\$419.51		
43	\$360.67	\$360.67	\$348.91	\$348.91	\$413.44	\$413.44	\$391.46	\$391.46	\$429.64	\$429.64		
44	\$371.31	\$371.31	\$359.20	\$359.20	\$425.62	\$425.62	\$403.00	\$403.00	\$442.30	\$442.30		
45	\$383.80	\$383.80	\$371.28	\$371.28	\$439.94	\$439.94	\$505.93	\$416.56	\$479.04	\$479.04		
46	\$398.68	\$398.68	\$385.68	\$385.68	\$443.53	\$443.53	\$525.56	\$432.71	\$497.62	\$497.62		
47	\$415.43	\$415.43	\$401.88	\$401.88	\$462.16	\$462.16	\$476.20	\$450.88	\$518.52	\$518.52		
48	\$434.56	\$434.56	\$420.39	\$420.39	\$483.45	\$483.45	\$498.14	\$471.65	\$542.40	\$542.40		
49	\$453.43	\$453.43	\$438.65	\$438.65	\$504.44	\$504.44	\$519.77	\$492.14	\$565.96	\$565.96		
50	\$474.70	\$474.70	\$459.22	\$459.22	\$528.10	\$528.10	\$544.14	\$525.76	\$592.50	\$592.50		
51	\$495.69	\$495.69	\$570.05	\$570.05	\$551.46	\$551.46	\$568.21	\$553.44	\$618.70	\$618.70		
52	\$518.82	\$518.82	\$596.64	\$596.64	\$577.18	\$577.18	\$594.72	\$583.92	\$647.57	\$647.57		
53	\$542.21	\$542.21	\$623.54	\$623.54	\$603.21	\$603.21	\$621.53	\$614.76	\$676.76	\$676.76		
54	\$567.46	\$567.46	\$652.58	\$652.58	\$631.30	\$631.30	\$650.47	\$648.04	\$708.27	\$708.27		
55	\$592.71	\$592.71	\$681.61	\$681.61	\$659.39	\$659.39	\$679.41	\$673.30	\$739.79	\$739.79		
56	\$620.08	\$620.08	\$713.10	\$713.10	\$689.84	\$689.84	\$710.80	\$703.11	\$773.96	\$773.96		
57	\$647.73	\$647.73	\$744.88	\$744.88	\$720.59	\$720.59	\$742.48	\$733.85	\$808.46	\$808.46		
58	\$677.23	\$677.23	\$778.81	\$778.81	\$753.41	\$753.41	\$776.30	\$769.03	\$845.29	\$845.29		
59	\$691.85	\$691.85	\$795.62	\$795.62	\$793.06	\$793.06	\$812.01	\$799.90	\$863.53	\$863.53		
60	\$721.35	\$721.35	\$829.55	\$829.55	\$802.50	\$802.50	\$826.87	\$812.92	\$900.35	\$900.35		
61	\$746.86	\$746.86	\$858.89	\$858.89	\$830.89	\$830.89	\$856.12	\$844.54	\$932.20	\$932.20		
62	\$763.61	\$763.61	\$878.15	\$878.15	\$849.51	\$849.51	\$875.32	\$861.78	\$953.10	\$953.10		
63	\$784.61	\$784.61	\$902.30	\$902.30	\$872.87	\$872.87	\$899.39	\$885.57	\$979.31	\$979.31		
64+	\$797.35	\$797.35	\$916.96	\$916.96	\$887.06	\$887.06	\$914.00	\$901.10	\$995.22	\$995.22		

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

HIOS Plan ID (On Exchange) =>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
HIOS Plan ID (Off Exchange) =>	86199PA0040008		86199PA0040003		86199PA0040004		86199PA0040002		86199PA0040001			
Plan Marketing Name =>	Ambetter Secure Care 202 + Vision + Adult Dental		Ambetter Balanced Care 201 HSA + Vision + Adult Dental		Ambetter Balanced Care 203 + Vision + Adult Dental		Ambetter Balanced Care 207 + Vision + Adult Dental		Ambetter Balanced Care 209 + Vision + Adult Dental			
Form # =>	86199		86199		86199		86199		86199			
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8			
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter			
Metal =>	Gold		Silver		Silver		Silver		Silver			
Deductible =>	\$1150 INT		\$5800 INT		\$6450 INT		\$0 Med / \$1,500 Rx		\$2995 INT			
Coinsurance =>	20%		0%		1st Visit; 25% Mental/Behavioral Health and Substance Use Disorder Outpat		50% Preferred Brand Drugs		30%			
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs				\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$50 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$65 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$55 Preferred Brand Drugs			
OOP Maximum =>	\$4,450		\$5,800		\$8,200		\$8,200		\$8,400			
Pediatric Dental (Yes/No) =>	No		No		No		No		No			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$276.77	\$276.77	\$198.23	\$198.23	\$200.88	\$200.88	\$219.26	\$219.26	\$218.16	\$218.16		
15	\$301.37	\$301.37	\$215.85	\$215.85	\$218.74	\$218.74	\$238.75	\$238.75	\$237.55	\$237.55		
16	\$310.78	\$310.78	\$222.59	\$222.59	\$225.57	\$225.57	\$246.20	\$246.20	\$244.97	\$244.97		
17	\$320.18	\$320.18	\$229.33	\$229.33	\$232.40	\$232.40	\$253.66	\$253.66	\$252.38	\$252.38		
18	\$330.31	\$330.31	\$236.58	\$236.58	\$239.75	\$239.75	\$261.68	\$261.68	\$260.37	\$260.37		
19	\$340.44	\$340.44	\$243.84	\$243.84	\$247.10	\$247.10	\$269.71	\$269.71	\$268.35	\$268.35		
20	\$350.94	\$350.94	\$251.35	\$251.35	\$254.72	\$254.72	\$278.02	\$278.02	\$276.62	\$276.62		
21	\$361.80	\$361.80	\$259.14	\$259.14	\$262.60	\$262.60	\$286.63	\$286.63	\$285.19	\$285.19		
22	\$361.80	\$361.80	\$259.14	\$259.14	\$262.60	\$262.60	\$286.63	\$286.63	\$285.19	\$285.19		
23	\$361.80	\$361.80	\$259.14	\$259.14	\$262.60	\$262.60	\$286.63	\$286.63	\$285.19	\$285.19		
24	\$361.80	\$361.80	\$259.14	\$259.14	\$262.60	\$262.60	\$286.63	\$286.63	\$285.19	\$285.19		
25	\$363.24	\$363.24	\$260.16	\$260.16	\$263.64	\$263.64	\$293.76	\$293.76	\$292.32	\$292.32		
26	\$370.47	\$370.47	\$265.35	\$265.35	\$268.90	\$268.90	\$299.52	\$299.52	\$298.02	\$298.02		
27	\$379.16	\$379.16	\$271.57	\$271.57	\$275.20	\$275.20	\$303.37	\$303.37	\$301.87	\$301.87		
28	\$393.27	\$393.27	\$281.67	\$281.67	\$285.44	\$285.44	\$311.55	\$311.55	\$309.99	\$309.99		
29	\$404.84	\$404.84	\$289.96	\$289.96	\$293.84	\$293.84	\$317.92	\$317.92	\$316.38	\$316.38		
30	\$410.63	\$410.63	\$294.11	\$294.11	\$298.04	\$298.04	\$325.31	\$325.31	\$323.68	\$323.68		
31	\$419.31	\$419.31	\$300.33	\$300.33	\$304.35	\$304.35	\$332.19	\$332.19	\$330.52	\$330.52		
32	\$428.00	\$428.00	\$306.55	\$306.55	\$310.65	\$310.65	\$339.07	\$339.07	\$337.37	\$337.37		
33	\$433.42	\$433.42	\$310.43	\$310.43	\$314.59	\$314.59	\$343.37	\$343.37	\$341.64	\$341.64		
34	\$439.21	\$439.21	\$314.58	\$314.58	\$318.79	\$318.79	\$347.95	\$347.95	\$346.21	\$346.21		
35	\$442.11	\$442.11	\$316.65	\$316.65	\$320.89	\$320.89	\$350.25	\$350.25	\$348.49	\$348.49		
36	\$445.00	\$445.00	\$318.73	\$318.73	\$322.99	\$322.99	\$352.54	\$352.54	\$350.77	\$350.77		
37	\$447.90	\$447.90	\$320.80	\$320.80	\$325.09	\$325.09	\$354.83	\$354.83	\$353.05	\$353.05		
38	\$450.79	\$450.79	\$322.87	\$322.87	\$327.19	\$327.19	\$357.13	\$357.13	\$355.33	\$355.33		
39	\$456.58	\$456.58	\$325.02	\$325.02	\$331.39	\$331.39	\$361.71	\$361.71	\$359.89	\$359.89		
40	\$462.37	\$462.37	\$327.17	\$327.17	\$335.60	\$335.60	\$366.30	\$366.30	\$364.46	\$364.46		
41	\$471.05	\$471.05	\$333.38	\$333.38	\$341.90	\$341.90	\$373.18	\$373.18	\$371.30	\$371.30		
42	\$479.37	\$479.37	\$343.34	\$343.34	\$347.94	\$347.94	\$379.77	\$379.77	\$377.86	\$377.86		
43	\$490.95	\$490.95	\$351.64	\$351.64	\$356.34	\$356.34	\$386.94	\$386.94	\$385.06	\$385.06		
44	\$505.42	\$505.42	\$362.00	\$362.00	\$366.84	\$366.84	\$401.87	\$401.87	\$399.89	\$399.89		
45	\$522.42	\$522.42	\$374.18	\$374.18	\$379.19	\$379.19	\$413.88	\$413.88	\$411.80	\$411.80		
46	\$542.69	\$542.69	\$388.69	\$388.69	\$393.89	\$393.89	\$429.93	\$429.93	\$427.77	\$427.77		
47	\$565.48	\$565.48	\$405.02	\$405.02	\$409.77	\$409.77	\$447.00	\$447.00	\$445.73	\$445.73		
48	\$591.53	\$591.53	\$423.67	\$423.67	\$429.34	\$429.34	\$468.62	\$468.62	\$466.27	\$466.27		
49	\$617.21	\$617.21	\$442.07	\$442.07	\$447.99	\$447.99	\$515.18	\$515.18	\$512.31	\$512.31		
50	\$646.16	\$646.16	\$462.80	\$462.80	\$468.99	\$468.99	\$539.34	\$539.34	\$536.33	\$536.33		
51	\$674.74	\$674.74	\$483.27	\$483.27	\$489.74	\$489.74	\$563.20	\$563.20	\$560.72	\$560.72		
52	\$706.21	\$706.21	\$505.82	\$505.82	\$512.58	\$512.58	\$589.47	\$589.47	\$586.40	\$586.40		
53	\$738.05	\$738.05	\$528.62	\$528.62	\$535.69	\$535.69	\$616.05	\$616.05	\$612.40	\$612.40		
54	\$772.42	\$772.42	\$553.24	\$553.24	\$560.64	\$560.64	\$644.74	\$644.74	\$640.32	\$640.32		
55	\$806.79	\$806.79	\$577.85	\$577.85	\$585.59	\$585.59	\$673.42	\$673.42	\$668.53	\$668.53		
56	\$844.06	\$844.06	\$604.54	\$604.54	\$612.63	\$612.63	\$704.53	\$704.53	\$700.12	\$700.12		
57	\$881.68	\$881.68	\$631.49	\$631.49	\$639.94	\$639.94	\$735.93	\$735.93	\$731.34	\$731.34		
58	\$921.84	\$921.84	\$660.26	\$660.26	\$669.09	\$669.09	\$769.45	\$769.45	\$764.63	\$764.63		
59	\$941.74	\$941.74	\$674.51	\$674.51	\$683.53	\$683.53	\$786.06	\$786.06	\$781.33	\$781.33		
60	\$981.90	\$981.90	\$703.27	\$703.27	\$712.68	\$712.68	\$819.58	\$819.58	\$814.56	\$814.56		
61	\$1,016.63	\$1,016.63	\$728.15	\$728.15	\$737.89	\$737.89	\$848.57	\$848.57	\$843.35	\$843.35		
62	\$1,039.42	\$1,039.42	\$1,195.34	\$1,195.34	\$754.43	\$754.43	\$867.60	\$867.60	\$862.45	\$862.45		
63	\$1,068.00	\$1,068.00	\$1,228.20	\$1,228.20	\$775.18	\$775.18	\$891.46	\$891.46	\$886.09	\$886.09		
64+	\$1,085.36	\$1,085.36	\$1,248.17	\$1,248.17	\$893.98	\$893.98	\$905.94	\$905.94	\$900.82	\$900.82		

Unified Rate Review v5.3

Company Legal Name: **Pennsylvania Health & Wellness, Inc.**
 HIOS Issuer ID: **86199**
 Effective Date of Rate Change(s): **1/1/2022**

State:
Market:

PA
Individual

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2020	to	12/31/2020	PMPM
Allowed Claims		Total		
Reinsurance		\$10,194,704.47		\$229.16
Incurred Claims in Experience Period		\$0.00		\$0.00
Risk Adjustment		\$8,259,460.88		\$185.66
Experience Period Premium		-\$5,582,827.51		-\$125.49
Experience Period Member Months		\$24,176,109.20		\$543.44
			44,487	

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	\$51.12	1.105	1.025	1.105	1.025	\$65.58
Outpatient Hospital	\$47.45	1.099	1.025	1.099	1.025	\$60.21
Professional	\$52.90	1.098	1.025	1.098	1.025	\$67.01
Other Medical	\$3.83	1.000	1.025	1.000	1.025	\$4.02
Capitation	\$2.57	1.000	1.000	1.000	1.000	\$2.57
Prescription Drug	\$70.56	1.025	1.040	1.025	1.040	\$80.18
Total	\$228.43					\$279.57

Morbidity Adjustment	1.064
Demographic Shift	1.041
Plan Design Changes	0.995
Other	0.997
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2022	\$307.19

Manual EHB Allowed Claims PMPM	\$405.29
Applied Credibility %	59.66%

		Projected Period Totals	
Projected Index Rate for 1/1/2022	\$346.76	\$44,306,218.72	
Reinsurance	\$14.72	\$1,880,803.84	
Risk Adjustment Payment/Charge	-\$140.68	-\$17,974,964.96	
Exchange User Fees	3.56%	\$2,229,628.29	
Market Adjusted Index Rate	\$490.17	\$62,630,008.13	
Projected Member Months			127,772

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

Product-Plan Data Collection

Company Legal Name: **Pennsylvania Health & Wellness, Inc.**
 HIOS Issuer ID: **86199**
 Effective Date of Rate Change(s): **1/1/2022**

State: **PA**
 Market: **Individual**

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

																	Ambetter																	
																	86199PA001																	
																	Ambetter Secure																	
																	86199PA0010003																	
																	Ambetter Secure																	
																	86199PA0010002																	
																	Ambetter																	
																	86199PA0010005																	
																	Ambetter																	
																	86199PA0010009																	
1.1 Product Name																		Ambetter																
1.2 Product ID																		86199PA0010002																
1.3 Plan Name																		Ambetter																
1.4 Plan ID (Standard Component ID)																		86199PA0010002																
1.5 Metal																		Bronze																
1.6 AV Metal Value																		0.648																
1.7 Plan Category																		Renewing																
1.8 Plan Type																		HMO																
1.9 Exchange Plan?																		Yes																
1.10 Effective Date of Proposed Rates																		1/1/2022																
1.11 Cumulative Rate Change % (over 12 mos prior)																		-8.51%																
1.12 Product Rate Increase %																		0.00%																
1.13 Submission Level Rate Increase %																		-5.54%																

Worksheet 1 Totals

																	Section II: Experience Period and Current Plan Level Information																	
																	Total																	
2.1 Plan ID (Standard Component ID)																		\$10,194,704																
2.2 Allowed Claims																		\$399,345																
2.3 Reinsurance																		\$0																
2.4 Member Cost Sharing																		\$1,935,244																
2.5 Cost Sharing Reduction																		\$0																
2.6 Incurred Claims																		\$8,259,461																
2.7 Risk Adjustment Transfer Amount																		-\$5,582,828																
2.8 Premium																		\$24,176,109																
2.9 Experience Period Member Months																		44,487																
2.10 Current Enrollment																		4,433																
2.11 Current Premium PMPM																		\$528.24																
2.12 Loss Ratio																		44.42%																
																	Per Member Per Month																	
2.13 Allowed Claims																		\$229.16																
2.14 Reinsurance																		\$0.00																
2.15 Member Cost Sharing																		\$43.50																
2.16 Cost Sharing Reduction																		\$0.00																
2.17 Incurred Claims																		\$185.66																
2.18 Risk Adjustment Transfer Amount																		-\$125.49																
2.19 Premium																		\$543.44																

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)																		86199PA0010002																
3.2 Market Adjusted Index Rate																																		
3.3 AV and Cost Sharing Design of Plan																		0.6591																
3.4 Provider Network Adjustment																		1.0000																
3.5 Benefits in Addition to EHB																		1.0000																
																	Administrative Costs																	
3.6 Administrative Expense																		12.87%																
3.7 Taxes and Fees																		0.89%																
3.8 Profit & Risk Load																		1.95%																
3.9 Catastrophic Adjustment																		1.0000																
3.10 Plan Adjusted Index Rate																		\$383.29																
3.11 Age Calibration Factor																		0.6088																
3.12 Geographic Calibration Factor																		1.0000																
3.13 Tobacco Calibration Factor																		0.9952																
3.14 Calibrated Plan Adjusted Index Rate																		\$232.22																

Section IV: Projected Plan Level Information

																	Total																	
4.1 Plan ID (Standard Component ID)																		86199PA0010002																
4.2 Allowed Claims																		\$44,960,467																
4.3 Reinsurance																		\$1,576,322																
4.4 Member Cost Sharing																		\$7,287,309																
4.5 Cost Sharing Reduction																		\$0																
4.6 Incurred Claims																		\$36,096,837																
4.7 Risk Adjustment Transfer Amount																		-\$15,062,908																
4.8 Premium																		\$62,965,383																
4.9 Projected Member Months																		127,772																
4.10 Loss Ratio																		75.35%																
																	Per Member Per Month																	
4.11 Allowed Claims																		\$351.88																
4.12 Reinsurance																		\$12.34																
4.13 Member Cost Sharing																		\$57.03																
4.14 Cost Sharing Reduction																		\$0.00																
4.15 Incurred Claims																		\$282.51																
4.16 Risk Adjustment Transfer Amount																		-\$117.89																
4.17 Premium																		\$492.79																

Product-Plan Data Collection

utton or Ctrl + Shift + P.
or Ctrl + Shift + L.

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

field and select the Remove Product button or Ctrl + Shift + Q.
select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Table with columns for Plan Name, Product ID, Plan ID, and various benefit components across multiple years (2020-2022) for various plans (Ambetter, Ambetter Secure, etc.).

Section II: Experience Period and Current Plan Level

Table detailing experience period metrics such as Allowed Claims, Reinsurance, Member Cost Sharing, and Current Enrollment for various plans.

Section III: Plan Adjustment Factors

Table listing adjustment factors for AV and Cost Sharing Design, Network Adjustment, and Catastrophic Adjustment.

Table showing age calibration factors for geographic and tobacco categories.

Section IV: Projected Plan Level Information

Table projecting future plan levels for Allowed Claims, Reinsurance, Member Cost Sharing, and other metrics for various plans.

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information													
1.1 Product Name	Ambetter + Vision + Adult Dental												
1.2 Product ID	86199PA004												
1.3 Plan Name	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter Secure	Ambetter	Ambetter
1.4 Plan ID (Standard Component ID)	86199PA0020014	86199PA0020015	86199PA0020027	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
1.5 Metal	Silver	Silver	Silver	Silver	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Silver	Silver
1.6 AV Metal Value	0.715	0.720	0.692	0.700	0.797	0.669	0.667	0.696	0.714	0.787	0.814	0.700	0.697
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	-9.35%	0.00%	0.00%	0.00%	0.00%	-5.03%	0.00%	0.00%
1.12 Product Rate Increase %	-6.10%												
1.13 Submission Level Rate Increase %													

Section II: Experience Period and Current Plan Level													
2.1 Plan ID (Standard Component ID)	86199PA0020014	86199PA0020015	86199PA0020027	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
2.2 Allowed Claims	\$297,667	\$26,016	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$55,047	\$10,474	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$242,620	\$15,542	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$73,216	-\$23,981	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$505,012	\$66,203	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	882	118	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	0	0	61	9	36	1	0	0	0	0	1	0	0
2.11 Current Premium PMPM	\$0.00	\$0.00	\$533.52	\$581.72	\$524.51	\$278.73	\$0.00	\$0.00	\$0.00	\$0.00	\$849.52	\$0.00	\$0.00
2.12 Loss Ratio	41.96%	36.81%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month													
2.13 Allowed Claims	\$337.49	\$220.47	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$62.41	\$88.76	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$275.08	\$131.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	\$83.01	-\$203.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	\$572.58	\$561.04	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors													
3.1 Plan ID (Standard Component ID)	86199PA0020014	86199PA0020015	86199PA0020027	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
3.2 Market Adjusted Index Rate													
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.6775	0.6865	0.7493	0.7456	0.8277	0.9459	0.0000	0.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0504	1.0504	1.0504	1.0504	1.0504	1.0504	1.0000	1.0000
Administrative Costs													
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	12.87%	12.87%	12.87%	12.87%	12.87%	12.87%	0.00%	0.00%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$413.84	\$419.34	\$457.70	\$455.44	\$505.59	\$577.79	\$0.00	\$0.00
Calibration Factors													
3.11 Age Calibration Factor													
3.12 Geographic Calibration Factor													
3.13 Tobacco Calibration Factor													
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.74	\$254.07	\$277.31	\$275.94	\$306.33	\$350.07	\$0.00	\$0.00

Section IV: Projected Plan Level Information													
4.1 Plan ID (Standard Component ID)	86199PA0020014	86199PA0020015	86199PA0020027	86199PA0020008	86199PA0020026	86199PA0040003	86199PA0040004	86199PA0040002	86199PA0040001	86199PA0040007	86199PA0040008	86199PA0040006	86199PA0040005
4.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$1,424	\$1,388	\$1,408	\$1,408	\$1,144	\$1,130	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$49	\$49	\$49	\$49	\$37	\$37	\$0	\$0
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$412	\$336	\$300	\$301	\$209	\$144	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$962	\$1,003	\$1,058	\$1,057	\$898	\$949	\$0	\$0
4.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	-\$609	-\$609	-\$609	-\$609	-\$519	-\$519	\$0	\$0
4.8 Premium	\$0	\$0	\$0	\$0	\$0	\$1,655	\$1,677	\$1,831	\$1,822	\$1,517	\$1,733	\$0	\$0
4.9 Projected Member Months	0	0	0	0	0	4	4	4	4	3	3	0	0
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.94%	93.85%	86.61%	87.17%	89.99%	78.14%	#DIV/0!	#DIV/0!
Per Member Per Month													
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$355.92	\$346.96	\$351.90	\$351.92	\$381.18	\$376.64	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$12.34	\$12.34	\$12.34	\$12.34	\$12.34	\$12.34	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$103.12	\$83.99	\$75.06	\$75.36	\$69.57	\$48.10	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$240.47	\$250.63	\$264.50	\$264.22	\$299.27	\$316.21	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$152.28	-\$152.32	-\$152.34	-\$152.34	-\$173.06	-\$173.11	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$413.84	\$419.37	\$457.74	\$455.44	\$505.64	\$577.79	#DIV/0!	#DIV/0!

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	0.9005
Rating Area 6	1.0635
Rating Area 7	1.1120
Rating Area 8	1.0334

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	363.03	417.48
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	370.26	425.80
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	378.94	435.78
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	393.04	452.00
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	404.61	465.30
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	410.40	471.96
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	419.08	481.94
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	427.75	491.92
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	433.18	498.15
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	438.96	504.81
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	441.86	508.13
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	444.75	511.46
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	447.64	514.79
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	450.53	518.11
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	456.32	524.77
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	462.10	531.42
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	470.78	541.40
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	479.10	550.96
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	490.67	564.27
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	505.13	580.90
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	522.13	600.45
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	542.38	623.73
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	565.16	649.93
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	591.19	679.87
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	616.86	709.39
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	645.79	742.66
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	674.35	775.51
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	705.81	811.68
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	737.63	848.28
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	771.98	887.78
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	806.33	927.28
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	843.58	970.11
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	881.18	1013.36
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	921.32	1059.51
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	941.20	1082.38
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	981.34	1128.54
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1016.05	1168.46
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1038.83	1194.65
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1067.40	1227.50
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1084.74	1247.45
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	257.06	257.06
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	279.91	279.91
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	288.65	288.65
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	297.38	297.38
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	306.79	306.79
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	316.20	316.20
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	325.95	325.95
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	336.04	336.44
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	336.04	386.44
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	336.04	386.44
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	336.04	386.44
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	337.37	387.98
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	344.09	395.70
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	352.16	404.98
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	365.26	420.05
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	376.01	432.41
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	381.39	438.60
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	389.45	447.87
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	397.52	457.15
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	402.56	462.94
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	407.94	469.13
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	410.62	472.22
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	413.31	475.31
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	416.00	478.40
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	418.69	481.49
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	424.06	487.67
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	429.44	493.86
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	437.51	503.13
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	445.23	512.02
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	455.99	524.39
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	469.43	539.84
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	485.22	558.00
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	504.04	579.64
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	525.21	603.99
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	549.40	631.81
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	573.26	659.25
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	600.14	690.16
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	626.69	720.69
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	655.92	754.31
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	685.49	788.32
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	717.42	825.03
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	749.34	861.74
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	783.95	901.54
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	818.90	941.73
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	856.19	984.62
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	874.68	1005.88
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	911.97	1048.77
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	944.23	1085.87
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	965.40	1110.21
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	991.95	1140.74
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1008.07	1159.28
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	210.68	210.68
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	229.41	229.41
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	236.57	236.57
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	243.73	243.73
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	251.44	251.44
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	259.15	259.15
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	267.14	267.14
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	275.41	316.72
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	275.41	316.72
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	275.41	316.72
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	275.41	316.72

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	276.50	317.98
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	282.01	324.31
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	288.62	331.92
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	299.36	344.27
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	308.18	354.40
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	312.58	359.47
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	319.19	367.07
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	325.80	374.67
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	329.93	379.42
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	334.34	384.49
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	336.54	387.02
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	338.75	389.56
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	340.95	392.09
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	343.15	394.63
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	347.56	399.69
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	351.97	404.76
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	358.57	412.36
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	364.91	419.65
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	373.72	429.78
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	384.74	442.45
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	397.68	457.33
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	413.10	475.07
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	430.45	495.02
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	450.28	517.83
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	469.84	540.31
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	491.87	565.65
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	513.63	590.67
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	537.59	618.22
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	561.82	646.10
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	587.99	676.18
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	614.15	706.27
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	642.52	738.89
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	671.16	771.83
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	701.73	806.99
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	716.87	824.41
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	747.44	859.56
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	773.88	889.96
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	791.23	909.92
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	812.99	934.94
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	826.20	950.13
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	248.82	248.82
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.94	270.94
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	279.39	279.39
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	287.85	287.85
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	296.96	296.96
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	306.06	306.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	315.50	315.50
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	325.26	374.05
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	325.26	374.05
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	325.26	374.05
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	325.26	374.05
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	326.55	375.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	333.06	383.02
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	340.87	392.00
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	353.55	406.58
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	363.96	418.55

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	369.16	424.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	376.97	433.51
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	384.78	442.49
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	389.65	448.10
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	394.86	454.09
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	397.46	457.08
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	400.06	460.07
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	402.66	463.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	405.27	466.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	410.47	472.04
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	415.67	478.03
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	423.48	487.00
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	430.96	495.61
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	441.37	507.57
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	454.38	522.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	469.67	540.12
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	487.88	561.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	508.37	584.63
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	531.79	611.56
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	554.88	638.12
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	580.90	668.04
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	606.60	697.59
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	634.90	730.13
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	663.52	763.05
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	694.42	798.58
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	725.32	834.11
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	758.82	872.64
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	792.64	911.54
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	828.75	953.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	846.64	973.63
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	882.74	1015.15
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	913.96	1051.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	934.45	1074.62
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	960.15	1104.17
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	975.75	1122.12
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	260.17	260.17
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	283.29	283.29
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	292.13	292.13
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	300.98	300.98
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	310.50	310.50
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	320.02	320.02
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	20	329.88	329.88
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	21	340.10	391.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	22	340.10	391.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	23	340.10	391.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	24	340.10	391.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	25	341.45	392.66
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	26	348.25	400.49
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	27	356.41	409.87
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	28	369.67	425.13
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	29	380.56	437.64
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	30	386.00	443.90
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	31	394.16	453.28
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	32	402.32	462.67
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	33	407.42	468.54
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	34	412.87	474.80

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	35	415.59	477.92
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	36	418.31	481.05
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	37	421.03	484.18
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	38	423.75	487.31
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	39	429.19	493.57
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	40	434.63	499.83
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	41	442.79	509.21
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	42	450.62	518.21
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	43	461.50	530.72
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	44	475.10	546.37
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	45	491.09	564.75
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	46	510.13	586.65
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	47	531.56	611.29
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	48	556.04	639.45
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	49	580.19	667.22
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	50	607.40	698.50
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	51	634.26	729.40
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	52	663.85	763.43
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	53	693.78	797.84
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	54	726.09	835.00
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	55	758.39	872.15
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	56	793.42	912.44
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	57	828.79	953.11
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	58	866.54	996.52
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	59	885.25	1018.03
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	60	923.00	1061.44
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	61	955.64	1098.99
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	62	977.07	1123.63
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1003.94	1154.53
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1020.25	1173.29
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	241.78	241.78
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	263.27	263.27
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.49	271.49
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	17	279.70	279.70
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	18	288.55	288.55
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.40	297.40
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	20	306.57	306.57
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	21	316.06	363.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	22	316.06	363.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	23	316.06	363.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	316.06	363.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	25	317.31	364.91
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	26	323.63	372.18
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	27	331.22	380.90
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	28	343.54	395.08
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	29	353.66	406.71
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	30	358.71	412.52
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	31	366.30	421.24
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	32	373.89	429.97
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	33	378.63	435.42
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	34	383.68	441.24
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	35	386.21	444.14
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	36	388.74	447.05
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	37	391.27	449.96
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	38	393.80	452.87
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	39	398.85	458.68

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	40	403.91	464.50
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	41	411.49	473.22
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	42	418.76	481.58
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	43	428.88	493.21
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	44	441.52	507.75
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	45	456.37	524.83
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	46	474.07	545.18
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	47	493.98	568.08
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	48	516.74	594.25
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	49	539.18	620.06
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	50	564.46	649.13
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	51	589.43	677.84
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	52	616.93	709.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	53	644.74	741.45
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	54	674.76	775.98
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	55	704.79	810.51
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	56	737.34	847.94
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	57	770.21	885.74
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	58	805.29	926.08
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	59	822.67	946.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	60	857.76	986.42
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	61	888.10	1021.31
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	62	908.01	1044.21
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	63	932.97	1072.92
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	948.13	1090.36
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	228.23	228.23
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	248.51	248.51
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	16	256.27	256.27
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	17	264.03	264.03
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	18	272.38	272.38
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	19	280.73	280.73
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	20	289.38	289.38
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	21	298.34	343.09
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	22	298.34	343.09
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	23	298.34	343.09
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	24	298.34	343.09
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	25	299.53	344.46
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	26	305.49	351.32
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	27	312.65	359.55
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	28	324.29	372.93
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	29	333.84	383.91
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	30	338.61	389.40
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	31	345.77	397.63
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	32	352.93	405.87
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	33	357.40	411.01
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	34	362.18	416.50
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	35	364.56	419.25
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	36	366.95	421.99
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	37	369.34	424.74
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	38	371.72	427.48
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	39	376.50	432.97
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	40	381.27	438.46
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	41	388.43	446.69
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	42	395.29	454.59
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	43	404.84	465.56
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	44	416.77	479.29

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	45	430.79	495.41
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	46	447.50	514.63
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	47	466.30	536.24
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	48	487.78	560.94
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	508.96	585.30
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	50	532.82	612.75
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	51	556.39	639.85
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	52	582.35	669.70
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	53	608.60	699.89
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	54	636.94	732.48
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	55	665.28	765.08
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	56	696.01	800.41
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	57	727.04	836.09
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	58	760.15	874.18
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	59	776.56	893.05
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	60	809.68	931.13
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	61	838.32	964.06
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	62	857.11	985.68
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	63	880.68	1012.78
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	894.99	1029.24
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	269.54	269.54
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	293.49	293.49
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	302.66	302.66
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	311.82	311.82
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	321.68	321.68
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	331.55	331.55
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	341.76	341.76
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	352.34	405.20
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	352.34	405.20
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	352.34	405.20
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	352.34	405.20
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	25	353.74	406.81
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	26	360.79	414.91
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	27	369.25	424.63
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	28	382.99	440.44
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	29	394.26	453.40
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	30	399.90	459.89
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	31	408.36	469.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	32	416.81	479.33
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	33	422.10	485.41
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	34	427.73	491.89
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	35	430.55	495.14
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	36	433.37	498.38
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	37	436.19	501.62
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	38	439.01	504.86
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	39	444.65	511.34
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	40	450.28	517.83
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	41	458.74	527.55
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	42	466.84	536.87
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	43	478.12	549.84
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	44	492.21	566.04
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	45	508.77	585.09
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	46	528.50	607.78
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	47	550.70	633.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	48	576.07	662.48
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	49	601.08	691.25

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	50	629.27	723.66
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	51	657.10	755.67
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	52	687.76	790.92
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	53	718.76	826.58
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	752.23	865.07
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	55	785.71	903.56
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	56	822.00	945.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	57	858.64	987.44
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	58	897.75	1032.41
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	59	917.13	1054.70
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	60	956.24	1099.67
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	61	990.06	1138.57
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1012.26	1164.10
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1040.09	1196.11
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1056.99	1215.55
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	281.83	281.83
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.88	306.88
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	16	316.46	316.46
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	17	326.04	326.04
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	18	336.35	336.35
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	19	346.67	346.67
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	20	357.35	357.35
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	21	368.41	423.67
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	22	368.41	423.67
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	23	368.41	423.67
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	24	368.41	423.67
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	25	369.88	425.36
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	26	377.24	433.83
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	27	386.09	444.00
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	28	400.45	460.52
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	29	412.24	474.08
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	30	418.14	480.86
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	31	426.98	491.03
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	32	435.82	501.19
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	33	441.35	507.55
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	34	447.24	514.33
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	35	450.19	517.72
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	36	453.14	521.11
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	37	456.08	524.50
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	38	459.03	527.88
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	39	464.92	534.66
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	40	470.82	541.44
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	41	479.66	551.61
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	42	488.13	561.35
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	43	499.92	574.91
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	44	514.66	591.86
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	45	531.97	611.77
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	46	552.60	635.49
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	47	575.81	662.19
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	48	602.34	692.69
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	49	628.50	722.77
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	50	657.97	756.66
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	51	687.07	790.13
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	52	719.12	826.99
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	53	751.54	864.27
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	54	786.54	904.52

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	55	821.54	944.77
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	56	859.48	988.41
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	57	897.80	1032.47
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	58	938.69	1079.49
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	59	958.95	1102.80
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	60	999.85	1149.82
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1035.21	1190.49
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1058.42	1217.18
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1087.52	1250.65
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1105.20	1270.98
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	261.91	261.91
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	285.19	285.19
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	294.09	294.09
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	302.99	302.99
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	312.58	312.58
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	322.16	322.16
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	332.09	332.09
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	342.37	393.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	342.37	393.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	342.37	393.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	342.37	393.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	343.73	395.29
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	350.58	403.17
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	358.80	412.62
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	372.15	427.97
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	383.10	440.57
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	388.58	446.87
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	396.80	456.32
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	405.02	465.77
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	410.15	471.67
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	415.63	477.97
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	418.37	481.12
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	421.11	484.27
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	423.85	487.42
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	426.58	490.57
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	432.06	496.87
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	437.54	503.17
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	445.76	512.62
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	453.63	521.68
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	464.59	534.27
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	478.28	550.02
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	494.37	568.53
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	513.54	590.58
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	535.11	615.38
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	559.76	643.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	584.07	671.68
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	611.46	703.18
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	638.51	734.28
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	668.29	768.54
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	698.42	803.18
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	730.94	840.59
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	763.47	877.99
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	798.73	918.54
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	834.34	959.49
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	872.34	1003.19
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	891.17	1024.85

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	929.17	1068.55
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	962.04	1106.35
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	983.61	1131.15
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1010.65	1162.25
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1027.08	1181.14
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	224.77	224.77
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	15	244.75	244.75
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	16	252.39	252.39
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	17	260.03	260.03
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	18	268.26	268.26
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	19	276.49	276.49
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	20	285.01	285.01
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	21	293.83	337.90
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	22	293.83	337.90
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	23	293.83	337.90
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	24	293.83	337.90
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	25	295.00	339.25
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	26	300.87	346.00
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	27	307.92	354.11
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	28	319.38	367.29
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	29	328.79	378.10
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	30	333.49	383.51
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	31	340.54	391.62
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	32	347.59	399.73
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	33	352.00	404.80
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	34	356.70	410.20
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	35	359.05	412.91
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	36	361.40	415.61
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	37	363.75	418.31
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	38	366.10	421.02
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	39	370.80	426.42
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	40	375.50	431.83
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	41	382.55	439.94
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	42	389.31	447.71
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	43	398.72	458.52
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	44	410.47	472.04
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	45	424.28	487.92
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	46	440.73	506.84
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	47	459.24	528.13
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	48	480.40	552.46
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	49	501.26	576.45
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	50	524.76	603.48
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	51	547.98	630.17
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	52	573.54	659.57
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	53	599.39	689.30
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	54	627.31	721.40
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	55	655.22	753.50
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	56	685.48	788.31
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	57	716.04	823.45
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	58	748.66	860.95
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	59	764.82	879.54
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	60	797.43	917.04
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	61	825.64	949.48
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	62	844.15	970.77
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	63	867.36	997.46
86199PA0010012	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	881.45	1013.67

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	265.46	265.46
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	15	289.06	289.06
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	16	298.08	298.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	17	307.10	307.10
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	18	316.82	316.82
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	19	326.53	326.53
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	20	336.60	336.60
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	21	347.02	399.07
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	22	347.02	399.07
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	23	347.02	399.07
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	24	347.02	399.07
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	25	348.39	400.65
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	26	355.33	408.63
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	27	363.66	418.21
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	28	377.20	433.77
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	29	388.30	446.54
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	30	393.85	452.93
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	31	402.18	462.51
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	32	410.51	472.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	33	415.71	478.07
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	34	421.26	484.45
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	35	424.04	487.65
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	36	426.82	490.84
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	37	429.59	494.03
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	38	432.37	497.22
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	39	437.92	503.61
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	40	443.47	509.99
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	41	451.80	519.57
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	42	459.78	528.75
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	43	470.89	541.52
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	44	484.77	557.48
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	45	501.08	576.24
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	46	520.51	598.58
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	47	542.37	623.73
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	48	567.35	652.46
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	49	591.99	680.79
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	50	619.75	712.71
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	51	647.17	744.24
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	52	677.35	778.96
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	53	707.89	814.08
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	54	740.86	851.99
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	55	773.82	889.90
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	56	809.56	931.00
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	57	845.65	972.50
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	58	884.17	1016.80
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	59	903.26	1038.74
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	60	941.77	1083.04
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	61	975.09	1121.35
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	62	996.95	1146.49
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	63	1024.36	1178.01
86199PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1041.01	1197.16
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	277.57	277.57
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	15	302.24	302.24
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	16	311.67	311.67
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	17	321.11	321.11
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	18	331.26	331.26

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	19	341.42	341.42
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	20	351.95	351.95
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	21	362.84	417.27
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	22	362.84	417.27
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	23	362.84	417.27
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	24	362.84	417.27
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	25	364.28	418.92
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	26	371.54	427.27
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	27	380.25	437.28
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	28	394.40	453.56
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	29	406.01	466.91
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	30	411.81	473.58
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	31	420.52	483.60
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	32	429.23	493.61
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	33	434.67	499.87
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	34	440.48	506.55
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	35	443.38	509.89
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	36	446.28	513.22
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	37	449.18	516.56
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	38	452.09	519.90
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	39	457.89	526.58
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	40	463.70	533.25
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	41	472.41	543.27
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	42	480.75	552.86
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	43	492.36	566.22
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	44	506.87	582.91
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	45	523.93	602.52
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	46	544.25	625.88
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	47	567.10	652.17
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	48	593.23	682.21
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	49	618.99	711.84
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	50	648.02	745.22
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	51	676.68	778.18
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	52	708.25	814.48
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	53	740.17	851.20
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	54	774.64	890.84
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	55	809.11	930.48
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	56	846.48	973.46
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	57	884.22	1016.85
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	58	924.49	1063.17
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	59	944.45	1086.12
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	60	984.72	1132.43
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	61	1019.55	1172.49
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	62	1042.41	1198.77
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	63	1071.08	1231.74
86199PA0010012	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1088.48	1251.76
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	257.95	257.95
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	15	280.87	280.87
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	16	289.64	289.64
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	17	298.41	298.41
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	18	307.85	307.85
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	19	317.29	317.29
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	20	327.07	327.07
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	21	337.19	387.77
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	22	337.19	387.77
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	23	337.19	387.77

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	24	337.19	387.77
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	25	338.53	389.31
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	26	345.28	397.07
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	27	353.37	406.37
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	28	366.52	421.50
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	29	377.31	433.91
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	30	382.70	440.11
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	31	390.80	449.42
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	32	398.89	458.72
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	33	403.95	464.54
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	34	409.34	470.74
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	35	412.04	473.85
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	36	414.74	476.95
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	37	417.43	480.05
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	38	420.13	483.15
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	39	425.53	489.36
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	40	430.92	495.56
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	41	439.01	504.87
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	42	446.77	513.78
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	43	457.56	526.19
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	44	471.05	541.70
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	45	486.89	559.93
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	46	505.78	581.64
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	47	527.02	606.07
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	48	551.30	633.99
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	49	575.24	661.52
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	50	602.21	692.54
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	51	628.85	723.18
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	52	658.18	756.91
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	53	687.86	791.03
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	54	719.89	827.87
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	55	751.92	864.71
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	56	786.65	904.65
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	57	821.72	944.98
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	58	859.15	988.02
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	59	877.69	1009.34
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	60	915.12	1052.39
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	61	947.49	1089.61
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	62	968.73	1114.04
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	63	995.37	1144.67
86199PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1011.54	1163.28
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.52	204.52
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.70	222.70
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	16	229.65	229.65
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	17	236.60	236.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.08	244.08
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	19	251.57	251.57
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.32	259.32
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	21	267.35	307.45
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	22	267.35	307.45
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	23	267.35	307.45
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	24	267.35	307.45
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	25	268.41	308.67
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	26	273.76	314.82
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.18	322.20
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	28	290.60	334.19

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.16	344.03
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	30	303.43	348.95
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	31	309.85	356.33
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	32	316.27	363.71
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	33	320.28	368.32
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	34	324.55	373.24
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	35	326.69	375.70
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	36	328.83	378.16
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	37	330.97	380.62
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.11	383.08
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	39	337.39	388.00
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	40	341.66	392.91
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.08	400.29
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	42	354.23	407.36
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	43	362.79	417.20
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	44	373.48	429.50
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	45	386.04	443.95
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	46	401.02	461.17
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	47	417.86	480.54
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	48	437.11	502.67
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	49	456.09	524.50
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	50	477.48	549.10
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	51	498.60	573.38
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	52	521.85	600.13
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	53	545.38	627.19
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	54	570.78	656.40
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	55	596.18	685.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	56	623.71	717.27
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	57	651.52	749.24
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	58	681.19	783.37
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	59	695.90	800.28
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	60	725.57	834.41
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	61	751.24	863.92
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	62	768.08	883.29
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	63	789.20	907.58
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	802.02	922.32
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	241.54	241.54
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.01	263.01
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.22	271.22
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	17	279.43	279.43
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	18	288.27	288.27
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.11	297.11
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	20	306.26	306.26
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	21	315.75	363.11
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	22	315.75	363.11
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	23	315.75	363.11
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	24	315.75	363.11
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.00	364.55
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	26	323.31	371.81
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	27	330.89	380.52
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	28	343.20	394.69
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	29	353.31	406.30
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	30	358.36	412.11
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	31	365.94	420.83
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	32	373.52	429.54
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	33	378.25	434.99

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	34	383.30	440.80
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	35	385.83	443.70
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	36	388.35	446.61
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	37	390.88	449.51
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	38	393.41	452.42
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	39	398.46	458.23
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	40	403.51	464.04
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	41	411.09	472.75
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	42	418.35	481.10
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	43	428.45	492.72
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	44	441.08	507.24
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	45	455.92	524.31
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	46	473.60	544.64
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	47	493.49	567.52
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	48	516.23	593.66
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	49	538.64	619.44
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	50	563.90	648.49
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	51	588.85	677.17
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	52	616.32	708.76
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	53	644.10	740.72
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	54	674.10	775.21
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	55	704.09	809.70
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	56	736.61	847.10
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	57	769.45	884.86
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	58	804.49	925.17
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	59	821.86	945.14
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	60	856.91	985.44
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	61	887.22	1020.30
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	62	907.11	1043.17
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	63	932.05	1071.86
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	947.20	1089.28
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	252.55	252.55
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	15	275.00	275.00
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	16	283.59	283.59
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	17	292.17	292.17
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	18	301.41	301.41
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	19	310.66	310.66
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	20	320.23	320.23
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	21	330.14	379.66
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	22	330.14	379.66
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	23	330.14	379.66
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	24	330.14	379.66
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	25	331.45	381.17
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	26	338.06	388.77
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	27	345.98	397.88
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	28	358.86	412.68
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	29	369.42	424.83
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	30	374.70	430.91
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	31	382.63	440.02
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	32	390.55	449.13
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	33	395.50	454.83
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	34	400.78	460.90
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	35	403.42	463.94
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	36	406.07	466.97
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	37	408.71	470.01
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	38	411.35	473.05

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	39	416.63	479.12
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	40	421.91	485.20
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	41	429.83	494.31
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	42	437.43	503.04
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	43	447.99	515.19
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	44	461.20	530.38
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	45	476.71	548.22
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	46	495.20	569.48
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	47	516.00	593.40
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	48	539.77	620.73
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	49	563.21	647.69
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	50	589.62	678.06
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	51	615.70	708.06
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	52	644.42	741.09
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	53	673.47	774.50
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	54	704.84	810.56
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	55	736.20	846.63
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	56	770.20	885.73
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	57	804.54	925.22
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	58	841.18	967.36
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	59	859.34	988.24
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	60	895.98	1030.38
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	61	927.68	1066.83
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	62	948.48	1090.75
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	63	974.56	1120.74
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	990.39	1138.95
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	234.70	234.70
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	15	255.56	255.56
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	16	263.54	263.54
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	17	271.52	271.52
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	18	280.11	280.11
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	19	288.70	288.70
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	20	297.60	297.60
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	21	306.81	352.83
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	22	306.81	352.83
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	23	306.81	352.83
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	24	306.81	352.83
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	25	308.03	354.23
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	26	314.16	361.29
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	27	321.53	369.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	28	333.49	383.51
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	29	343.31	394.80
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	30	348.22	400.45
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	31	355.58	408.92
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	32	362.94	417.39
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	33	367.55	422.68
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	34	372.45	428.32
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	35	374.91	431.14
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	36	377.36	433.97
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	37	379.82	436.79
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	38	382.27	439.61
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	39	387.18	445.26
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	40	392.09	450.90
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	41	399.45	459.37
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	42	406.51	467.49
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	43	416.33	478.78

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	44	428.60	492.89
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	45	443.02	509.47
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	46	460.20	529.23
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	47	479.53	551.46
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	48	501.62	576.86
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	49	523.40	601.91
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	50	547.94	630.13
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	51	572.18	658.01
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	52	598.87	688.70
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	53	625.87	719.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	54	655.02	753.27
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	55	684.16	786.79
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	56	715.76	823.13
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	57	747.67	859.82
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	58	781.72	898.98
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	59	798.60	918.39
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	60	832.65	957.55
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	61	862.11	991.42
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	62	881.43	1013.65
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	63	905.67	1041.52
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	920.39	1058.45
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.96	204.96
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	15	223.18	223.18
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	16	230.14	230.14
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	17	237.11	237.11
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.61	244.61
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	19	252.11	252.11
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.88	259.88
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	21	267.93	308.12
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	22	267.93	308.12
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	23	267.93	308.12
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	24	267.93	308.12
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	25	268.99	309.34
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	26	274.35	315.50
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.78	322.90
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	28	291.23	334.91
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.80	344.77
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	30	304.09	349.70
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	31	310.52	357.10
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	32	316.95	364.49
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	33	320.97	369.11
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	34	325.26	374.04
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	35	327.40	376.51
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	36	329.54	378.97
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	37	331.69	381.44
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.83	383.90
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	39	338.12	388.83
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	40	342.40	393.76
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.83	401.16
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	42	355.00	408.24
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	43	363.57	418.10
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	44	374.29	430.43
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	45	386.88	444.91
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	46	401.88	462.16
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	47	418.76	481.57
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	48	438.05	503.76

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	49	457.07	525.63
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	50	478.51	550.28
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	51	499.67	574.62
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	52	522.98	601.43
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	53	546.56	628.54
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	54	572.01	657.81
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	55	597.46	687.08
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	56	625.06	718.82
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	57	652.92	750.86
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	58	682.66	785.06
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	59	697.40	802.01
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	60	727.14	836.21
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	61	752.86	865.79
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	62	769.74	885.20
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	63	790.90	909.54
86199PA0010033	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	803.75	924.32
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	242.06	242.06
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.58	263.58
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.80	271.80
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	17	280.03	280.03
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	18	288.89	288.89
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.75	297.75
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	20	306.93	306.93
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.43	363.89
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.43	363.89
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.43	363.89
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.43	363.89
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.68	365.34
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	26	324.01	372.61
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.61	381.35
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	28	343.95	395.54
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	29	354.07	407.18
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	30	359.13	413.00
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.73	421.74
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	32	374.32	430.47
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	33	379.07	435.93
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	34	384.13	441.75
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.66	444.66
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	36	389.19	447.57
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.72	450.48
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	38	394.26	453.39
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	39	399.32	459.22
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	40	404.38	465.04
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	41	411.98	473.77
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	42	419.25	482.14
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	43	429.38	493.79
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	44	442.04	508.34
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	45	456.91	525.44
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	46	474.63	545.82
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	47	494.56	568.74
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	48	517.34	594.94
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	49	539.81	620.78
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	50	565.12	649.89
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	51	590.12	678.64
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	52	617.65	710.29
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	53	645.49	742.32

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	54	675.55	776.88
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	55	705.61	811.45
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	56	738.20	848.93
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	57	771.11	886.78
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	58	806.23	927.17
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	59	823.63	947.18
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	60	858.76	987.57
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	61	889.13	1022.50
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	62	909.07	1045.43
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	63	934.06	1074.17
86199PA0010033	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	949.24	1091.63
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	253.10	253.10
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	15	275.60	275.60
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	16	284.20	284.20
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	17	292.80	292.80
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	18	302.06	302.06
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	19	311.33	311.33
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	20	320.92	320.92
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	21	330.86	380.48
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	22	330.86	380.48
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	23	330.86	380.48
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	24	330.86	380.48
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	25	332.17	382.00
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	26	338.79	389.61
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	27	346.73	398.74
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	28	359.63	413.58
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	29	370.22	425.75
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	30	375.51	431.84
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	31	383.45	440.97
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	32	391.39	450.10
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	33	396.36	455.81
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	34	401.65	461.90
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	35	404.30	464.94
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	36	406.94	467.98
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	37	409.59	471.03
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	38	412.24	474.07
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	39	417.53	480.16
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	40	422.82	486.25
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	41	430.76	495.38
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	42	438.37	504.13
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	43	448.96	516.30
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	44	462.19	531.52
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	45	477.74	549.41
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	46	496.27	570.71
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	47	517.11	594.68
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	48	540.94	622.08
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	49	564.43	649.09
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	50	590.89	679.53
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	51	617.03	709.59
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	52	645.81	742.69
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	53	674.93	776.17
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	54	706.36	812.31
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	55	737.79	848.46
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	56	771.87	887.65
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	57	806.28	927.22
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	58	843.00	969.45

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	59	861.20	990.38
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	60	897.92	1032.61
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	61	929.68	1069.13
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	62	950.52	1093.10
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	63	976.66	1123.16
86199PA0010033	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	992.53	1141.41
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	235.21	235.21
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	15	256.12	256.12
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	16	264.11	264.11
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	17	272.10	272.10
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	18	280.71	280.71
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	19	289.32	289.32
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	20	298.24	298.24
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	21	307.47	353.59
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	22	307.47	353.59
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	23	307.47	353.59
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	24	307.47	353.59
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	25	308.69	355.00
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	26	314.84	362.07
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	27	322.22	370.55
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	28	334.21	384.34
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	29	344.05	395.66
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	30	348.97	401.31
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	31	356.35	409.80
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	32	363.73	418.29
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	33	368.34	423.59
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	34	373.26	429.25
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	35	375.72	432.08
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	36	378.18	434.91
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	37	380.64	437.73
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	38	383.10	440.56
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	39	388.02	446.22
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	40	392.94	451.88
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	41	400.32	460.36
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	42	407.39	468.50
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	43	417.23	479.81
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	44	429.52	493.95
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	45	443.98	510.57
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	46	461.19	530.37
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	47	480.56	552.65
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	48	502.70	578.11
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	49	524.53	603.21
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	50	549.13	631.50
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	51	573.42	659.43
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	52	600.17	690.19
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	53	627.22	721.31
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	54	656.43	754.90
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	55	685.64	788.49
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	56	717.31	824.91
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	57	749.29	861.68
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	58	783.41	900.93
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	59	800.32	920.37
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	60	834.45	959.62
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	61	863.97	993.56
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	62	883.34	1015.84
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	63	907.63	1043.77

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	922.38	1060.73
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	216.27	216.27
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	15	235.50	235.50
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	16	242.85	242.85
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	17	250.20	250.20
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	18	258.11	258.11
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	19	266.03	266.03
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	20	274.23	274.23
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	21	282.72	325.12
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	22	282.72	325.12
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	23	282.72	325.12
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	24	282.72	325.12
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	25	283.84	326.41
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	26	289.49	332.92
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	27	296.28	340.72
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	28	307.30	353.40
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	29	316.35	363.80
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	30	320.87	369.00
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	31	327.66	376.81
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	32	334.44	384.61
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	33	338.68	389.49
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	34	343.21	394.69
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	35	345.47	397.29
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	36	347.73	399.89
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	37	349.99	402.49
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	38	352.25	405.09
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	39	356.78	410.29
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	40	361.30	415.50
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	41	368.09	423.30
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	42	374.59	430.78
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	43	383.63	441.18
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	44	394.94	454.18
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	45	408.23	469.46
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	46	424.06	487.67
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	47	441.87	508.15
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	48	462.23	531.56
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	49	482.30	554.64
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	50	504.92	580.65
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	51	527.25	606.34
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	52	551.84	634.62
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	53	576.72	663.23
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	54	603.58	694.12
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	55	630.44	725.00
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	56	659.56	758.49
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	57	688.96	792.30
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	58	720.34	828.39
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	59	735.89	846.27
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	60	767.27	882.36
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	61	794.41	913.57
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	62	812.22	934.05
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	63	834.55	959.74
86199PA0010034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	848.11	975.33
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	255.42	255.42
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	15	278.12	278.12
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	16	286.80	286.80
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	17	295.48	295.48

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	18	304.83	304.83
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	19	314.18	314.18
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	20	323.86	323.86
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	21	333.89	383.97
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	22	333.89	383.97
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	23	333.89	383.97
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	24	333.89	383.97
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	25	335.22	385.50
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	26	341.89	393.18
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	27	349.91	402.39
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	28	362.93	417.37
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	29	373.61	429.65
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	30	378.95	435.80
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	31	386.97	445.01
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	32	394.98	454.23
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	33	399.99	459.99
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	34	405.33	466.13
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	35	408.00	469.20
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	36	410.67	472.27
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	37	413.34	475.35
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	38	416.01	478.42
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	39	421.36	484.56
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	40	426.70	490.70
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	41	434.71	499.92
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	42	442.39	508.75
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	43	453.08	521.04
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	44	466.43	536.40
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	45	482.12	554.44
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	46	500.82	575.94
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	47	521.86	600.13
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	48	545.89	627.78
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	49	569.60	655.04
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	50	596.31	685.76
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	51	622.69	716.09
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	52	651.73	749.49
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	53	681.12	783.28
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	54	712.83	819.76
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	55	744.55	856.24
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	56	778.94	895.78
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	57	813.67	935.72
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	58	850.73	978.34
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	59	869.09	999.45
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	60	906.15	1042.07
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	61	938.20	1078.93
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	62	959.24	1103.12
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	63	985.61	1133.46
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1001.63	1151.88
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	267.07	267.07
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	15	290.81	290.81
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	16	299.88	299.88
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	17	308.96	308.96
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	18	318.73	318.73
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	19	328.51	328.51
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	20	338.63	338.63
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	21	349.12	401.48
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	22	349.12	401.48

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	23	349.12	401.48
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	24	349.12	401.48
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	25	350.50	403.08
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	26	357.49	411.11
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	27	365.86	420.74
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	28	379.48	436.40
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	29	390.65	449.25
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	30	396.24	455.67
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	31	404.61	465.31
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	32	412.99	474.94
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	33	418.23	480.96
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	34	423.82	487.39
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	35	426.61	490.60
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	36	429.40	493.81
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	37	432.19	497.02
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	38	434.99	500.24
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	39	440.57	506.66
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	40	446.16	513.08
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	41	454.54	522.72
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	42	462.57	531.95
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	43	473.74	544.80
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	44	487.70	560.86
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	45	504.11	579.73
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	46	523.66	602.21
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	47	545.65	627.50
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	48	570.79	656.41
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	49	595.58	684.91
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	50	623.50	717.03
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	51	651.08	748.75
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	52	681.46	783.67
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	53	712.18	819.00
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	54	745.34	857.14
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	55	778.51	895.28
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	56	814.47	936.64
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	57	850.77	978.39
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	58	889.52	1022.95
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	59	908.72	1045.03
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	60	947.48	1089.60
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	61	980.99	1128.14
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1002.98	1153.43
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1030.56	1185.15
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1047.31	1204.41
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	248.19	248.19
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	15	270.25	270.25
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	16	278.69	278.69
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	17	287.12	287.12
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	18	296.21	296.21
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	19	305.29	305.29
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	20	314.70	314.70
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	21	324.44	373.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	22	324.44	373.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	23	324.44	373.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	24	324.44	373.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	25	325.73	374.59
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	26	332.22	382.05
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	27	340.00	391.00

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	28	352.66	405.55
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	29	363.04	417.49
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	30	368.23	423.46
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	31	376.02	432.42
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	32	383.80	441.37
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	33	388.67	446.97
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	34	393.86	452.94
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	35	396.45	455.92
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	36	399.05	458.91
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	37	401.65	461.89
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	38	404.24	464.88
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	39	409.43	470.85
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	40	414.62	476.82
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	41	422.41	485.77
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	42	429.87	494.35
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	43	440.25	506.29
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	44	453.23	521.21
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	45	468.48	538.75
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	46	486.65	559.64
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	47	507.09	583.15
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	48	530.44	610.01
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	49	553.48	636.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	50	579.43	666.35
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	51	605.06	695.82
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	52	633.29	728.28
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	53	661.84	761.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	54	692.66	796.56
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	55	723.48	832.00
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	56	756.90	870.43
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	57	790.64	909.23
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	58	826.65	950.65
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	59	844.49	971.17
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	60	880.50	1012.58
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	61	911.65	1048.40
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	62	932.09	1071.90
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	63	957.72	1101.38
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	973.28	1119.28
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	159.99	159.99
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	15	174.21	174.21
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	16	179.65	179.65
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	17	185.09	185.09
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	18	190.94	190.94
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	19	196.80	196.80
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	20	202.86	202.86
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	21	209.15	240.52
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	22	209.15	240.52
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	23	209.15	240.52
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	24	209.15	240.52
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	25	209.97	241.47
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	26	214.16	246.28
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	27	219.18	252.05
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	28	227.33	261.43
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	29	234.03	269.13
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	30	237.37	272.98
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	31	242.39	278.75
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	32	247.41	284.52

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	33	250.55	288.13
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	34	253.89	291.98
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	35	255.57	293.90
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	36	257.24	295.83
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	37	258.91	297.75
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	38	260.59	299.67
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	39	263.93	303.52
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	40	267.28	307.37
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	41	272.30	313.14
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	42	277.11	318.67
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	43	283.80	326.37
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	44	292.17	335.99
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	45	302.00	347.29
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	46	313.71	360.76
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	47	326.88	375.91
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	48	341.94	393.23
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	49	356.79	410.31
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	50	373.52	429.55
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	51	390.04	448.55
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	52	408.24	469.47
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	53	426.64	490.64
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	54	446.51	513.49
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	55	466.38	536.33
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	56	487.92	561.11
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	57	509.67	586.12
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	58	532.88	612.82
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	59	544.39	626.04
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	60	567.60	652.74
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	61	587.68	675.83
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	62	600.85	690.98
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	63	617.37	709.98
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	627.40	721.52
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	188.95	188.95
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	15	205.75	205.75
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	16	212.17	212.17
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	17	218.59	218.59
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	18	225.51	225.51
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	19	232.42	232.42
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	20	239.58	239.58
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	21	247.00	284.05
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	22	247.00	284.05
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	23	247.00	284.05
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	24	247.00	284.05
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	25	247.98	285.18
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	26	252.92	290.86
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	27	258.85	297.68
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	28	268.48	308.75
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	29	276.39	317.84
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	30	280.34	322.39
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	31	286.27	329.21
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	32	292.19	336.02
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	33	295.90	340.28
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	34	299.85	344.83
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	35	301.83	347.10
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	36	303.80	349.37
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	37	305.78	351.65

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	38	307.75	353.92
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	39	311.71	358.46
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	40	315.66	363.01
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	41	321.59	369.82
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	42	327.27	376.36
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	43	335.17	385.45
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	44	345.05	396.81
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	45	356.66	410.16
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	46	370.49	426.06
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	47	386.05	443.96
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	48	403.84	464.41
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	49	421.37	484.58
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	50	441.13	507.30
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	51	460.64	529.74
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	52	482.13	554.45
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	53	503.87	579.45
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	54	527.33	606.43
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	55	550.80	633.42
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	56	576.24	662.67
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	57	601.92	692.21
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	58	629.34	723.74
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	59	642.93	739.36
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	60	670.34	770.89
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	61	694.05	798.16
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	62	709.61	816.06
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	63	729.13	838.50
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	740.97	852.12
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	197.57	197.57
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	15	215.13	215.13
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	16	221.84	221.84
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	17	228.56	228.56
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	18	235.79	235.79
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	19	243.02	243.02
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	20	250.51	250.51
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	21	258.27	297.01
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	22	258.27	297.01
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	23	258.27	297.01
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	24	258.27	297.01
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	25	259.29	298.18
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	26	264.46	304.12
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	27	270.65	311.25
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	28	280.73	322.84
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	29	288.99	332.34
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	30	293.12	337.09
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	31	299.32	344.22
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	32	305.52	351.35
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	33	309.39	355.80
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	34	313.53	360.55
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	35	315.59	362.93
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	36	317.66	365.31
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	37	319.72	367.68
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	38	321.79	370.06
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	39	325.92	374.81
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	40	330.05	379.56
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	41	336.25	386.69
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	42	342.19	393.52

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	43	350.46	403.02
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	44	360.79	414.90
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	45	372.92	428.86
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	46	387.39	445.49
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	47	403.66	464.21
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	48	422.25	485.59
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	49	440.59	506.68
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	50	461.25	530.44
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	51	481.65	553.90
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	52	504.12	579.74
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	53	526.85	605.87
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	54	551.38	634.09
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	55	575.92	662.30
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	56	602.52	692.89
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	57	629.37	723.78
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	58	658.04	756.75
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	59	672.25	773.08
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	60	700.91	806.05
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	61	725.70	834.56
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	62	741.97	853.27
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	63	762.38	876.73
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	774.76	890.98
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	183.60	183.60
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	15	199.92	199.92
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	16	206.16	206.16
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	17	212.40	212.40
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	18	219.12	219.12
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	19	225.84	225.84
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	20	232.80	232.80
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	21	240.01	276.01
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	22	240.01	276.01
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	23	240.01	276.01
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	24	240.01	276.01
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	25	240.96	277.11
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	26	245.76	282.63
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	27	251.52	289.25
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	28	260.88	300.02
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	29	268.56	308.85
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	30	272.40	313.26
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	31	278.16	319.89
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	32	283.92	326.51
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	33	287.52	330.65
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	34	291.36	335.07
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	35	293.28	337.28
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	36	295.20	339.48
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	37	297.12	341.69
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	38	299.04	343.90
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	39	302.88	348.32
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	40	306.72	352.73
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	41	312.48	359.36
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	42	318.00	365.71
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	43	325.68	374.54
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	44	335.28	385.58
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	45	346.56	398.55
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	46	360.01	414.01
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	47	375.13	431.39

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	48	392.41	451.27
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	49	409.45	470.86
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	50	428.65	492.94
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	51	447.61	514.75
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	52	468.49	538.76
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	53	489.61	563.05
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	54	512.41	589.27
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	55	535.21	615.49
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	56	559.93	643.92
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	57	584.89	672.62
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	58	611.53	703.26
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	59	624.73	718.44
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	60	651.37	749.07
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	61	674.41	775.57
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	62	689.53	792.96
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	63	708.49	814.76
86199PA0010022	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	720.00	828.00
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	168.67	168.67
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	15	183.66	183.66
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	16	189.40	189.40
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	17	195.13	195.13
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	18	201.30	201.30
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	19	207.48	207.48
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	20	213.87	213.87
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	21	220.49	253.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	22	220.49	253.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	23	220.49	253.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	24	220.49	253.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	25	221.37	254.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	26	225.78	259.64
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	27	231.07	265.73
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	28	239.67	275.62
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	29	246.72	283.73
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	30	250.25	287.79
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	31	255.54	293.87
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	32	260.83	299.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	33	264.14	303.76
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	34	267.67	307.82
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	35	269.43	309.85
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	36	271.20	311.87
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	37	272.96	313.90
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	38	274.72	315.93
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	39	278.25	319.99
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	40	281.78	324.05
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	41	287.07	330.13
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	42	292.14	335.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	43	299.20	344.08
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	44	308.02	354.22
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	45	318.38	366.14
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	46	330.73	380.34
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	47	344.62	396.31
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	48	360.49	414.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	49	376.15	432.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	50	393.78	452.85
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	51	411.20	472.88
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	52	430.39	494.94

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	53	449.79	517.26
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	54	470.73	541.34
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	55	491.68	565.43
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	56	514.39	591.55
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	57	537.32	617.92
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	58	561.79	646.06
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	59	573.92	660.01
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	60	598.39	688.15
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	61	619.56	712.49
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	62	633.45	728.47
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	63	650.87	748.50
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	661.44	760.66
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	199.20	199.20
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	15	216.91	216.91
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	16	223.68	223.68
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	17	230.45	230.45
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	18	237.74	237.74
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	19	245.03	245.03
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	20	252.58	252.58
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	21	260.40	299.46
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	22	260.40	299.46
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	23	260.40	299.46
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	24	260.40	299.46
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	25	261.44	300.65
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	26	266.64	306.64
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	27	272.89	313.83
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	28	283.05	325.51
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	29	291.38	335.09
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	30	295.55	339.88
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	31	301.80	347.07
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	32	308.05	354.25
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	33	311.95	358.75
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	34	316.12	363.54
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	35	318.20	365.93
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	36	320.28	368.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	37	322.37	370.72
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	38	324.45	373.12
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	39	328.62	377.91
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	40	332.78	382.70
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	41	339.03	389.89
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	42	345.02	396.78
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	43	353.35	406.36
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	44	363.77	418.34
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	45	376.01	432.41
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	46	390.59	449.18
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	47	407.00	468.05
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	48	425.74	489.61
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	49	444.23	510.87
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	50	465.06	534.82
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	51	485.64	558.48
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	52	508.29	584.53
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	53	531.20	610.88
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	54	555.94	639.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	55	580.68	667.78
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	56	607.50	698.62
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	57	634.58	729.77

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	58	663.48	763.01
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	59	677.81	779.48
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	60	706.71	812.72
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	61	731.71	841.46
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	62	748.11	860.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	63	768.68	883.99
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	781.17	898.35
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	208.29	208.29
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	15	226.80	226.80
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	16	233.88	233.88
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	17	240.96	240.96
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	18	248.58	248.58
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	19	256.21	256.21
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	20	264.10	264.10
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	21	272.28	313.12
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	22	272.28	313.12
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	23	272.28	313.12
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	24	272.28	313.12
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	25	273.36	314.36
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	26	278.80	320.62
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	27	285.34	328.14
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	28	295.96	340.35
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	29	304.67	350.37
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	30	309.03	355.38
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	31	315.56	362.89
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	32	322.09	370.41
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	33	326.18	375.11
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	34	330.53	380.12
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	35	332.71	382.62
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	36	334.89	385.12
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	37	337.07	387.63
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	38	339.25	390.13
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	39	343.60	395.14
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	40	347.96	400.15
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	41	354.49	407.67
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	42	360.76	414.87
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	43	369.47	424.89
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	44	380.36	437.41
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	45	393.16	452.13
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	46	408.40	469.66
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	47	425.56	489.39
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	48	445.16	511.93
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	49	464.49	534.17
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	50	486.27	559.21
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	51	507.78	583.95
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	52	531.47	611.19
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	53	555.43	638.74
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	54	581.29	668.49
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	55	607.16	698.23
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	56	635.20	730.48
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	57	663.52	763.05
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	58	693.74	797.80
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	59	708.72	815.02
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	60	738.94	849.78
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	61	765.08	879.84
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	62	782.23	899.56

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	63	803.74	924.30
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	816.80	939.32
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	193.56	193.56
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	15	210.77	210.77
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	16	217.35	217.35
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	17	223.93	223.93
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	18	231.01	231.01
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	19	238.10	238.10
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	20	245.43	245.43
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	21	253.03	290.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	22	253.03	290.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	23	253.03	290.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	24	253.03	290.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	25	254.04	292.14
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	26	259.10	297.96
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	27	265.17	304.94
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	28	275.04	316.29
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	29	283.13	325.60
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	30	287.18	330.26
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	31	293.26	337.24
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	32	299.33	344.23
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	33	303.12	348.59
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	34	307.17	353.25
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	35	309.20	355.58
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	36	311.22	357.90
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	37	313.24	360.23
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	38	315.27	362.56
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	39	319.32	367.21
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	40	323.37	371.87
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	41	329.44	378.85
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	42	335.26	385.55
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	43	343.35	394.86
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	44	353.47	406.50
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	45	365.37	420.17
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	46	379.54	436.47
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	47	395.48	454.80
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	48	413.69	475.75
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	49	431.66	496.41
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	50	451.90	519.69
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	51	471.89	542.67
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	52	493.90	567.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	53	516.17	593.60
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	54	540.21	621.24
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	55	564.24	648.88
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	56	590.31	678.85
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	57	616.62	709.11
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	58	644.71	741.41
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	59	658.62	757.42
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	60	686.71	789.71
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	61	711.00	817.65
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	62	726.94	835.98
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	63	746.93	858.97
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	759.06	872.92
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	163.17	163.17
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	177.67	177.67
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	183.22	183.22

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	188.77	188.77
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	194.74	194.74
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	200.71	200.71
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	206.90	206.90
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	213.30	245.30
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	213.30	245.30
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	213.30	245.30
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	213.30	245.30
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	214.15	246.27
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	218.41	251.18
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	223.53	257.06
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	231.85	266.63
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	238.68	274.48
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	242.09	278.40
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	247.21	284.29
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	252.33	290.18
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	255.53	293.86
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	258.94	297.78
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	260.65	299.74
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	262.35	301.70
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	264.06	303.67
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	265.76	305.63
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	269.18	309.55
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	272.59	313.48
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	277.71	319.37
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	282.61	325.01
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	289.44	332.86
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	297.97	342.67
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	308.00	354.20
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	319.94	367.93
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	333.38	383.39
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	348.74	401.05
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	363.88	418.46
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	380.94	438.08
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	397.79	457.46
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	416.35	478.80
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	435.12	500.39
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	455.38	523.69
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	475.65	546.99
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	497.62	572.26
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	519.80	597.77
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	543.47	624.99
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	555.20	638.49
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	578.88	665.71
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	599.36	689.26
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	612.79	704.71
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	629.64	724.09
86199PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	639.87	735.85
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	192.71	192.71
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	209.83	209.83
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	216.38	216.38
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	222.93	222.93
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	229.99	229.99
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	237.04	237.04
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	244.35	244.35
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	251.91	289.70

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	251.91	289.70
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	251.91	289.70
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	251.91	289.70
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	252.91	290.85
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	257.95	296.64
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	263.99	303.59
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	273.82	314.89
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	281.88	324.16
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	285.91	328.80
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	291.96	335.75
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	298.00	342.70
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	301.78	347.05
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	305.81	351.68
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	307.82	354.00
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	309.84	356.32
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	311.86	358.63
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	313.87	360.95
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	317.90	365.59
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	321.93	370.22
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	327.98	377.17
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	333.77	383.84
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	341.83	393.11
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	351.91	404.69
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	363.75	418.31
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	377.85	434.53
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	393.72	452.78
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	411.86	473.64
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	429.75	494.21
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	449.90	517.38
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	469.80	540.27
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	491.71	565.47
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	513.88	590.96
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	537.81	618.48
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	561.74	646.00
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	587.69	675.84
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	613.89	705.97
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	641.85	738.12
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	655.70	754.06
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	683.66	786.21
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	707.85	814.02
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	723.72	832.27
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	743.62	855.16
86199PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	755.70	869.05
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	201.49	201.49
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	15	219.40	219.40
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	16	226.25	226.25
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	17	233.10	233.10
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	18	240.48	240.48
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	19	247.85	247.85
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	20	255.49	255.49
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	21	263.40	302.91
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	22	263.40	302.91
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	23	263.40	302.91
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	24	263.40	302.91
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	25	264.44	304.11
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	26	269.71	310.17

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	27	276.03	317.44
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	28	286.31	329.25
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	29	294.73	338.94
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	30	298.95	343.79
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	31	305.27	351.06
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	32	311.59	358.33
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	33	315.54	362.87
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	34	319.76	367.72
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	35	321.86	370.14
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	36	323.97	372.57
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	37	326.08	374.99
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	38	328.18	377.41
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	39	332.40	382.26
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	40	336.61	387.10
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	41	342.93	394.37
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	42	348.99	401.34
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	43	357.42	411.03
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	44	367.96	423.15
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	45	380.34	437.39
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	46	395.09	454.35
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	47	411.68	473.43
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	48	430.64	495.24
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	49	449.34	516.75
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	50	470.42	540.98
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	51	491.22	564.91
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	52	514.14	591.26
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	53	537.32	617.91
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	54	562.34	646.69
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	55	587.36	675.46
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	56	614.49	706.66
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	57	641.88	738.16
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	58	671.12	771.79
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	59	685.61	788.45
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	60	714.84	822.07
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	61	740.13	851.15
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	62	756.72	870.23
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	63	777.53	894.16
86199PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	790.16	908.69
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	187.25	187.25
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	203.90	203.90
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	210.26	210.26
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	216.62	216.62
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	223.48	223.48
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	230.33	230.33
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	237.43	237.43
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	244.78	281.50
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	244.78	281.50
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	244.78	281.50
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	244.78	281.50
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	245.75	282.61
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	250.65	288.24
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	256.52	295.00
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	266.07	305.98
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	273.90	314.99
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	277.82	319.49
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	283.69	326.25

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	289.57	333.00
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	293.24	337.22
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	297.15	341.73
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	299.11	343.98
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	301.07	346.23
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	303.03	348.48
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	304.99	350.74
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	308.90	355.24
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	312.82	359.74
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	318.69	366.50
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	324.32	372.97
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	332.16	381.98
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	341.95	393.24
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	353.45	406.47
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	367.16	422.23
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	382.58	439.97
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	400.20	460.23
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	417.58	480.22
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	437.16	502.74
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	456.50	524.98
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	477.80	549.47
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	499.34	574.24
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	522.59	600.98
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	545.84	627.72
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	571.06	656.71
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	596.51	685.99
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	623.68	717.23
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	637.14	732.72
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	664.31	763.96
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	687.81	790.98
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	703.23	808.72
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	722.57	830.96
86199PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	734.31	844.46
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	193.35	193.35
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	15	210.53	210.53
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	16	217.10	217.10
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	17	223.67	223.67
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	18	230.75	230.75
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	19	237.83	237.83
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	20	245.16	245.16
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	21	252.75	290.66
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	22	252.75	290.66
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	23	252.75	290.66
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	24	252.75	290.66
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	25	253.75	291.81
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	26	258.80	297.62
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	27	264.87	304.60
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	28	274.73	315.94
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	29	282.81	325.24
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	30	286.86	329.89
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	31	292.92	336.86
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	32	298.99	343.84
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	33	302.78	348.20
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	34	306.82	352.85
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	35	308.85	355.17
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	36	310.87	357.50

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	37	312.89	359.82
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	38	314.91	362.15
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	39	318.96	366.80
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	40	323.00	371.45
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	41	329.07	378.43
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	42	334.88	385.11
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	43	342.97	394.41
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	44	353.08	406.04
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	45	364.95	419.70
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	46	379.11	435.97
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	47	395.03	454.28
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	48	413.23	475.21
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	49	431.17	495.85
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	50	451.39	519.10
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	51	471.36	542.06
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	52	493.35	567.35
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	53	515.59	592.92
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	54	539.60	620.54
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	55	563.61	648.15
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	56	589.64	678.08
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	57	615.92	708.31
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	58	643.98	740.57
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	59	657.88	756.56
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	60	685.93	788.82
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	61	710.20	816.72
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	62	726.12	835.04
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	63	746.08	858.00
86199PA0010031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	758.21	871.94
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	228.34	228.34
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	15	248.64	248.64
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	16	256.40	256.40
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	17	264.16	264.16
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	18	272.52	272.52
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	19	280.88	280.88
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	20	289.53	289.53
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	21	298.50	343.27
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	22	298.50	343.27
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	23	298.50	343.27
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	24	298.50	343.27
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	25	299.68	344.63
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	26	305.65	351.50
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	27	312.81	359.74
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	28	324.46	373.12
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	29	334.01	384.11
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	30	338.78	389.60
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	31	345.95	397.84
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	32	353.11	406.08
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	33	357.59	411.23
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	34	362.36	416.72
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	35	364.75	419.46
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	36	367.14	422.21
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	37	369.53	424.96
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	38	371.91	427.70
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	39	376.69	433.19
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	40	381.47	438.69
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	41	388.63	446.92

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	42	395.50	454.82
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	43	405.05	465.80
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	44	416.99	479.53
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	45	431.02	495.67
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	46	447.73	514.89
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	47	466.54	536.52
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	48	488.03	561.23
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	49	509.22	585.60
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	50	533.10	613.06
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	51	556.68	640.18
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	52	582.65	670.04
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	53	608.91	700.25
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	54	637.27	732.86
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	55	665.63	765.47
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	56	696.37	800.83
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	57	727.41	836.52
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	58	760.54	874.63
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	59	776.96	893.51
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	60	810.09	931.61
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	61	838.75	964.56
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	62	857.55	986.19
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	63	881.13	1013.30
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	895.45	1029.77
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	238.76	238.76
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	15	259.98	259.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	16	268.09	268.09
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	17	276.21	276.21
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	18	284.95	284.95
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	19	293.69	293.69
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	20	302.74	302.74
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	21	312.11	358.92
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	22	312.11	358.92
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	23	312.11	358.92
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	24	312.11	358.92
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	25	313.35	360.35
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	26	319.59	367.53
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	27	327.08	376.14
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	28	339.25	390.14
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	29	349.24	401.62
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	30	354.23	407.37
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	31	361.72	415.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	32	369.21	424.60
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	33	373.89	429.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	34	378.89	435.72
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	35	381.39	438.59
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	36	383.88	441.46
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	37	386.38	444.34
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	38	388.88	447.21
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	39	393.87	452.95
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	40	398.86	458.69
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	41	406.35	467.31
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	42	413.53	475.56
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	43	423.52	487.05
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	44	436.00	501.40
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	45	450.67	518.27
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	46	468.15	538.37

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	47	487.81	560.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	48	510.28	586.82
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	49	532.44	612.31
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	50	557.41	641.02
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	51	582.06	669.37
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	52	609.22	700.60
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	53	636.68	732.18
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	54	666.33	766.28
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	55	695.98	800.38
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	56	728.13	837.35
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	57	760.59	874.67
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	58	795.23	914.51
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	59	812.39	934.25
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	60	847.04	974.09
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	61	877.00	1008.55
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	62	896.66	1031.16
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	63	921.32	1059.51
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	936.29	1076.73
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	221.88	221.88
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	15	241.60	241.60
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	16	249.14	249.14
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	17	256.68	256.68
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	18	264.81	264.81
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	19	272.93	272.93
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	20	281.34	281.34
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	21	290.05	333.55
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	22	290.05	333.55
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	23	290.05	333.55
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	24	290.05	333.55
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	25	291.20	334.88
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	26	297.00	341.55
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	27	303.96	349.55
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	28	315.27	362.56
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	29	324.55	373.24
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	30	329.19	378.57
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	31	336.16	386.58
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	32	343.12	394.58
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	33	347.47	399.59
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	34	352.11	404.92
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	35	354.43	407.59
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	36	356.75	410.26
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	37	359.07	412.93
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	38	361.39	415.60
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	39	366.03	420.93
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	40	370.67	426.27
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	41	377.63	434.28
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	42	384.30	441.95
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	43	393.58	452.62
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	44	405.18	465.96
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	45	418.82	481.64
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	46	435.06	500.32
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	47	453.33	521.33
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	48	474.21	545.35
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	49	494.81	569.03
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	50	518.01	595.71
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	51	540.92	622.06

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	52	566.16	651.08
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	53	591.68	680.43
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	54	619.23	712.12
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	55	646.79	743.80
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	56	676.66	778.16
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	57	706.82	812.85
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	58	739.02	849.87
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	59	754.97	868.22
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	60	787.17	905.24
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	61	815.01	937.26
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	62	833.28	958.27
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	63	856.19	984.62
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	870.11	1000.62
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	183.07	183.07
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	15	199.34	199.34
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	16	205.56	205.56
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	17	211.78	211.78
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	18	218.48	218.48
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	19	225.18	225.18
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	20	232.12	232.12
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	21	239.31	275.21
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	22	239.31	275.21
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	23	239.31	275.21
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	24	239.31	275.21
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	25	240.26	276.30
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	26	245.05	281.80
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	27	250.79	288.41
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	28	260.12	299.14
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	29	267.78	307.95
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	30	271.61	312.35
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	31	277.35	318.95
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	32	283.10	325.56
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	33	286.68	329.69
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	34	290.51	334.09
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	35	292.43	336.29
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	36	294.34	338.49
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	37	296.26	340.70
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	38	298.17	342.90
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	39	302.00	347.30
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	40	305.83	351.70
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	41	311.57	358.31
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	42	317.08	364.64
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	43	324.73	373.44
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	44	334.31	384.45
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	45	345.55	397.39
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	46	358.95	412.80
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	47	374.03	430.13
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	48	391.26	449.95
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	49	408.25	469.49
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	50	427.39	491.50
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	51	446.30	513.24
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	52	467.12	537.19
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	53	488.18	561.40
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	54	510.91	587.55
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	55	533.65	613.69
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	56	558.29	642.04

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	57	583.18	670.66
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	58	609.74	701.21
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	59	622.91	716.34
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	60	649.47	746.89
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	61	672.44	773.31
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	62	687.52	790.64
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	63	706.42	812.39
86199PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	717.90	825.58
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	216.20	216.20
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	15	235.42	235.42
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	16	242.77	242.77
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	17	250.12	250.12
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	18	258.03	258.03
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	19	265.94	265.94
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	20	274.14	274.14
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	21	282.63	325.02
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	22	282.63	325.02
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	23	282.63	325.02
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	24	282.63	325.02
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	25	283.75	326.31
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	26	289.40	332.81
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	27	296.18	340.61
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	28	307.21	353.29
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	29	316.25	363.69
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	30	320.77	368.89
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	31	327.56	376.69
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	32	334.34	384.49
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	33	338.58	389.36
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	34	343.10	394.56
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	35	345.36	397.16
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	36	347.62	399.76
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	37	349.88	402.36
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	38	352.14	404.96
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	39	356.67	410.17
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	40	361.19	415.37
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	41	367.97	423.17
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	42	374.47	430.64
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	43	383.51	441.04
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	44	394.82	454.04
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	45	408.10	469.32
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	46	423.93	487.52
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	47	441.73	507.99
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	48	462.08	531.39
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	49	482.15	554.47
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	50	504.76	580.47
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	51	527.08	606.15
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	52	551.67	634.42
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	53	576.54	663.02
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	54	603.39	693.90
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	55	630.24	724.78
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	56	659.35	758.25
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	57	688.74	792.05
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	58	720.11	828.13
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	59	735.66	846.01
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	60	767.03	882.08
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	61	794.16	913.28

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	62	811.96	933.76
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	63	834.29	959.44
86199PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	847.85	975.03
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	226.06	226.06
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	15	246.16	246.16
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	16	253.84	253.84
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	17	261.52	261.52
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	18	269.80	269.80
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	19	278.07	278.07
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	20	286.64	286.64
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	21	295.52	339.84
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	22	295.52	339.84
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	23	295.52	339.84
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	24	295.52	339.84
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	25	296.69	341.19
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	26	302.60	347.99
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	27	309.69	356.15
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	28	321.22	369.40
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	29	330.67	380.27
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	30	335.40	385.71
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	31	342.49	393.87
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	32	349.59	402.02
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	33	354.02	407.12
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	34	358.75	412.56
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	35	361.11	415.28
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	36	363.47	418.00
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	37	365.84	420.71
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	38	368.20	423.43
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	39	372.93	428.87
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	40	377.66	434.31
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	41	384.75	442.46
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	42	391.55	450.28
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	43	401.00	461.15
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	44	412.82	474.75
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	45	426.71	490.72
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	46	443.26	509.75
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	47	461.88	531.16
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	48	483.16	555.63
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	49	504.14	579.76
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	50	527.78	606.94
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	51	551.12	633.79
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	52	576.83	663.36
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	53	602.84	693.26
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	54	630.91	725.55
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	55	658.98	757.83
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	56	689.42	792.83
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	57	720.15	828.18
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	58	752.95	865.90
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	59	769.21	884.59
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	60	802.01	922.31
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	61	830.38	954.93
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	62	848.99	976.34
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	63	872.34	1003.19
86199PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	886.51	1019.49
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	210.08	210.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	15	228.76	228.76

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	16	235.90	235.90
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	17	243.04	243.04
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	18	250.73	250.73
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	19	258.42	258.42
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	20	266.38	266.38
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	21	274.63	315.82
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	22	274.63	315.82
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	23	274.63	315.82
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	24	274.63	315.82
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	25	275.72	317.08
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	26	281.21	323.39
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	27	287.80	330.97
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	28	298.51	343.29
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	29	307.30	353.40
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	30	311.69	358.45
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	31	318.28	366.03
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	32	324.88	373.61
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	33	329.00	378.34
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	34	333.39	383.40
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	35	335.59	385.92
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	36	337.78	388.45
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	37	339.98	390.98
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	38	342.18	393.50
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	39	346.57	398.56
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	40	350.96	403.61
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	41	357.56	411.19
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	42	363.87	418.45
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	43	372.66	428.56
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	44	383.64	441.19
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	45	396.55	456.03
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	46	411.93	473.72
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	47	429.23	493.62
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	48	449.00	516.35
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	49	468.50	538.78
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	50	490.47	564.04
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	51	512.17	588.99
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	52	536.06	616.47
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	53	560.23	644.26
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	54	586.31	674.26
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	55	612.40	704.26
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	56	640.69	736.79
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	57	669.25	769.64
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	58	699.73	804.69
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	59	714.84	822.06
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	60	745.32	857.12
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	61	771.68	887.44
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	62	788.98	907.33
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	63	810.68	932.28
86199PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	823.85	947.43
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	200.92	200.92
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	15	218.78	218.78
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	16	225.61	225.61
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	17	232.44	232.44
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	18	239.79	239.79
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	19	247.15	247.15
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	20	254.76	254.76

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	21	262.65	302.05
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	22	262.65	302.05
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	23	262.65	302.05
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	24	262.65	302.05
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	25	263.69	303.25
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	26	268.95	309.29
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	27	275.25	316.54
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	28	285.49	328.32
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	29	293.90	337.98
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	30	298.10	342.81
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	31	304.40	350.06
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	32	310.71	357.31
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	33	314.65	361.84
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	34	318.85	366.68
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	35	320.95	369.09
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	36	323.05	371.51
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	37	325.15	373.92
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	38	327.25	376.34
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	39	331.46	381.17
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	40	335.66	386.01
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	41	341.96	393.25
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	42	348.00	400.20
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	43	356.41	409.87
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	44	366.91	421.95
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	45	379.26	436.14
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	46	393.96	453.06
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	47	410.51	472.09
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	48	429.42	493.83
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	49	448.07	515.28
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	50	469.08	539.44
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	51	489.83	563.30
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	52	512.68	589.58
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	53	535.79	616.16
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	54	560.74	644.85
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	55	585.69	673.55
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	56	612.75	704.66
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	57	640.06	736.07
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	58	669.21	769.60
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	59	683.66	786.21
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	60	712.81	819.73
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	61	738.03	848.73
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	62	754.57	867.76
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	63	775.32	891.62
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	787.92	906.11
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.29	237.29
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	15	258.38	258.38
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	16	266.45	266.45
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	17	274.51	274.51
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.20	283.20
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	19	291.88	291.88
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	20	300.88	300.88
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	21	310.19	356.72
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	22	310.19	356.72
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	23	310.19	356.72
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	24	310.19	356.72
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	25	311.42	358.14

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	26	317.63	365.27
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.07	373.83
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	28	337.17	387.75
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	29	347.10	399.16
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.06	404.87
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	31	359.50	413.43
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	32	366.95	421.99
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	33	371.60	427.34
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	34	376.56	433.05
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	35	379.04	435.90
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	36	381.53	438.76
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	37	384.01	441.61
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	38	386.49	444.46
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	39	391.45	450.17
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	40	396.41	455.88
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	41	403.86	464.44
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	42	410.99	472.64
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	43	420.92	484.06
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	44	433.33	498.33
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	45	447.91	515.09
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	46	465.28	535.07
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	47	484.82	557.54
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	48	507.15	583.22
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	49	529.17	608.55
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	50	553.99	637.09
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	51	578.49	665.27
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	52	605.48	696.30
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	53	632.78	727.69
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	54	662.24	761.58
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	55	691.71	795.47
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	56	723.66	832.21
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	57	755.92	869.31
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	58	790.35	908.90
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	59	807.41	928.52
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	60	841.84	968.11
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	61	871.62	1002.36
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	62	891.16	1024.83
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	63	915.66	1053.01
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	930.54	1070.12
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	248.11	248.11
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	15	270.17	270.17
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	16	278.60	278.60
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	17	287.03	287.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	18	296.11	296.11
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	19	305.19	305.19
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	20	314.60	314.60
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	21	324.34	372.99
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	22	324.34	372.99
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	23	324.34	372.99
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	24	324.34	372.99
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	25	325.63	374.47
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	26	332.11	381.93
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	27	339.90	390.88
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	28	352.55	405.43
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	29	362.92	417.36
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	30	368.11	423.33

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	31	375.90	432.28
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	32	383.68	441.23
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	33	388.55	446.83
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	34	393.74	452.80
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	35	396.33	455.78
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	36	398.93	458.76
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	37	401.52	461.75
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	38	404.11	464.73
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	39	409.30	470.70
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	40	414.49	476.67
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	41	422.28	485.62
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	42	429.74	494.20
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	43	440.12	506.13
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	44	453.09	521.05
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	45	468.33	538.58
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	46	486.49	559.47
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	47	506.93	582.97
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	48	530.28	609.82
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	49	553.31	636.30
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	50	579.25	666.14
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	51	604.87	695.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	52	633.09	728.05
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	53	661.63	760.88
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	54	692.44	796.31
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	55	723.25	831.74
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	56	756.66	870.16
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	57	790.39	908.95
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	58	826.39	950.35
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	59	844.23	970.86
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	60	880.23	1012.26
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	61	911.37	1048.07
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	62	931.80	1071.57
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	63	957.42	1101.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	972.98	1118.93
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	230.57	230.57
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.07	251.07
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	16	258.91	258.91
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	17	266.74	266.74
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	18	275.18	275.18
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	19	283.62	283.62
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	20	292.36	292.36
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	21	301.41	346.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	22	301.41	346.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	23	301.41	346.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	24	301.41	346.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	25	302.61	348.00
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	26	308.64	354.93
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	27	315.87	363.25
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	28	327.63	376.77
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	29	337.27	387.86
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	30	342.09	393.41
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	31	349.33	401.73
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	32	356.56	410.05
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	33	361.08	415.25
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	34	365.91	420.79
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	35	368.32	423.56

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	36	370.73	426.34
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	37	373.14	429.11
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	38	375.55	431.88
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	39	380.37	437.43
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	40	385.20	442.97
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	41	392.43	451.29
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	42	399.36	459.27
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	43	409.01	470.36
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	44	421.06	484.22
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	45	435.23	500.51
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	46	452.11	519.92
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	47	471.10	541.76
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	48	492.80	566.72
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	49	514.20	591.33
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	50	538.31	619.06
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	51	562.12	646.44
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	52	588.34	676.59
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	53	614.87	707.10
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	54	643.50	740.02
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	55	672.13	772.95
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	56	703.18	808.65
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	57	734.52	844.70
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	58	767.98	883.18
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	59	784.56	902.24
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	60	818.01	940.71
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	61	846.95	973.99
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	62	865.94	995.83
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	63	889.75	1023.21
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	904.20	1039.84
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	229.59	229.59
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	15	250.00	250.00
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	16	257.81	257.81
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	17	265.61	265.61
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	18	274.01	274.01
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	19	282.42	282.42
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	20	291.12	291.12
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	21	300.13	345.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	22	300.13	345.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	23	300.13	345.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	24	300.13	345.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	25	301.32	346.52
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	26	307.33	353.42
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	27	314.53	361.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	28	326.23	375.17
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	29	335.84	386.21
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	30	340.64	391.73
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	31	347.84	400.02
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	32	355.04	408.30
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	33	359.55	413.48
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	34	364.35	419.00
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	35	366.75	421.76
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	36	369.15	424.52
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	37	371.55	427.28
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	38	373.95	430.05
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	39	378.75	435.57
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	40	383.56	441.09

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	41	390.76	449.37
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	42	397.66	457.31
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	43	407.27	468.36
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	44	419.27	482.16
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	45	433.38	498.38
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	46	450.18	517.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	47	469.09	539.46
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	48	490.70	564.31
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	49	512.01	588.81
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	50	536.02	616.42
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	51	559.73	643.69
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	52	585.84	673.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	53	612.25	704.09
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	54	640.76	736.88
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	55	669.27	769.66
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	56	700.19	805.21
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	57	731.40	841.11
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	58	764.71	879.42
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	59	781.22	898.40
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	60	814.53	936.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	61	843.34	969.85
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	62	862.25	991.59
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	63	885.96	1018.86
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	900.36	1035.41
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	271.15	271.15
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	15	295.26	295.26
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	16	304.47	304.47
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	17	313.69	313.69
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	18	323.61	323.61
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	19	333.54	333.54
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	20	343.81	343.81
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	21	354.46	407.62
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	22	354.46	407.62
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	23	354.46	407.62
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	24	354.46	407.62
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	25	355.87	409.25
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	26	362.95	417.40
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	27	371.46	427.18
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	28	385.28	443.08
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	29	396.63	456.12
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	30	402.30	462.64
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	31	410.80	472.43
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	32	419.31	482.21
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	33	424.63	488.32
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	34	430.30	494.84
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	35	433.14	498.11
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	36	435.97	501.37
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	37	438.81	504.63
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	38	441.64	507.89
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	39	447.31	514.41
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	40	452.98	520.93
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	41	461.49	530.71
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	42	469.64	540.09
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	43	480.99	553.13
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	44	495.16	569.44
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	45	511.82	588.60

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	46	531.67	611.42
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	47	554.00	637.10
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	48	579.52	666.45
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	49	604.69	695.39
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	50	633.04	728.00
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	51	661.05	760.20
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	52	691.88	795.66
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	53	723.07	831.53
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	54	756.75	870.26
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	55	790.42	908.98
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	56	826.93	950.97
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	57	863.79	993.36
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	58	903.13	1038.60
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	59	922.63	1061.02
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	60	961.97	1106.27
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	61	996.00	1145.40
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1018.33	1171.08
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1046.33	1203.28
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1063.33	1222.83
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	283.52	283.52
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	15	308.72	308.72
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	16	318.36	318.36
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	17	327.99	327.99
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	18	338.37	338.37
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	19	348.75	348.75
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	20	359.49	359.49
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	21	370.62	426.21
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	22	370.62	426.21
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	23	370.62	426.21
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	24	370.62	426.21
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	25	372.09	427.91
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	26	379.51	436.43
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	27	388.40	446.66
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	28	402.86	463.28
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	29	414.71	476.92
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	30	420.64	483.74
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	31	429.54	493.97
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	32	438.43	504.20
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	33	443.99	510.59
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	34	449.92	517.41
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	35	452.89	520.82
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	36	455.85	524.23
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	37	458.82	527.64
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	38	461.78	531.05
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	39	467.71	537.87
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	40	473.64	544.69
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	41	482.54	554.92
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	42	491.06	564.72
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	43	502.92	578.36
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	44	517.75	595.41
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	45	535.16	615.44
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	46	555.92	639.31
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	47	579.27	666.16
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	48	605.95	696.84
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	49	632.26	727.10
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	50	661.91	761.20

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	51	691.19	794.87
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	52	723.43	831.95
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	53	756.05	869.46
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	54	791.26	909.95
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	55	826.46	950.43
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	56	864.64	994.33
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	57	903.18	1038.66
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	58	944.32	1085.97
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	59	964.70	1109.41
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1005.84	1156.72
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1041.42	1197.63
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1064.77	1224.48
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1094.05	1258.15
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1111.83	1278.60
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	263.48	263.48
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	15	286.90	286.90
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	16	295.85	295.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	17	304.81	304.81
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	18	314.45	314.45
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	19	324.10	324.10
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	20	334.08	334.08
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	21	344.43	396.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	22	344.43	396.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	23	344.43	396.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	24	344.43	396.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	25	345.79	397.66
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	26	352.68	405.58
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	27	360.95	415.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	28	374.38	430.54
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	29	385.40	443.21
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	30	390.91	449.55
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	31	399.18	459.05
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	32	407.44	468.56
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	33	412.61	474.50
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	34	418.12	480.84
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	35	420.88	484.01
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	36	423.63	487.18
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	37	426.39	490.34
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	38	429.14	493.51
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	39	434.65	499.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	40	440.16	506.19
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	41	448.43	515.69
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	42	456.35	524.80
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	43	467.37	537.48
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	44	481.15	553.32
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	45	497.34	571.94
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	46	516.62	594.12
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	47	538.32	619.07
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	48	563.12	647.59
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	49	587.57	675.71
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	50	615.13	707.40
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	51	642.34	738.69
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	52	672.30	773.14
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	53	702.61	808.00
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	54	735.33	845.63
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	55	768.05	883.25

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	56	803.52	924.05
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	57	839.34	965.24
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	58	877.57	1009.21
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	59	896.51	1030.99
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	60	934.74	1074.96
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	61	967.81	1112.98
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	62	989.51	1137.93
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1016.72	1169.22
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1033.24	1188.22
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	206.94	206.94
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	15	225.34	225.34
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	16	232.37	232.37
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	17	239.41	239.41
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	18	246.98	246.98
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	19	254.56	254.56
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	20	262.40	262.40
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	21	270.53	311.10
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	22	270.53	311.10
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	23	270.53	311.10
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	24	270.53	311.10
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	25	271.60	312.34
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	26	277.01	318.56
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	27	283.50	326.03
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	28	294.05	338.16
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	29	302.71	348.11
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	30	307.04	353.09
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	31	313.53	360.56
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	32	320.02	368.02
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	33	324.08	372.69
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	34	328.41	377.67
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	35	330.57	380.16
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	36	332.73	382.64
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	37	334.90	385.13
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	38	337.06	387.62
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	39	341.39	392.60
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	40	345.72	397.58
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	41	352.21	405.04
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	42	358.43	412.20
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	43	367.09	422.15
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	44	377.91	434.60
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	45	390.62	449.22
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	46	405.77	466.64
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	47	422.82	486.24
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	48	442.29	508.64
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	49	461.50	530.72
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	50	483.14	555.61
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	51	504.51	580.19
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	52	528.05	607.25
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	53	551.85	634.63
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	54	577.55	664.18
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	55	603.25	693.74
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	56	631.11	725.78
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	57	659.25	758.13
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	58	689.27	792.66
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	59	704.15	809.77
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	60	734.18	844.31

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	61	760.15	874.17
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	62	777.19	893.77
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	63	798.56	918.35
86199PA0030016	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	811.54	933.27
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	244.40	244.40
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	15	266.13	266.13
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	16	274.43	274.43
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	17	282.74	282.74
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	18	291.69	291.69
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	19	300.63	300.63
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	20	309.90	309.90
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	21	319.49	367.41
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	22	319.49	367.41
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	23	319.49	367.41
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	24	319.49	367.41
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	25	320.76	368.87
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	26	327.15	376.22
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	27	334.82	385.04
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	28	347.28	399.37
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	29	357.50	411.12
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	30	362.61	417.00
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	31	370.28	425.82
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	32	377.95	434.64
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	33	382.74	440.15
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	34	387.85	446.03
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	35	390.41	448.97
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	36	392.96	451.91
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	37	395.52	454.85
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	38	398.07	457.79
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	39	403.19	463.66
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	40	408.30	469.54
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	41	415.97	478.36
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	42	423.31	486.81
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	43	433.54	498.57
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	44	446.32	513.26
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	45	461.33	530.53
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	46	479.22	551.11
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	47	499.35	574.25
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	48	522.35	600.71
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	49	545.04	626.79
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	50	570.59	656.18
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	51	595.83	685.21
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	52	623.63	717.17
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	53	651.74	749.50
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	54	682.09	784.41
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	55	712.44	819.31
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	56	745.35	857.15
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	57	778.58	895.36
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	58	814.04	936.14
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	59	831.61	956.35
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	60	867.07	997.13
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	61	897.74	1032.40
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	62	917.87	1055.55
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	63	943.11	1084.58
86199PA0030016	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	958.43	1102.20
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	255.55	255.55

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	15	278.26	278.26
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	16	286.95	286.95
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	17	295.64	295.64
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	18	304.99	304.99
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	19	314.34	314.34
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	20	324.03	324.03
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	21	334.06	384.17
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	22	334.06	384.17
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	23	334.06	384.17
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	24	334.06	384.17
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	25	335.39	385.70
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	26	342.07	393.38
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	27	350.09	402.60
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	28	363.11	417.58
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	29	373.80	429.87
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	30	379.15	436.02
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	31	387.17	445.24
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	32	395.18	454.46
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	33	400.19	460.22
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	34	405.54	466.37
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	35	408.21	469.44
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	36	410.88	472.52
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	37	413.56	475.59
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	38	416.23	478.66
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	39	421.57	484.81
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	40	426.92	490.96
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	41	434.93	500.17
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	42	442.62	509.01
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	43	453.31	521.30
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	44	466.67	536.67
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	45	482.37	554.73
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	46	501.08	576.24
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	47	522.12	600.44
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	48	546.17	628.10
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	49	569.89	655.38
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	50	596.62	686.11
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	51	623.01	716.46
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	52	652.07	749.88
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	53	681.46	783.68
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	54	713.20	820.18
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	55	744.93	856.67
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	56	779.34	896.24
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	57	814.08	936.20
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	58	851.16	978.84
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	59	869.54	999.97
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	60	906.62	1042.61
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	61	938.68	1079.49
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	62	959.73	1103.69
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	63	986.12	1134.04
86199PA0030016	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1002.14	1152.47
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	237.49	237.49
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	15	258.60	258.60
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	16	266.67	266.67
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	17	274.74	274.74
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	18	283.43	283.43
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	19	292.12	292.12

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	20	301.13	301.13
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	21	310.45	357.02
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	22	310.45	357.02
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	23	310.45	357.02
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	24	310.45	357.02
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	25	311.68	358.43
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	26	317.89	365.57
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	27	325.34	374.14
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	28	337.45	388.06
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	29	347.38	399.49
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	30	352.35	405.20
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	31	359.80	413.77
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	32	367.25	422.34
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	33	371.91	427.69
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	34	376.87	433.40
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	35	379.36	436.26
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	36	381.84	439.12
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	37	384.32	441.97
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	38	386.81	444.83
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	39	391.77	450.54
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	40	396.74	456.25
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	41	404.19	464.82
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	42	411.33	473.03
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	43	421.27	484.46
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	44	433.68	498.74
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	45	448.27	515.52
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	46	465.66	535.51
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	47	485.22	558.00
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	48	507.57	583.70
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	49	529.61	609.05
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	50	554.44	637.61
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	51	578.97	665.81
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	52	605.98	696.87
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	53	633.30	728.29
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	54	662.79	762.21
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	55	692.28	796.12
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	56	724.26	832.89
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	57	756.54	870.02
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	58	791.00	909.65
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	59	808.07	929.28
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	60	842.53	968.91
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	61	872.33	1003.18
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	62	891.89	1025.68
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	63	916.42	1053.88
86199PA0030016	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	931.31	1071.01
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	164.44	164.44
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	15	179.06	179.06
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	16	184.65	184.65
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	17	190.24	190.24
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	18	196.26	196.26
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	19	202.28	202.28
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	20	208.51	208.51
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	21	214.97	247.21
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	22	214.97	247.21
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	23	214.97	247.21
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	24	214.97	247.21

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	25	215.82	248.19
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	26	220.12	253.14
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	27	225.28	259.07
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	28	233.66	268.71
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	29	240.54	276.62
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	30	243.98	280.58
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	31	249.14	286.51
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	32	254.30	292.44
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	33	257.52	296.15
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	34	260.96	300.10
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	35	262.68	302.08
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	36	264.40	304.06
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	37	266.12	306.04
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	38	267.84	308.01
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	39	271.28	311.97
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	40	274.72	315.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	41	279.88	321.86
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	42	284.82	327.54
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	43	291.70	335.45
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	44	300.30	345.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	45	310.40	356.96
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	46	322.44	370.80
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	47	335.98	386.38
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	48	351.46	404.18
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	49	366.72	421.73
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	50	383.92	441.50
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	51	400.90	461.03
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	52	419.60	482.54
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	53	438.52	504.29
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	54	458.94	527.78
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	55	479.36	551.26
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	56	501.50	576.72
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	57	523.85	602.43
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	58	547.72	629.87
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	59	559.54	643.47
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	60	583.40	670.91
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	61	604.03	694.64
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	62	617.58	710.21
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	63	634.56	729.74
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	644.87	741.60
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	194.21	194.21
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	15	211.47	211.47
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	16	218.07	218.07
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	17	224.67	224.67
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	18	231.78	231.78
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	19	238.89	238.89
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	20	246.25	246.25
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	21	253.88	291.96
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	22	253.88	291.96
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	23	253.88	291.96
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	24	253.88	291.96
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	25	254.88	293.12
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	26	259.96	298.96
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	27	266.05	305.96
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	28	275.96	317.35
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	29	284.08	326.69

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	30	288.14	331.36
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	31	294.23	338.37
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	32	300.33	345.38
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	33	304.13	349.75
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	34	308.20	354.43
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	35	310.23	356.76
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	36	312.26	359.10
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	37	314.29	361.43
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	38	316.32	363.77
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	39	320.38	368.44
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	40	324.44	373.11
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	41	330.54	380.12
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	42	336.38	386.83
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	43	344.50	396.17
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	44	354.65	407.85
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	45	366.59	421.57
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	46	380.80	437.92
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	47	396.80	456.32
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	48	415.08	477.34
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	49	433.10	498.07
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	50	453.41	521.42
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	51	473.47	544.48
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	52	495.55	569.88
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	53	517.89	595.58
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	54	542.01	623.31
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	55	566.13	651.05
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	56	592.28	681.12
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	57	618.68	711.48
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	58	646.86	743.89
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	59	660.82	759.94
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	60	689.00	792.35
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	61	713.37	820.38
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	62	729.36	838.77
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	63	749.42	861.83
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	761.60	875.84
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	203.07	203.07
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	15	221.12	221.12
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	16	228.02	228.02
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	17	234.92	234.92
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	18	242.35	242.35
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	19	249.78	249.78
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	20	257.48	257.48
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	21	265.46	305.27
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	22	265.46	305.27
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	23	265.46	305.27
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	24	265.46	305.27
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	25	266.51	306.48
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	26	271.82	312.59
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	27	278.19	319.92
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	28	288.54	331.82
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	29	297.03	341.59
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	30	301.28	346.47
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	31	307.65	353.80
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	32	314.02	361.13
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	33	318.00	365.71
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	34	322.25	370.59

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	35	324.38	373.03
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	36	326.50	375.47
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	37	328.62	377.92
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	38	330.75	380.36
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	39	334.99	385.24
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	40	339.24	390.13
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	41	345.61	397.45
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	42	351.72	404.47
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	43	360.21	414.24
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	44	370.83	426.45
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	45	383.30	440.80
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	46	398.17	457.89
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	47	414.89	477.13
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	48	434.00	499.11
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	49	452.85	520.78
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	50	474.09	545.20
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	51	495.06	569.32
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	52	518.15	595.87
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	53	541.51	622.74
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	54	566.73	651.74
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	55	591.95	680.74
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	56	619.29	712.18
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	57	646.89	743.93
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	58	676.36	777.81
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	59	690.96	794.60
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	60	720.42	828.48
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	61	745.90	857.79
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	62	762.63	877.02
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	63	783.60	901.14
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	796.33	915.78
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	188.71	188.71
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	15	205.49	205.49
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	16	211.90	211.90
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	17	218.31	218.31
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	18	225.22	225.22
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	19	232.13	232.13
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	20	239.28	239.28
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	21	246.69	283.70
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	22	246.69	283.70
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	23	246.69	283.70
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	24	246.69	283.70
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	25	247.67	284.82
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	26	252.60	290.49
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	27	258.52	297.30
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	28	268.15	308.37
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	29	276.04	317.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	30	279.99	321.98
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	31	285.91	328.79
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	32	291.83	335.60
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	33	295.53	339.86
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	34	299.47	344.39
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	35	301.45	346.66
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	36	303.42	348.93
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	37	305.39	351.20
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	38	307.37	353.47
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	39	311.31	358.01

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	40	315.26	362.55
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	41	321.18	369.36
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	42	326.86	375.88
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	43	334.75	384.96
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	44	344.62	396.31
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	45	356.21	409.64
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	46	370.03	425.53
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	47	385.57	443.40
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	48	403.33	463.83
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	49	420.84	483.97
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	50	440.58	506.66
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	51	460.06	529.07
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	52	481.53	553.76
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	53	503.23	578.72
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	54	526.67	605.67
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	55	550.10	632.62
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	56	575.51	661.84
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	57	601.17	691.34
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	58	628.55	722.83
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	59	642.12	738.43
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	60	669.50	769.92
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	61	693.18	797.16
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	62	708.72	815.03
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	63	728.21	837.44
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	740.04	851.05
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	166.64	166.64
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	15	181.46	181.46
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	16	187.12	187.12
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	17	192.78	192.78
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	18	198.88	198.88
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	19	204.98	204.98
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	20	211.30	211.30
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	21	217.84	250.52
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	22	217.84	250.52
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	23	217.84	250.52
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	24	217.84	250.52
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	25	218.71	251.51
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	26	223.06	256.52
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	27	228.29	262.53
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	28	236.79	272.30
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	29	243.76	280.32
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	30	247.24	284.33
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	31	252.47	290.34
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	32	257.70	296.35
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	33	260.97	300.11
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	34	264.45	304.12
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	35	266.19	306.12
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	36	267.94	308.13
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	37	269.68	310.13
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	38	271.42	312.14
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	39	274.91	316.14
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	40	278.39	320.15
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	41	283.62	326.16
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	42	288.63	331.93
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	43	295.60	339.94
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	44	304.32	349.96

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	45	314.55	361.74
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	46	326.75	375.77
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	47	340.48	391.55
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	48	356.16	409.58
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	49	371.63	427.37
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	50	389.05	447.41
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	51	406.26	467.20
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	52	425.21	489.00
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	53	444.38	511.04
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	54	465.08	534.84
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	55	485.77	558.64
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	56	508.21	584.44
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	57	530.86	610.49
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	58	555.04	638.30
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	59	567.02	652.08
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	60	591.20	679.88
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	61	612.12	703.93
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	62	625.84	719.72
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	63	643.05	739.51
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	653.49	751.52
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	196.81	196.81
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	15	214.30	214.30
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	16	220.99	220.99
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	17	227.68	227.68
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	18	234.88	234.88
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	19	242.09	242.09
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	20	249.55	249.55
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	21	257.28	295.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	22	257.28	295.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	23	257.28	295.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	24	257.28	295.87
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	25	258.29	297.04
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	26	263.44	302.96
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	27	269.61	310.06
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	28	279.65	321.59
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	29	287.88	331.06
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	30	292.00	335.80
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	31	298.17	342.90
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	32	304.34	350.00
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	33	308.20	354.43
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	34	312.32	359.17
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	35	314.38	361.54
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	36	316.44	363.90
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	37	318.49	366.27
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	38	320.55	368.64
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	39	324.67	373.37
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	40	328.79	378.10
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	41	334.96	385.20
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	42	340.88	392.01
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	43	349.11	401.48
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	44	359.40	413.31
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	45	371.49	427.21
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	46	385.90	443.78
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	47	402.11	462.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	48	420.63	483.72
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	49	438.89	504.73

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	50	459.48	528.40
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	51	479.80	551.77
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	52	502.18	577.51
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	53	524.82	603.54
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	54	549.26	631.65
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	55	573.70	659.76
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	56	600.20	690.23
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	57	626.96	721.00
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	58	655.51	753.84
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	59	669.66	770.11
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	60	698.22	802.95
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	61	722.92	831.35
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	62	739.12	849.99
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	63	759.45	873.36
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	771.79	887.56
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	205.78	205.78
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	15	224.08	224.08
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	16	231.07	231.07
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	17	238.06	238.06
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	18	245.59	245.59
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	19	253.13	253.13
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	20	260.93	260.93
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	21	269.01	309.36
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	22	269.01	309.36
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	23	269.01	309.36
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	24	269.01	309.36
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	25	270.07	310.58
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	26	275.45	316.77
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	27	281.91	324.20
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	28	292.40	336.26
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	29	301.01	346.16
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	30	305.31	351.11
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	31	311.77	358.53
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	32	318.22	365.96
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	33	322.26	370.60
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	34	326.56	375.55
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	35	328.72	378.02
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	36	330.87	380.50
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	37	333.02	382.97
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	38	335.17	385.45
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	39	339.48	390.40
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	40	343.78	395.35
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	41	350.24	402.77
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	42	356.42	409.89
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	43	365.03	419.78
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	44	375.79	432.16
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	45	388.43	446.70
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	46	403.50	464.02
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	47	420.44	483.51
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	48	439.81	505.78
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	49	458.91	527.75
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	50	480.43	552.49
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	51	501.68	576.93
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	52	525.08	603.85
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	53	548.76	631.07
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	54	574.31	660.46

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	55	599.86	689.84
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	56	627.57	721.71
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	57	655.55	753.88
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	58	685.41	788.22
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	59	700.20	805.23
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	60	730.06	839.57
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	61	755.88	869.27
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	62	772.83	888.76
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	63	794.08	913.19
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	806.98	928.03
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	191.24	191.24
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	15	208.24	208.24
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	16	214.74	214.74
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	17	221.24	221.24
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	18	228.24	228.24
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	19	235.23	235.23
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	20	242.48	242.48
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	21	249.99	287.49
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	22	249.99	287.49
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	23	249.99	287.49
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	24	249.99	287.49
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	25	250.98	288.63
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	26	255.98	294.38
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	27	261.98	301.28
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	28	271.73	312.49
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	29	279.73	321.69
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	30	283.73	326.29
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	31	289.73	333.19
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	32	295.73	340.09
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	33	299.48	344.40
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	34	303.48	349.00
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	35	305.48	351.30
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	36	307.48	353.60
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	37	309.48	355.90
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	38	311.48	358.20
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	39	315.48	362.80
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	40	319.48	367.40
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	41	325.48	374.30
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	42	331.23	380.91
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	43	339.23	390.11
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	44	349.23	401.61
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	45	360.98	415.12
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	46	374.98	431.22
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	47	390.73	449.33
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	48	408.72	470.03
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	49	426.47	490.44
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	50	446.47	513.44
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	51	466.22	536.15
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	52	487.97	561.16
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	53	509.97	586.46
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	54	533.72	613.77
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	55	557.46	641.08
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	56	583.21	670.69
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	57	609.21	700.59
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	58	636.96	732.50
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	59	650.71	748.31

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	60	678.46	780.23
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	61	702.46	807.82
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	62	718.20	825.93
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	63	737.95	848.65
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	749.94	862.44
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.89	181.89
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	15	198.06	198.06
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.24	204.24
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.42	210.42
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	18	217.08	217.08
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.73	223.73
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.63	230.63
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.77	273.44
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.77	273.44
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.77	273.44
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.77	273.44
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.71	274.52
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.47	279.99
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.18	286.55
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.45	297.22
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	29	266.06	305.97
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.86	310.34
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.57	316.90
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	32	281.27	323.46
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.84	327.57
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.64	331.94
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.55	334.13
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	36	292.45	336.32
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	37	294.35	338.50
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	38	296.25	340.69
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	39	300.06	345.07
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.86	349.44
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.57	356.00
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	42	315.04	362.29
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.64	371.04
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	44	332.15	381.98
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	45	343.33	394.83
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.64	410.14
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	47	371.62	427.37
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.74	447.05
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	49	405.62	466.47
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	50	424.64	488.34
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	51	443.43	509.94
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	52	464.11	533.73
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	53	485.04	557.79
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	54	507.62	583.77
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	55	530.21	609.74
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	56	554.70	637.91
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	57	579.43	666.34
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	58	605.82	696.69
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	59	618.90	711.73
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	60	645.29	742.08
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	61	668.11	768.33
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	62	683.09	785.56
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	63	701.88	807.16
86199PA0030002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	713.28	820.27

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*	86199					
Rate Effective Date*	1/1/2022					
Rate Expiration Date*	12/31/2022					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.81	214.81	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	15	233.91	233.91	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	16	241.21	241.21	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	17	248.51	248.51	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	18	256.37	256.37	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	19	264.23	264.23	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	20	272.38	272.38	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	21	280.81	322.93	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	22	280.81	322.93	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	23	280.81	322.93	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	24	280.81	322.93	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	25	281.92	324.21	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	26	287.54	330.67	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	27	294.28	338.42	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	28	305.23	351.01	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	29	314.22	361.35	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	30	318.71	366.52	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	31	325.45	374.27	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	32	332.19	382.02	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	33	336.40	386.86	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	34	340.89	392.03	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	35	343.14	394.61	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	36	345.38	397.19	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	37	347.63	399.78	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	38	349.88	402.36	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	39	354.37	407.53	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	40	358.86	412.69	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	41	365.60	420.44	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	42	372.06	427.87	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	43	381.05	438.20	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	44	392.28	451.12	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	45	405.48	466.30	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	46	421.20	484.38	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	47	438.89	504.73	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	48	459.11	527.98	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	49	479.05	550.90	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	50	501.51	576.74	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	51	523.69	602.25	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	52	548.12	630.34	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	53	572.83	658.76	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	54	599.51	689.44	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	55	626.19	720.11	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	56	655.11	753.37	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	57	684.31	786.96	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	58	715.48	822.80	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	59	730.92	840.56	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	60	762.09	876.41	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	61	789.05	907.41	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	62	806.74	927.75	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	63	828.92	953.26	
86199PA0030002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	842.39	968.75	
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	224.61	224.61	
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	15	244.57	244.57	
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	16	252.21	252.21	
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	17	259.84	259.84	
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	18	268.06	268.06	

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	19	276.28	276.28
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	20	284.80	284.80
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	21	293.62	337.66
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	22	293.62	337.66
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	23	293.62	337.66
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	24	293.62	337.66
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	25	294.78	339.00
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	26	300.65	345.75
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	27	307.70	353.85
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	28	319.15	367.02
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	29	328.55	377.83
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	30	333.24	383.23
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	31	340.29	391.33
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	32	347.34	399.44
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	33	351.74	404.50
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	34	356.44	409.90
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	35	358.79	412.60
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	36	361.14	415.31
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	37	363.48	418.01
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	38	365.83	420.71
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	39	370.53	426.11
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	40	375.23	431.51
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	41	382.28	439.62
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	42	389.03	447.38
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	43	398.42	458.19
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	44	410.17	471.69
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	45	423.97	487.56
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	46	440.41	506.47
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	47	458.91	527.74
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	48	480.05	552.05
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	49	500.89	576.03
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	50	524.38	603.04
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	51	547.58	629.71
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	52	573.12	659.09
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	53	598.96	688.80
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	54	626.85	720.88
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	55	654.74	752.95
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	56	684.98	787.73
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	57	715.52	822.85
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	58	748.11	860.33
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	59	764.26	878.90
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	60	796.85	916.37
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	61	825.03	948.79
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	62	843.53	970.06
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	63	866.73	996.73
86199PA0030002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	880.81	1012.93
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	208.73	208.73
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	15	227.29	227.29
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	16	234.38	234.38
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	17	241.48	241.48
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	18	249.11	249.11
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	19	256.75	256.75
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	20	264.67	264.67
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	21	272.86	313.79
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	22	272.86	313.79
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	23	272.86	313.79

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	24	272.86	313.79
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	25	273.94	315.04
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	26	279.40	321.31
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	27	285.95	328.84
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	28	296.59	341.08
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	29	305.32	351.12
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	30	309.69	356.14
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	31	316.24	363.67
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	32	322.79	371.20
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	33	326.88	375.91
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	34	331.24	380.93
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	35	333.43	383.44
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	36	335.61	385.95
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	37	337.79	388.46
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	38	339.98	390.97
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	39	344.34	395.99
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	40	348.71	401.01
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	41	355.25	408.54
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	42	361.53	415.76
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	43	370.26	425.80
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	44	381.18	438.35
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	45	394.00	453.10
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	46	409.28	470.67
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	47	426.47	490.44
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	48	446.11	513.03
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	49	465.49	535.31
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	50	487.32	560.41
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	51	508.87	585.20
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	52	532.61	612.50
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	53	556.62	640.11
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	54	582.54	669.92
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	55	608.46	699.73
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	56	636.57	732.05
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	57	664.94	764.68
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	58	695.23	799.51
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	59	710.24	816.77
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	60	740.52	851.60
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	61	766.72	881.73
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	62	783.91	901.49
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	63	805.46	926.28
86199PA0030002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	818.55	941.33
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	180.98	180.98
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	15	197.06	197.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	16	203.21	203.21
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	17	209.36	209.36
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	18	215.99	215.99
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	19	222.61	222.61
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	20	229.47	229.47
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	21	236.58	272.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	22	236.58	272.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	23	236.58	272.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	24	236.58	272.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	25	237.52	273.14
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	26	242.25	278.58
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	27	247.92	285.11
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	28	257.15	295.72

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	29	264.72	304.43
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	30	268.51	308.78
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	31	274.18	315.31
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	32	279.86	321.84
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	33	283.41	325.92
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	34	287.19	330.27
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	35	289.09	332.45
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	36	290.98	334.63
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	37	292.87	336.80
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	38	294.77	338.98
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	39	298.55	343.33
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	40	302.34	347.69
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	41	308.01	354.21
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	42	313.45	360.47
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	43	321.02	369.18
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	44	330.49	380.06
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	45	341.61	392.85
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	46	354.85	408.08
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	47	369.76	425.22
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	48	386.79	444.81
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	49	403.59	464.12
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	50	422.51	485.89
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	51	441.20	507.38
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	52	461.78	531.05
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	53	482.60	554.99
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	54	505.08	580.84
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	55	527.55	606.68
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	56	551.92	634.70
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	57	576.52	663.00
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	58	602.78	693.19
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	59	615.79	708.16
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	60	642.05	738.36
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	61	664.76	764.47
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	62	679.66	781.61
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	63	698.35	803.10
86199PA0030001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	709.70	816.15
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	213.73	213.73
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	15	232.73	232.73
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	16	240.00	240.00
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	17	247.26	247.26
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	18	255.08	255.08
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	19	262.91	262.91
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	20	271.01	271.01
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	21	279.40	321.31
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	22	279.40	321.31
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	23	279.40	321.31
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	24	279.40	321.31
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	25	280.51	322.58
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	26	286.10	329.01
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	27	292.80	336.72
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	28	303.70	349.25
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	29	312.64	359.53
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	30	317.11	364.67
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	31	323.81	372.39
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	32	330.52	380.10
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	33	334.71	384.92

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	34	339.18	390.06
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	35	341.42	392.63
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	36	343.65	395.20
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	37	345.89	397.77
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	38	348.12	400.34
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	39	352.59	405.48
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	40	357.06	410.62
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	41	363.77	418.33
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	42	370.19	425.72
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	43	379.13	436.00
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	44	390.31	448.85
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	45	403.44	463.96
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	46	419.09	481.95
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	47	436.69	502.19
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	48	456.80	525.32
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	49	476.64	548.14
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	50	498.99	573.84
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	51	521.06	599.22
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	52	545.37	627.18
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	53	569.96	655.45
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	54	596.50	685.97
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	55	623.04	716.50
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	56	651.82	749.59
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	57	680.87	783.01
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	58	711.89	818.67
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	59	727.25	836.34
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	60	758.27	872.01
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	61	785.09	902.85
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	62	802.69	923.09
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	63	824.76	948.48
86199PA0030001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	838.16	963.89
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	223.48	223.48
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	15	243.35	243.35
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	16	250.94	250.94
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	17	258.54	258.54
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	18	266.72	266.72
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	19	274.90	274.90
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	20	283.37	283.37
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	21	292.14	335.96
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	22	292.14	335.96
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	23	292.14	335.96
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	24	292.14	335.96
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	25	293.30	337.30
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	26	299.14	344.01
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	27	306.15	352.08
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	28	317.55	365.18
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	29	326.90	375.93
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	30	331.57	381.31
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	31	338.58	389.37
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	32	345.59	397.43
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	33	349.97	402.47
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	34	354.65	407.85
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	35	356.99	410.53
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	36	359.32	413.22
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	37	361.66	415.91
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	38	364.00	418.60

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	39	368.67	423.97
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	40	373.34	429.35
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	41	380.36	437.41
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	42	387.07	445.14
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	43	396.42	455.89
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	44	408.11	469.32
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	45	421.84	485.11
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	46	438.20	503.93
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	47	456.60	525.09
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	48	477.64	549.28
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	49	498.38	573.13
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	50	521.75	600.01
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	51	544.83	626.55
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	52	570.24	655.78
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	53	595.95	685.34
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	54	623.70	717.26
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	55	651.45	749.17
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	56	681.54	783.78
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	57	711.93	818.71
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	58	744.35	856.01
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	59	760.42	874.48
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	60	792.85	911.77
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	61	820.89	944.02
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	62	839.30	965.19
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	63	862.37	991.73
86199PA0030001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	876.39	1007.85
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	207.68	207.68
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	15	226.15	226.15
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	16	233.20	233.20
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	17	240.26	240.26
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	18	247.86	247.86
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	19	255.47	255.47
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	20	263.34	263.34
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	21	271.49	312.22
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	22	271.49	312.22
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	23	271.49	312.22
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	24	271.49	312.22
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	25	272.57	313.45
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	26	278.00	319.70
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	27	284.51	327.19
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	28	295.10	339.37
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	29	303.79	349.36
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	30	308.13	354.35
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	31	314.65	361.85
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	32	321.16	369.34
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	33	325.24	374.02
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	34	329.58	379.02
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	35	331.75	381.52
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	36	333.92	384.01
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	37	336.10	386.51
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	38	338.27	389.01
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	39	342.61	394.00
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	40	346.96	399.00
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	41	353.47	406.49
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	42	359.72	413.67
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	43	368.40	423.66

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	44	379.26	436.15
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	45	392.02	450.82
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	46	407.22	468.31
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	47	424.33	487.98
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	48	443.87	510.46
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	49	463.15	532.62
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	50	484.87	557.60
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	51	506.32	582.26
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	52	529.93	609.43
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	53	553.83	636.90
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	54	579.62	666.56
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	55	605.41	696.22
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	56	633.37	728.38
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	57	661.60	760.84
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	58	691.74	795.50
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	59	706.67	812.67
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	60	736.81	847.33
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	61	762.87	877.30
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	62	779.97	896.97
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	63	801.42	921.63
86199PA0030001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	814.44	936.61
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	155.36	155.36
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	15	169.17	169.17
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	16	174.45	174.45
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	17	179.73	179.73
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	18	185.42	185.42
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	19	191.10	191.10
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	20	196.99	196.99
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	21	203.09	233.56
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	22	203.09	233.56
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	23	203.09	233.56
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	24	203.09	233.56
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	25	203.90	234.48
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	26	207.96	239.15
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	27	212.83	244.76
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	28	220.75	253.86
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	29	227.25	261.34
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	30	230.50	265.07
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	31	235.37	270.68
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	32	240.25	276.28
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	33	243.29	279.79
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	34	246.54	283.52
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	35	248.17	285.39
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	36	249.79	287.26
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	37	251.42	289.13
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	38	253.04	291.00
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	39	256.29	294.73
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	40	259.54	298.47
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	41	264.41	304.08
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	42	269.09	309.45
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	43	275.58	316.92
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	44	283.71	326.26
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	45	293.25	337.24
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	46	304.62	350.32
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	47	317.42	365.03
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	48	332.04	381.85

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	49	346.46	398.43
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	50	362.71	417.11
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	51	378.75	435.56
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	52	396.42	455.88
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	53	414.29	476.43
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	54	433.58	498.62
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	55	452.88	520.81
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	56	473.79	544.86
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	57	494.91	569.15
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	58	517.46	595.07
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	59	528.63	607.92
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	60	551.17	633.84
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	61	570.66	656.26
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	62	583.46	670.98
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	63	599.50	689.43
86199PA0030012	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	609.24	700.63
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	183.48	183.48
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	15	199.79	199.79
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	16	206.03	206.03
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	17	212.26	212.26
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	18	218.98	218.98
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	19	225.69	225.69
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	20	232.65	232.65
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	21	239.85	275.83
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	22	239.85	275.83
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	23	239.85	275.83
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	24	239.85	275.83
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	25	240.80	276.92
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	26	245.60	282.44
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	27	251.36	289.06
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	28	260.71	299.82
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	29	268.38	308.64
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	30	272.22	313.06
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	31	277.98	319.68
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	32	283.73	326.30
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	33	287.33	330.43
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	34	291.17	334.85
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	35	293.09	337.05
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	36	295.01	339.26
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	37	296.93	341.47
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	38	298.85	343.67
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	39	302.68	348.08
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	40	306.52	352.50
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	41	312.28	359.12
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	42	317.79	365.46
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	43	325.47	374.29
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	44	335.06	385.32
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	45	346.33	398.28
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	46	359.77	413.73
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	47	374.88	431.11
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	48	392.14	450.97
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	49	409.17	470.55
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	50	428.36	492.61
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	51	447.31	514.40
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	52	468.17	538.40
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	53	489.28	562.67

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	54	512.07	588.88
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	55	534.85	615.08
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	56	559.55	643.49
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	57	584.50	672.17
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	58	611.12	702.79
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	59	624.31	717.96
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	60	650.94	748.58
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	61	673.96	775.05
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	62	689.07	792.43
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	63	708.02	814.22
86199PA0030012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	719.52	827.45
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	191.85	191.85
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	15	208.90	208.90
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	16	215.42	215.42
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	17	221.94	221.94
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	18	228.96	228.96
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	19	235.99	235.99
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	20	243.26	243.26
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	21	250.79	288.41
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	22	250.79	288.41
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	23	250.79	288.41
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	24	250.79	288.41
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	25	251.78	289.55
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	26	256.80	295.32
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	27	262.82	302.24
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	28	272.60	313.49
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	29	280.62	322.72
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	30	284.64	327.33
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	31	290.66	334.25
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	32	296.67	341.18
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	33	300.44	345.50
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	34	304.45	350.12
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	35	306.45	352.42
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	36	308.46	354.73
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	37	310.47	357.04
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	38	312.47	359.34
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	39	316.49	363.96
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	40	320.50	368.57
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	41	326.52	375.49
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	42	332.29	382.13
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	43	340.31	391.36
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	44	350.34	402.89
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	45	362.13	416.45
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	46	376.17	432.60
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	47	391.97	450.77
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	48	410.03	471.53
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	49	427.83	492.01
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	50	447.90	515.08
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	51	467.71	537.86
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	52	489.53	562.95
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	53	511.59	588.33
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	54	535.42	615.73
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	55	559.24	643.13
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	56	585.07	672.83
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	57	611.15	702.83
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	58	638.99	734.84

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	59	652.78	750.70
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	60	680.62	782.71
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	61	704.70	810.40
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	62	720.49	828.57
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	63	740.31	851.35
86199PA0030012	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	752.33	865.19
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	178.29	178.29
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	15	194.14	194.14
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	16	200.19	200.19
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	17	206.25	206.25
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	18	212.78	212.78
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	19	219.31	219.31
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	20	226.06	226.06
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	21	233.07	268.02
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	22	233.07	268.02
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	23	233.07	268.02
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	24	233.07	268.02
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	25	233.99	269.09
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	26	238.65	274.45
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	27	244.24	280.88
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	28	253.33	291.33
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	29	260.79	299.91
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	30	264.52	304.20
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	31	270.11	310.63
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	32	275.70	317.06
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	33	279.20	321.08
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	34	282.93	325.37
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	35	284.79	327.51
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	36	286.66	329.66
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	37	288.52	331.80
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	38	290.39	333.94
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	39	294.12	338.23
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	40	297.84	342.52
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	41	303.44	348.95
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	42	308.80	355.12
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	43	316.26	363.69
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	44	325.58	374.41
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	45	336.53	387.01
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	46	349.58	402.02
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	47	364.27	418.91
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	48	381.05	438.20
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	49	397.59	457.23
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	50	416.24	478.67
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	51	434.65	499.85
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	52	454.92	523.16
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	53	475.43	546.75
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	54	497.57	572.21
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	55	519.71	597.67
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	56	543.72	625.28
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	57	567.96	653.15
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	58	593.82	682.90
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	59	606.64	697.64
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	60	632.51	727.39
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	61	654.89	753.12
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	62	669.57	770.00
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	63	687.98	791.18

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	699.16	804.03
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	155.58	155.58
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	15	169.41	169.41
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	16	174.70	174.70
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	17	179.99	179.99
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	18	185.68	185.68
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	19	191.38	191.38
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	20	197.27	197.27
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	21	203.39	233.89
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	22	203.39	233.89
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	23	203.39	233.89
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	24	203.39	233.89
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	25	204.19	234.82
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	26	208.26	239.49
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	27	213.14	245.11
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	28	221.07	254.23
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	29	227.58	261.71
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	30	230.83	265.46
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	31	235.71	271.07
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	32	240.59	276.68
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	33	243.64	280.19
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	34	246.90	283.93
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	35	248.52	285.80
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	36	250.15	287.67
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	37	251.78	289.55
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	38	253.41	291.42
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	39	256.66	295.16
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	40	259.91	298.90
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	41	264.79	304.51
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	42	269.47	309.89
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	43	275.98	317.38
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	44	284.12	326.73
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	45	293.67	337.72
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	46	305.06	350.82
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	47	317.88	365.56
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	48	332.52	382.40
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	49	346.96	399.00
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	50	363.23	417.71
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	51	379.29	436.19
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	52	396.99	456.54
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	53	414.89	477.12
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	54	434.21	499.34
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	55	453.53	521.56
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	56	474.47	545.65
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	57	495.63	569.97
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	58	518.20	595.93
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	59	529.39	608.79
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	60	551.96	634.75
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	61	571.48	657.21
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	62	584.30	671.94
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	63	600.36	690.42
86199PA0030009	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	610.12	701.63
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	183.74	183.74
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	15	200.08	200.08
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	16	206.32	206.32
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	17	212.57	212.57

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	18	219.29	219.29
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	19	226.02	226.02
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	20	232.98	232.98
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	21	240.20	276.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	22	240.20	276.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	23	240.20	276.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	24	240.20	276.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	25	241.15	277.32
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	26	245.95	282.85
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	27	251.72	289.47
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	28	261.08	300.25
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	29	268.77	309.09
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	30	272.61	313.51
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	31	278.38	320.13
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	32	284.14	326.76
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	33	287.75	330.91
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	34	291.59	335.33
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	35	293.51	337.54
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	36	295.43	339.75
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	37	297.35	341.96
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	38	299.27	344.17
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	39	303.12	348.59
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	40	306.96	353.00
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	41	312.73	359.63
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	42	318.25	365.99
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	43	325.94	374.83
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	44	335.54	385.87
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	45	346.83	398.86
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	46	360.28	414.32
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	47	375.41	431.73
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	48	392.71	451.61
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	49	409.76	471.23
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	50	428.98	493.32
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	51	447.95	515.14
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	52	468.85	539.17
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	53	489.98	563.48
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	54	512.80	589.72
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	55	535.62	615.96
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	56	560.36	644.41
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	57	585.34	673.14
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	58	612.00	703.80
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	59	625.21	718.99
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	60	651.87	749.65
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	61	674.93	776.17
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	62	690.06	793.57
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	63	709.04	815.39
86199PA0030009	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	720.55	828.64
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	192.12	192.12
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	15	209.20	209.20
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	16	215.73	215.73
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	17	222.26	222.26
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	18	229.29	229.29
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	19	236.32	236.32
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	20	243.61	243.61
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	21	251.15	288.82
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	22	251.15	288.82

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	23	251.15	288.82
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	24	251.15	288.82
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	25	252.15	289.97
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	26	257.17	295.74
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	27	263.20	302.68
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	28	272.99	313.94
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	29	281.03	323.18
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	30	285.05	327.80
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	31	291.07	334.73
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	32	297.10	341.67
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	33	300.87	346.00
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	34	304.89	350.62
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	35	306.90	352.93
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	36	308.90	355.24
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	37	310.91	357.55
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	38	312.92	359.86
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	39	316.94	364.48
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	40	320.96	369.10
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	41	326.99	376.03
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	42	332.76	382.68
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	43	340.80	391.92
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	44	350.85	403.47
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	45	362.65	417.05
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	46	376.71	433.22
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	47	392.53	451.42
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	48	410.62	472.21
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	49	428.45	492.72
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	50	448.54	515.82
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	51	468.38	538.64
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	52	490.23	563.76
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	53	512.33	589.18
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	54	536.19	616.62
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	55	560.05	644.05
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	56	585.91	673.80
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	57	612.03	703.84
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	58	639.91	735.90
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	59	653.72	751.78
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	60	681.60	783.84
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	61	705.71	811.57
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	62	721.53	829.76
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	63	741.37	852.58
86199PA0030009	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	753.42	866.43
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	178.54	178.54
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	15	194.41	194.41
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	16	200.48	200.48
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	17	206.55	206.55
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	18	213.09	213.09
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	19	219.62	219.62
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	20	226.39	226.39
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	21	233.40	268.41
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	22	233.40	268.41
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	23	233.40	268.41
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	24	233.40	268.41
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	25	234.32	269.47
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	26	238.99	274.84
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	27	244.59	281.28

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	28	253.70	291.75
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	29	261.16	300.34
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	30	264.90	304.63
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	31	270.50	311.07
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	32	276.10	317.52
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	33	279.60	321.54
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	34	283.34	325.84
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	35	285.20	327.98
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	36	287.07	330.13
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	37	288.94	332.28
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	38	290.80	334.42
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	39	294.54	338.72
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	40	298.27	343.01
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	41	303.87	349.46
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	42	309.24	355.63
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	43	316.71	364.22
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	44	326.05	374.95
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	45	337.02	387.57
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	46	350.09	402.60
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	47	364.79	419.51
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	48	381.59	438.83
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	49	398.16	457.89
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	50	416.84	479.36
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	51	435.27	500.56
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	52	455.58	523.91
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	53	476.12	547.53
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	54	498.29	573.03
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	55	520.46	598.53
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	56	544.50	626.17
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	57	568.77	654.09
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	58	594.68	683.88
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	59	607.52	698.64
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	60	633.42	728.43
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	61	655.83	754.20
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	62	670.53	771.11
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	63	688.97	792.31
86199PA0030009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	700.16	805.19
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	159.99	159.99
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	15	174.21	174.21
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	16	179.65	179.65
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	17	185.09	185.09
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	18	190.94	190.94
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	19	196.80	196.80
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	20	202.86	202.86
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	21	209.15	240.52
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	22	209.15	240.52
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	23	209.15	240.52
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	24	209.15	240.52
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	25	209.97	241.47
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	26	214.16	246.28
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	27	219.18	252.05
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	28	227.33	261.43
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	29	234.03	269.13
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	30	237.37	272.98
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	31	242.39	278.75
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	32	247.41	284.52

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	33	250.55	288.13
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	34	253.89	291.98
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	35	255.57	293.90
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	36	257.24	295.83
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	37	258.91	297.75
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	38	260.59	299.67
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	39	263.93	303.52
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	40	267.28	307.37
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	41	272.30	313.14
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	42	277.11	318.67
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	43	283.80	326.37
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	44	292.17	335.99
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	45	302.00	347.29
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	46	313.71	360.76
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	47	326.88	375.91
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	48	341.94	393.23
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	49	356.79	410.31
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	50	373.52	429.55
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	51	390.04	448.55
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	52	408.24	469.47
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	53	426.64	490.64
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	54	446.51	513.49
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	55	466.38	536.33
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	56	487.92	561.11
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	57	509.67	586.12
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	58	532.88	612.82
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	59	544.39	626.04
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	60	567.60	652.74
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	61	587.68	675.83
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	62	600.85	690.98
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	63	617.37	709.98
86199PA0030010	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	627.40	721.52
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	188.95	188.95
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	15	205.75	205.75
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	16	212.17	212.17
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	17	218.59	218.59
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	18	225.51	225.51
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	19	232.42	232.42
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	20	239.58	239.58
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	21	247.00	284.05
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	22	247.00	284.05
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	23	247.00	284.05
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	24	247.00	284.05
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	25	247.98	285.18
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	26	252.92	290.86
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	27	258.85	297.68
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	28	268.48	308.75
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	29	276.39	317.84
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	30	280.34	322.39
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	31	286.27	329.21
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	32	292.19	336.02
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	33	295.90	340.28
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	34	299.85	344.83
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	35	301.83	347.10
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	36	303.80	349.37
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	37	305.78	351.65

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	38	307.75	353.92
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	39	311.71	358.46
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	40	315.66	363.01
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	41	321.59	369.82
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	42	327.27	376.36
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	43	335.17	385.45
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	44	345.05	396.81
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	45	356.66	410.16
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	46	370.49	426.06
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	47	386.05	443.96
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	48	403.84	464.41
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	49	421.37	484.58
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	50	441.13	507.30
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	51	460.64	529.74
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	52	482.13	554.45
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	53	503.87	579.45
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	54	527.33	606.43
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	55	550.80	633.42
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	56	576.24	662.67
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	57	601.92	692.21
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	58	629.34	723.74
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	59	642.93	739.36
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	60	670.34	770.89
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	61	694.05	798.16
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	62	709.61	816.06
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	63	729.13	838.50
86199PA0030010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	740.97	852.12
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	197.57	197.57
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	15	215.13	215.13
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	16	221.84	221.84
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	17	228.56	228.56
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	18	235.79	235.79
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	19	243.02	243.02
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	20	250.51	250.51
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	21	258.27	297.01
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	22	258.27	297.01
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	23	258.27	297.01
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	24	258.27	297.01
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	25	259.29	298.18
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	26	264.46	304.12
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	27	270.65	311.25
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	28	280.73	322.84
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	29	288.99	332.34
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	30	293.12	337.09
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	31	299.32	344.22
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	32	305.52	351.35
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	33	309.39	355.80
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	34	313.53	360.55
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	35	315.59	362.93
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	36	317.66	365.31
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	37	319.72	367.68
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	38	321.79	370.06
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	39	325.92	374.81
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	40	330.05	379.56
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	41	336.25	386.69
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	42	342.19	393.52

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	43	350.46	403.02
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	44	360.79	414.90
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	45	372.92	428.86
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	46	387.39	445.49
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	47	403.66	464.21
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	48	422.25	485.59
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	49	440.59	506.68
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	50	461.25	530.44
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	51	481.65	553.90
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	52	504.12	579.74
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	53	526.85	605.87
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	54	551.38	634.09
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	55	575.92	662.30
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	56	602.52	692.89
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	57	629.37	723.78
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	58	658.04	756.75
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	59	672.25	773.08
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	60	700.91	806.05
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	61	725.70	834.56
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	62	741.97	853.27
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	63	762.38	876.73
86199PA0030010	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	774.76	890.98
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	183.60	183.60
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	15	199.92	199.92
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	16	206.16	206.16
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	17	212.40	212.40
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	18	219.12	219.12
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	19	225.84	225.84
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	20	232.80	232.80
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	21	240.01	276.01
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	22	240.01	276.01
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	23	240.01	276.01
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	24	240.01	276.01
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	25	240.96	277.11
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	26	245.76	282.63
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	27	251.52	289.25
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	28	260.88	300.02
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	29	268.56	308.85
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	30	272.40	313.26
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	31	278.16	319.89
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	32	283.92	326.51
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	33	287.52	330.65
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	34	291.36	335.07
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	35	293.28	337.28
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	36	295.20	339.48
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	37	297.12	341.69
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	38	299.04	343.90
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	39	302.88	348.32
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	40	306.72	352.73
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	41	312.48	359.36
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	42	318.00	365.71
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	43	325.68	374.54
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	44	335.28	385.58
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	45	346.56	398.55
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	46	360.01	414.01
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	47	375.13	431.39

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	48	392.41	451.27
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	49	409.45	470.86
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	50	428.65	492.94
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	51	447.61	514.75
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	52	468.49	538.76
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	53	489.61	563.05
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	54	512.41	589.27
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	55	535.21	615.49
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	56	559.93	643.92
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	57	584.89	672.62
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	58	611.53	703.26
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	59	624.73	718.44
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	60	651.37	749.07
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	61	674.41	775.57
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	62	689.53	792.96
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	63	708.49	814.76
86199PA0030010	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	720.00	828.00
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	235.30	235.30
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	15	256.22	256.22
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	16	264.21	264.21
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	17	272.21	272.21
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	18	280.82	280.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	19	289.43	289.43
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	20	298.35	298.35
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	21	307.59	353.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	22	307.59	353.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	23	307.59	353.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	24	307.59	353.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	25	308.81	355.13
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	26	314.96	362.21
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	27	322.35	370.70
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	28	334.34	384.49
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	29	344.18	395.81
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	30	349.11	401.47
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	31	356.49	409.96
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	32	363.87	418.45
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	33	368.48	423.76
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	34	373.40	429.42
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	35	375.87	432.25
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	36	378.33	435.08
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	37	380.79	437.90
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	38	383.25	440.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	39	388.17	446.39
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	40	393.09	452.05
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	41	400.47	460.54
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	42	407.55	468.68
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	43	417.39	480.00
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	44	429.69	494.15
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	45	444.15	510.77
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	46	461.37	530.58
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	47	480.75	552.86
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	48	502.90	578.33
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	49	524.74	603.45
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	50	549.34	631.74
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	51	573.64	659.69
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	52	600.40	690.46

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	53	627.47	721.59
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	54	656.69	755.19
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	55	685.91	788.79
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	56	717.59	825.23
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	57	749.58	862.01
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	58	783.72	901.28
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	59	800.64	920.73
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	60	834.78	960.00
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	61	864.31	993.95
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	62	883.68	1016.24
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	63	907.98	1044.18
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	922.74	1061.15
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.89	277.89
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.59	302.59
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.04	312.04
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	17	321.48	321.48
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.65	331.65
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	19	341.83	341.83
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	20	352.36	352.36
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	21	363.27	417.76
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	22	363.27	417.76
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	23	363.27	417.76
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	24	363.27	417.76
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.71	419.42
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.98	427.77
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.69	437.80
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	28	394.86	454.09
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	29	406.49	467.46
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	30	412.30	474.14
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	31	421.02	484.17
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	32	429.73	494.19
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	33	435.18	500.46
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	34	441.00	507.14
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	35	443.90	510.49
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	36	446.81	513.83
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	37	449.71	517.17
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	38	452.62	520.51
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	39	458.43	527.20
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	40	464.24	533.88
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	41	472.96	543.91
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	42	481.32	553.51
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	43	492.94	566.88
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	44	507.47	583.59
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	45	524.54	603.23
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	46	544.89	626.62
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	47	567.77	652.94
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	48	593.93	683.02
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	49	619.72	712.68
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	50	648.78	746.10
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	51	677.48	779.10
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	52	709.08	815.44
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	53	741.05	852.20
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	54	775.56	891.89
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	55	810.07	931.57
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	56	847.48	974.60
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	57	885.26	1018.05

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	58	925.58	1064.42
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	59	945.56	1087.39
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	60	985.88	1133.76
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1020.75	1173.87
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1043.64	1200.19
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1072.34	1233.19
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1089.76	1253.23
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	290.57	290.57
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	316.39	316.39
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	326.27	326.27
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	336.14	336.14
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	346.78	346.78
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	357.41	357.41
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	368.43	368.43
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	379.83	436.81
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	379.83	436.81
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	379.83	436.81
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	379.83	436.81
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	381.34	438.54
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	388.94	447.28
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	398.06	457.76
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	412.87	474.80
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	425.02	488.78
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	431.10	495.77
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	440.22	506.25
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	449.33	516.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	455.03	523.28
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	461.11	530.27
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	464.14	533.77
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	467.18	537.26
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	470.22	540.76
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	473.26	544.25
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	479.34	551.24
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	485.42	558.23
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	494.53	568.71
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	503.27	578.76
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	515.42	592.73
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	530.61	610.21
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	548.47	630.74
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	569.74	655.20
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	593.66	682.71
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	621.01	714.16
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	647.98	745.18
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	678.37	780.12
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	708.37	814.63
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	741.42	852.63
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	774.84	891.07
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	810.92	932.56
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	847.01	974.06
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	886.13	1019.05
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	925.63	1064.48
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	967.79	1112.96
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	988.68	1136.98
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1030.84	1185.47
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1067.31	1227.40
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1091.23	1254.92

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1121.24	1289.43
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1139.46	1310.38
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	270.03	270.03
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	15	294.03	294.03
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	16	303.21	303.21
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	17	312.38	312.38
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	18	322.27	322.27
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	19	332.15	332.15
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	20	342.39	342.39
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	21	352.99	405.93
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	22	352.99	405.93
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	23	352.99	405.93
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	24	352.99	405.93
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	25	354.39	407.55
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	26	361.45	415.67
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	27	369.92	425.41
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	28	383.69	441.24
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	29	394.98	454.23
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	30	400.63	460.72
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	31	409.10	470.47
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	32	417.57	480.21
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	33	422.87	486.30
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	34	428.51	492.79
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	35	431.34	496.04
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	36	434.16	499.29
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	37	436.99	502.53
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	38	439.81	505.78
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	39	445.46	512.28
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	40	451.10	518.77
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	41	459.58	528.51
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	42	467.69	537.85
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	43	478.99	550.84
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	44	493.11	567.07
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	45	509.70	586.15
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	46	529.47	608.88
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	47	551.70	634.46
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	48	577.12	663.68
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	49	602.18	692.51
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	50	630.42	724.98
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	51	658.30	757.05
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	52	689.01	792.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	53	720.07	828.08
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	54	753.61	866.65
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	55	787.14	905.21
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	56	823.49	947.02
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	57	860.20	989.23
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	58	899.38	1034.29
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	59	918.80	1056.62
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	60	957.98	1101.68
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	61	991.86	1140.64
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1014.10	1166.22
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1041.99	1198.29
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1058.92	1217.76
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	221.31	221.31
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	15	240.98	240.98
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	16	248.51	248.51

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	17	256.03	256.03
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	18	264.13	264.13
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	19	272.23	272.23
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	20	280.62	280.62
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	21	289.31	332.70
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	22	289.31	332.70
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	23	289.31	332.70
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	24	289.31	332.70
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	25	290.45	334.02
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	26	296.24	340.67
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	27	303.18	348.66
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	28	314.46	361.63
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	29	323.72	372.28
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	30	328.35	377.60
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	31	335.29	385.59
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	32	342.24	393.57
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	33	346.58	398.56
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	34	351.21	403.89
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	35	353.52	406.55
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	36	355.83	409.21
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	37	358.15	411.87
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	38	360.46	414.53
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	39	365.09	419.85
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	40	369.72	425.18
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	41	376.66	433.16
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	42	383.32	440.81
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	43	392.57	451.46
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	44	404.15	464.77
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	45	417.74	480.40
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	46	433.94	499.04
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	47	452.17	519.99
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	48	473.00	543.95
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	49	493.54	567.57
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	50	516.68	594.18
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	51	539.54	620.47
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	52	564.71	649.41
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	53	590.16	678.69
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	54	617.65	710.29
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	55	645.13	741.90
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	56	674.93	776.17
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	57	705.01	810.77
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	58	737.13	847.69
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	59	753.04	865.99
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	60	785.15	902.92
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	61	812.92	934.86
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	62	831.15	955.82
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	63	854.00	982.10
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	867.88	998.06
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	261.37	261.37
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	15	284.60	284.60
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	16	293.49	293.49
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	17	302.37	302.37
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	18	311.94	311.94
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	19	321.50	321.50
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	20	331.41	331.41
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	21	341.67	392.92

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	22	341.67	392.92
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	23	341.67	392.92
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	24	341.67	392.92
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	25	343.03	394.48
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	26	349.86	402.34
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	27	358.06	411.77
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	28	371.39	427.09
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	29	382.32	439.67
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	30	387.79	445.95
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	31	395.99	455.38
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	32	404.19	464.81
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	33	409.31	470.71
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	34	414.78	476.99
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	35	417.51	480.14
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	36	420.24	483.28
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	37	422.98	486.42
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	38	425.71	489.57
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	39	431.18	495.85
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	40	436.64	502.14
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	41	444.84	511.57
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	42	452.70	520.61
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	43	463.63	533.18
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	44	477.30	548.90
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	45	493.36	567.36
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	46	512.49	589.37
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	47	534.02	614.12
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	48	558.62	642.41
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	49	582.87	670.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	50	610.21	701.74
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	51	637.20	732.78
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	52	666.92	766.96
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	53	696.99	801.54
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	54	729.45	838.86
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	55	761.90	876.19
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	56	797.10	916.66
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	57	832.63	957.52
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	58	870.55	1001.14
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	59	889.34	1022.75
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	60	927.27	1066.36
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	61	960.07	1104.08
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	62	981.59	1128.83
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1008.58	1159.87
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1024.97	1178.72
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	273.29	273.29
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	15	297.58	297.58
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	16	306.87	306.87
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	17	316.16	316.16
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	18	326.16	326.16
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	19	336.17	336.17
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	20	346.53	346.53
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	21	357.25	410.84
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	22	357.25	410.84
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	23	357.25	410.84
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	24	357.25	410.84
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	25	358.67	412.47
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	26	365.82	420.69

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	27	374.39	430.55
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	28	388.32	446.57
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	29	399.75	459.72
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	30	405.47	466.29
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	31	414.04	476.15
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	32	422.62	486.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	33	427.98	492.17
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	34	433.69	498.75
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	35	436.55	502.03
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	36	439.41	505.32
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	37	442.27	508.61
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	38	445.12	511.89
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	39	450.84	518.47
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	40	456.56	525.04
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	41	465.13	534.90
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	42	473.35	544.35
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	43	484.78	557.49
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	44	499.07	573.93
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	45	515.86	593.24
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	46	535.86	616.24
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	47	558.37	642.13
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	48	584.09	671.71
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	49	609.46	700.87
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	50	638.04	733.74
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	51	666.26	766.20
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	52	697.34	801.94
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	53	728.77	838.09
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	54	762.71	877.12
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	55	796.65	916.15
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	56	833.45	958.46
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	57	870.60	1001.19
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	58	910.25	1046.79
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	59	929.90	1069.39
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	60	969.56	1114.99
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	61	1003.85	1154.43
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1026.36	1180.31
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1054.58	1212.77
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1071.72	1232.48
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	253.97	253.97
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	15	276.55	276.55
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	16	285.18	285.18
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	17	293.81	293.81
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	18	303.11	303.11
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	19	312.40	312.40
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	20	322.03	322.03
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	21	332.00	381.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	22	332.00	381.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	23	332.00	381.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	24	332.00	381.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	25	333.32	383.32
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	26	339.96	390.95
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	27	347.93	400.12
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	28	360.87	415.01
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	29	371.50	427.22
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	30	376.81	433.33
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	31	384.78	442.49

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	32	392.75	451.66
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	33	397.73	457.38
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	34	403.04	463.49
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	35	405.69	466.55
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	36	408.35	469.60
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	37	411.01	472.66
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	38	413.66	475.71
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	39	418.97	481.82
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	40	424.29	487.93
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	41	432.25	497.09
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	42	439.89	505.87
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	43	450.51	518.09
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	44	463.79	533.36
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	45	479.40	551.30
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	46	497.99	572.69
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	47	518.90	596.74
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	48	542.81	624.23
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	49	566.38	651.33
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	50	592.94	681.88
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	51	619.16	712.04
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	52	648.05	745.25
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	53	677.26	778.85
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	54	708.80	815.12
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	55	740.34	851.39
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	56	774.54	890.72
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	57	809.06	930.42
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	58	845.91	972.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	59	864.17	993.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	60	901.02	1036.18
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	61	932.90	1072.83
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	62	953.81	1096.88
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	63	980.04	1127.04
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	995.96	1145.36
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	239.74	239.74
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	261.05	261.05
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	16	269.20	269.20
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	277.34	277.34
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	18	286.12	286.12
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	19	294.89	294.89
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	20	303.98	303.98
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	21	313.39	360.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	22	313.39	360.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	23	313.39	360.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	24	313.39	360.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	25	314.64	361.83
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	26	320.90	369.04
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	27	328.43	377.69
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	28	340.65	391.74
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	29	350.68	403.28
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	30	355.69	409.04
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	31	363.21	417.69
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	32	370.73	426.34
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	33	375.43	431.75
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	34	380.45	437.51
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	35	382.95	440.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	36	385.46	443.28

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	37	387.97	446.16
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	38	390.48	449.05
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	39	395.49	454.81
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	40	400.50	460.58
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	41	408.02	469.23
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	42	415.23	477.52
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	43	425.26	489.05
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	44	437.80	503.47
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	45	452.52	520.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	46	470.07	540.59
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	47	489.82	563.29
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	48	512.38	589.24
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	49	534.63	614.83
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	50	559.70	643.66
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	51	584.46	672.13
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	52	611.72	703.48
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	53	639.30	735.20
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	54	669.07	769.43
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	55	698.84	803.67
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	56	731.12	840.79
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	57	763.71	878.27
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	58	798.50	918.27
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	59	815.74	938.10
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	60	850.52	978.10
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	61	880.61	1012.70
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	62	900.35	1035.40
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	63	925.11	1063.87
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	940.14	1081.16
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	283.13	283.13
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	308.30	308.30
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	16	317.92	317.92
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	17	327.55	327.55
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	18	337.91	337.91
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	19	348.27	348.27
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	20	359.01	359.01
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	21	370.12	425.63
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	22	370.12	425.63
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	23	370.12	425.63
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	24	370.12	425.63
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	25	371.59	427.33
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	26	378.99	435.84
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	27	387.87	446.05
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	28	402.31	462.65
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	29	414.15	476.27
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	30	420.07	483.08
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	31	428.96	493.30
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	32	437.84	503.51
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	33	443.39	509.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	34	449.31	516.71
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	35	452.27	520.11
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	36	455.23	523.52
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	37	458.19	526.92
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	38	461.16	530.33
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	39	467.08	537.14
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	40	473.00	543.95
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	41	481.88	554.16

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	42	490.39	563.95
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	43	502.24	577.57
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	44	517.04	594.60
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	45	534.44	614.60
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	46	555.16	638.44
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	47	578.48	665.25
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	48	605.13	695.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	49	631.40	726.12
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	50	661.01	760.17
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	51	690.25	793.79
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	52	722.45	830.82
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	53	755.02	868.27
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	54	790.18	908.71
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	55	825.34	949.14
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	56	863.46	992.98
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	57	901.95	1037.25
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	58	943.04	1084.49
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	59	963.39	1107.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1004.47	1155.15
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1040.00	1196.01
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1063.32	1222.82
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1092.56	1256.44
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1110.32	1276.86
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	296.04	296.04
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.36	322.36
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.42	332.42
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.48	342.48
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	18	353.32	353.32
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	19	364.15	364.15
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	20	375.38	375.38
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	21	387.00	445.04
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	22	387.00	445.04
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	23	387.00	445.04
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	24	387.00	445.04
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.53	446.82
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	26	396.27	455.72
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.56	466.40
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.65	483.75
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	29	433.04	497.99
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	30	439.23	505.11
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.52	515.80
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.81	526.48
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.61	533.15
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.80	540.27
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	35	472.90	543.83
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	36	475.99	547.39
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	37	479.09	550.95
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	38	482.19	554.51
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	39	488.38	561.63
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.57	568.75
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	41	503.86	579.44
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.76	589.67
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	43	525.14	603.91
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.62	621.71
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	45	558.81	642.63
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	46	580.48	667.55

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	47	604.86	695.59
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.72	727.63
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	49	660.20	759.23
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	50	691.16	794.83
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	51	721.73	829.99
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	52	755.40	868.71
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	53	789.45	907.87
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	54	826.22	950.15
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	55	862.98	992.43
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	56	902.84	1038.27
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	57	943.09	1084.55
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	58	986.04	1133.95
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	59	1007.33	1158.43
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1050.28	1207.82
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1087.43	1250.55
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1111.81	1278.59
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1142.39	1313.74
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1160.95	1335.09
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	275.12	275.12
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	15	299.57	299.57
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	16	308.93	308.93
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	17	318.28	318.28
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	18	328.35	328.35
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	19	338.41	338.41
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	20	348.84	348.84
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	21	359.64	413.59
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	22	359.64	413.59
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	23	359.64	413.59
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	24	359.64	413.59
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	25	361.07	415.23
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	26	368.26	423.50
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	27	376.90	433.43
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	28	390.92	449.56
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	29	402.43	462.79
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	30	408.18	469.41
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	31	416.82	479.34
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	32	425.45	489.26
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	33	430.84	495.47
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	34	436.59	502.08
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	35	439.47	505.39
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	36	442.35	508.70
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	37	445.23	512.01
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	38	448.10	515.32
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	39	453.86	521.94
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	40	459.61	528.55
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	41	468.24	538.48
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	42	476.51	547.99
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	43	488.02	561.23
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	44	502.41	577.77
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	45	519.31	597.21
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	46	539.45	620.37
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	47	562.11	646.42
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	48	588.00	676.20
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	49	613.53	705.56
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	50	642.31	738.65
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	51	670.72	771.32

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	52	702.00	807.30
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	53	733.65	843.70
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	54	767.82	882.99
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	55	801.98	922.28
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	56	839.02	964.88
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	57	876.43	1007.89
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	58	916.35	1053.80
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	59	936.13	1076.54
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	60	976.04	1122.45
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1010.57	1162.16
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1033.23	1188.21
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1061.64	1220.88
86199PA0020004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1078.89	1240.73
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	236.11	236.11
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	15	257.10	257.10
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	16	265.12	265.12
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	17	273.15	273.15
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	18	281.79	281.79
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	19	290.43	290.43
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	20	299.38	299.38
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.65	354.95
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.65	354.95
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.65	354.95
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.65	354.95
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	25	309.88	356.36
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	26	316.05	363.46
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	27	323.46	371.98
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	28	335.49	385.82
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	29	345.37	397.18
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	30	350.31	402.86
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	31	357.72	411.37
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	32	365.12	419.89
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	33	369.75	425.22
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	34	374.69	430.90
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	35	377.16	433.74
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	36	379.63	436.58
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	37	382.10	439.41
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	38	384.57	442.25
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	39	389.51	447.93
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	40	394.45	453.61
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	41	401.85	462.13
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	42	408.95	470.29
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	43	418.83	481.65
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	44	431.17	495.85
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	45	445.68	512.53
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	46	462.96	532.41
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	47	482.41	554.77
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	48	504.63	580.33
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	49	526.54	605.53
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	50	551.24	633.92
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	51	575.62	661.96
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	52	602.47	692.84
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	53	629.63	724.08
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	54	658.95	757.80
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	55	688.27	791.51
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	56	720.06	828.07

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	57	752.16	864.99
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	58	786.42	904.39
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	59	803.40	923.91
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	60	837.66	963.30
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	61	867.29	997.38
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	62	886.73	1019.74
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	63	911.11	1047.78
86199PA0020016	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	925.92	1064.81
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.85	278.85
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.64	303.64
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	16	313.11	313.11
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.59	322.59
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.80	332.80
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	19	343.00	343.00
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.58	353.58
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.52	419.20
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.52	419.20
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.52	419.20
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.52	419.20
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.97	420.86
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	26	373.26	429.25
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	27	382.01	439.31
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	28	396.22	455.66
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.89	469.07
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.72	475.78
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	31	422.47	485.84
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	32	431.22	495.90
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	33	436.68	502.19
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	34	442.52	508.89
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	35	445.43	512.25
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	36	448.35	515.60
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	37	451.26	518.95
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	38	454.18	522.31
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	39	460.01	529.01
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	40	465.84	535.72
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	41	474.59	545.78
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	42	482.98	555.42
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	43	494.64	568.84
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	44	509.22	585.60
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	45	526.35	605.31
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	46	546.77	628.78
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	47	569.73	655.19
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	48	595.97	685.37
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	49	621.85	715.13
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	50	651.02	748.67
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	51	679.81	781.78
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	52	711.52	818.25
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	53	743.60	855.14
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	54	778.23	894.96
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	55	812.86	934.79
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	56	850.40	977.96
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	57	888.31	1021.56
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	58	928.77	1068.09
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	59	948.82	1091.14
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	60	989.28	1137.67
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	61	1024.27	1177.92

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		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	62	1047.24	1204.32
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	63	1076.03	1237.44
86199PA0020016	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1093.52	1257.55
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	291.57	291.57
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	15	317.48	317.48
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	16	327.39	327.39
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	17	337.30	337.30
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	18	347.97	347.97
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	19	358.65	358.65
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	20	369.70	369.70
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	21	381.14	438.31
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	22	381.14	438.31
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	23	381.14	438.31
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	24	381.14	438.31
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	25	382.66	440.06
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	26	390.28	448.82
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	27	399.43	459.34
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	28	414.29	476.44
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	29	426.49	490.46
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	30	432.59	497.47
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	31	441.73	507.99
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	32	450.88	518.51
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	33	456.60	525.09
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	34	462.70	532.10
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	35	465.75	535.61
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	36	468.79	539.11
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	37	471.84	542.62
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	38	474.89	546.13
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	39	480.99	553.14
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	40	487.09	560.15
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	41	496.24	570.67
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	42	505.00	580.75
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	43	517.20	594.78
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	44	532.44	612.31
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	45	550.36	632.91
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	46	571.70	657.46
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	47	595.71	685.07
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	48	623.15	716.63
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	49	650.21	747.75
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	50	680.70	782.81
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	51	710.81	817.44
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	52	743.97	855.57
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	53	777.51	894.14
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	54	813.72	935.78
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	55	849.93	977.42
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	56	889.18	1022.56
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	57	928.82	1068.15
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	58	971.13	1116.80
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	59	992.09	1140.90
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	60	1034.40	1189.56
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	61	1070.99	1231.63
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	62	1095.00	1259.25
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	63	1125.11	1293.87
86199PA0020016	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1143.39	1314.90
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	270.96	270.96
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	15	295.04	295.04

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	16	304.25	304.25
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	17	313.46	313.46
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	18	323.38	323.38
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	19	333.30	333.30
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	20	343.57	343.57
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	21	354.20	407.33
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	22	354.20	407.33
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	23	354.20	407.33
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	24	354.20	407.33
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	25	355.61	408.95
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	26	362.69	417.10
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	27	371.20	426.87
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	28	385.01	442.76
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	29	396.34	455.79
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	30	402.01	462.31
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	31	410.51	472.09
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	32	419.01	481.86
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	33	424.32	487.97
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	34	429.99	494.49
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	35	432.82	497.75
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	36	435.66	501.01
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	37	438.49	504.27
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	38	441.33	507.52
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	39	446.99	514.04
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	40	452.66	520.56
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	41	461.16	530.33
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	42	469.31	539.70
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	43	480.64	552.74
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	44	494.81	569.03
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	45	511.46	588.17
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	46	531.29	610.98
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	47	553.60	636.65
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	48	579.11	665.97
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	49	604.25	694.89
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	50	632.59	727.48
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	51	660.57	759.66
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	52	691.39	795.09
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	53	722.56	830.94
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	54	756.20	869.63
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	55	789.85	908.33
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	56	826.33	950.28
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	57	863.17	992.65
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	58	902.49	1037.86
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	59	921.97	1060.26
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	60	961.28	1105.47
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	61	995.28	1144.58
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	62	1017.60	1170.24
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	63	1045.58	1202.42
86199PA0020016	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1062.57	1221.96
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	214.83	214.83
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	15	233.93	233.93
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	16	241.23	241.23
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	17	248.53	248.53
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	18	256.40	256.40
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	19	264.26	264.26
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	20	272.40	272.40

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	21	280.84	322.96
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	22	280.84	322.96
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	23	280.84	322.96
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	24	280.84	322.96
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	25	281.95	324.25
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	26	287.57	330.70
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	27	294.31	338.46
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	28	305.26	351.05
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	29	314.25	361.39
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	30	318.74	366.55
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	31	325.48	374.30
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	32	332.22	382.05
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	33	336.43	386.90
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	34	340.93	392.07
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	35	343.17	394.65
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	36	345.42	397.23
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	37	347.67	399.82
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	38	349.91	402.40
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	39	354.41	407.57
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	40	358.90	412.74
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	41	365.64	420.49
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	42	372.10	427.91
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	43	381.09	438.25
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	44	392.32	451.17
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	45	405.52	466.35
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	46	421.24	484.43
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	47	438.94	504.78
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	48	459.16	528.03
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	49	479.10	550.96
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	50	501.56	576.80
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	51	523.75	602.31
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	52	548.18	630.41
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	53	572.89	658.83
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	54	599.57	689.51
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	55	626.25	720.19
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	56	655.18	753.45
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	57	684.38	787.04
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	58	715.55	822.89
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	59	731.00	840.65
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	60	762.17	876.50
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	61	789.13	907.50
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	62	806.82	927.85
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	63	829.01	953.36
86199PA0020032	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	842.48	968.85
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	253.72	253.72
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	15	276.28	276.28
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	16	284.90	284.90
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	17	293.52	293.52
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	18	302.81	302.81
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	19	312.09	312.09
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	20	321.71	321.71
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	21	331.67	381.42
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	22	331.67	381.42
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	23	331.67	381.42
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	24	331.67	381.42
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	25	332.99	382.94

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	26	339.62	390.57
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	27	347.58	399.72
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	28	360.52	414.60
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	29	371.13	426.80
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	30	376.44	432.90
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	31	384.40	442.06
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	32	392.36	451.21
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	33	397.33	456.93
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	34	402.64	463.03
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	35	405.29	466.09
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	36	407.95	469.14
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	37	410.60	472.19
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	38	413.25	475.24
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	39	418.56	481.34
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	40	423.87	487.44
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	41	431.82	496.60
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	42	439.45	505.37
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	43	450.07	517.58
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	44	463.33	532.83
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	45	478.92	550.76
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	46	497.49	572.12
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	47	518.39	596.15
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	48	542.27	623.61
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	49	565.82	650.69
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	50	592.35	681.20
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	51	618.55	711.33
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	52	647.41	744.52
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	53	676.59	778.08
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	54	708.10	814.32
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	55	739.61	850.55
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	56	773.77	889.83
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	57	808.26	929.50
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	58	845.08	971.84
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	59	863.32	992.82
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	60	900.13	1035.15
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	61	931.97	1071.77
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	62	952.87	1095.80
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	63	979.07	1125.93
86199PA0020032	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	994.98	1144.23
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	265.29	265.29
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	15	288.87	288.87
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	16	297.89	297.89
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	17	306.91	306.91
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	18	316.62	316.62
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	19	326.33	326.33
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	20	336.38	336.38
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	21	346.80	398.82
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	22	346.80	398.82
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	23	346.80	398.82
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	24	346.80	398.82
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	25	348.18	400.40
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	26	355.11	408.38
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	27	363.43	417.95
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	28	376.96	433.50
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	29	388.06	446.26
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	30	393.60	452.64

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		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	31	401.93	462.22
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	32	410.25	471.79
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	33	415.45	477.77
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	34	421.00	484.15
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	35	423.77	487.34
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	36	426.55	490.53
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	37	429.32	493.72
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	38	432.10	496.91
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	39	437.65	503.29
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	40	443.20	509.67
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	41	451.52	519.25
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	42	459.49	528.42
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	43	470.59	541.18
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	44	484.46	557.13
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	45	500.76	575.88
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	46	520.18	598.21
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	47	542.03	623.33
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	48	567.00	652.05
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	49	591.62	680.36
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	50	619.36	712.27
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	51	646.76	743.77
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	52	676.93	778.47
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	53	707.45	813.56
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	54	740.39	851.45
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	55	773.34	889.34
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	56	809.06	930.41
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	57	845.12	971.89
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	58	883.62	1016.16
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	59	902.69	1038.09
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	60	941.18	1082.36
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	61	974.47	1120.65
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	62	996.32	1145.77
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	63	1023.72	1177.28
86199PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1040.35	1196.41
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	246.54	246.54
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	15	268.46	268.46
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	16	276.83	276.83
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	17	285.21	285.21
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	18	294.24	294.24
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	19	303.26	303.26
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	20	312.61	312.61
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	21	322.29	370.63
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	22	322.29	370.63
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	23	322.29	370.63
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	24	322.29	370.63
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	25	323.56	372.10
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	26	330.01	379.51
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	27	337.75	388.41
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	28	350.31	402.86
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	29	360.63	414.72
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	30	365.78	420.65
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	31	373.52	429.55
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	32	381.25	438.44
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	33	386.09	444.00
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	34	391.24	449.93
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	35	393.82	452.89

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	36	396.40	455.86
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	37	398.98	458.82
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	38	401.56	461.79
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	39	406.71	467.72
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	40	411.87	473.65
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	41	419.60	482.54
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	42	427.02	491.07
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	43	437.33	502.93
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	44	450.22	517.75
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	45	465.37	535.17
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	46	483.41	555.93
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	47	503.72	579.27
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	48	526.92	605.96
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	49	549.80	632.27
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	50	575.58	661.92
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	51	601.04	691.20
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	52	629.08	723.44
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	53	657.44	756.06
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	54	688.06	791.27
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	55	718.68	826.48
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	56	751.87	864.65
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	57	785.39	903.19
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	58	821.16	944.33
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	59	838.88	964.72
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	60	874.66	1005.85
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	61	905.59	1041.43
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	62	925.90	1064.78
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	63	951.36	1094.06
86199PA0020032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	966.82	1111.84
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	215.30	215.30
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	15	234.44	234.44
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	16	241.75	241.75
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	17	249.07	249.07
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	18	256.95	256.95
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	19	264.83	264.83
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	20	272.99	272.99
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	21	281.45	323.66
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	22	281.45	323.66
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	23	281.45	323.66
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	24	281.45	323.66
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	25	282.56	324.95
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	26	288.19	331.42
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	27	294.95	339.19
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	28	305.92	351.81
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	29	314.93	362.17
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	30	319.43	367.34
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	31	326.18	375.11
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	32	332.94	382.88
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	33	337.16	387.73
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	34	341.66	392.91
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	35	343.92	395.50
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	36	346.17	398.09
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	37	348.42	400.68
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	38	350.67	403.27
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	39	355.17	408.45
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	40	359.68	413.63

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	41	366.43	421.39
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	42	372.90	428.84
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	43	381.91	439.20
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	44	393.17	452.14
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	45	406.39	467.35
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	46	422.15	485.48
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	47	439.89	505.87
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	48	460.15	529.17
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	49	480.13	552.15
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	50	502.65	578.04
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	51	524.88	603.61
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	52	549.36	631.77
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	53	574.13	660.25
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	54	600.87	691.00
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	55	627.60	721.74
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	56	656.59	755.08
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	57	685.86	788.74
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	58	717.10	824.66
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	59	732.58	842.47
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	60	763.82	878.39
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	61	790.84	909.46
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	62	808.57	929.85
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	63	830.80	955.42
86199PA0020033	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	844.30	970.95
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	254.27	254.27
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	15	276.87	276.87
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	16	285.51	285.51
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	17	294.16	294.16
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	18	303.46	303.46
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	19	312.77	312.77
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	20	322.41	322.41
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	21	332.39	382.25
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	22	332.39	382.25
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	23	332.39	382.25
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	24	332.39	382.25
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	25	333.71	383.77
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	26	340.36	391.41
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	27	348.33	400.58
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	28	361.30	415.49
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	29	371.93	427.72
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	30	377.25	433.84
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	31	385.23	443.01
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	32	393.20	452.19
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	33	398.19	457.92
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	34	403.51	464.03
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	35	406.17	467.09
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	36	408.83	470.15
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	37	411.49	473.21
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	38	414.14	476.27
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	39	419.46	482.38
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	40	424.78	488.50
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	41	432.76	497.67
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	42	440.40	506.46
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	43	451.04	518.69
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	44	464.33	533.98
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	45	479.96	551.95

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	46	498.57	573.35
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	47	519.51	597.44
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	48	543.44	624.96
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	49	567.04	652.09
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	50	593.63	682.67
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	51	619.89	712.87
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	52	648.80	746.13
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	53	678.05	779.76
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	54	709.63	816.07
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	55	741.21	852.39
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	56	775.44	891.76
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	57	810.01	931.51
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	58	846.90	973.94
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	59	865.18	994.96
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	60	902.08	1037.39
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	61	933.99	1074.08
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	62	954.93	1098.16
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	63	981.18	1128.36
86199PA0020033	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	997.13	1146.70
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	265.87	265.87
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	15	289.50	289.50
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	16	298.53	298.53
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	17	307.57	307.57
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	18	317.30	317.30
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	19	327.03	327.03
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	20	337.11	337.11
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	21	347.55	399.68
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	22	347.55	399.68
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	23	347.55	399.68
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	24	347.55	399.68
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	25	348.93	401.27
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	26	355.88	409.26
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	27	364.22	418.85
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	28	377.77	434.44
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	29	388.89	447.23
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	30	394.45	453.62
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	31	402.80	463.21
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	32	411.14	472.81
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	33	416.35	478.80
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	34	421.91	485.20
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	35	424.69	488.39
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	36	427.47	491.59
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	37	430.25	494.79
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	38	433.03	497.99
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	39	438.59	504.38
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	40	444.15	510.78
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	41	452.49	520.37
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	42	460.49	529.56
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	43	471.61	542.35
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	44	485.51	558.34
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	45	501.84	577.12
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	46	521.31	599.50
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	47	543.20	624.68
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	48	568.22	653.46
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	49	592.90	681.83
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	50	620.70	713.81

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	51	648.16	745.38
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	52	678.39	780.15
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	53	708.98	815.32
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	54	741.99	853.29
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	55	775.01	891.26
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	56	810.80	932.42
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	57	846.95	973.99
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	58	885.52	1018.35
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	59	904.64	1040.34
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	60	943.22	1084.70
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	61	976.58	1123.07
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	62	998.47	1148.25
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	63	1025.93	1179.82
86199PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1042.60	1198.99
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	247.07	247.07
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	15	269.04	269.04
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	16	277.43	277.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	17	285.83	285.83
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	18	294.87	294.87
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	19	303.92	303.92
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	20	313.28	313.28
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	21	322.98	371.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	22	322.98	371.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	23	322.98	371.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	24	322.98	371.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	25	324.26	372.90
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	26	330.72	380.33
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	27	338.47	389.25
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	28	351.07	403.73
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	29	361.41	415.62
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	30	366.57	421.56
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	31	374.32	430.47
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	32	382.08	439.39
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	33	386.92	444.96
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	34	392.09	450.90
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	35	394.67	453.87
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	36	397.26	456.84
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	37	399.84	459.82
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	38	402.42	462.79
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	39	407.59	468.73
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	40	412.76	474.67
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	41	420.51	483.59
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	42	427.94	492.13
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	43	438.27	504.01
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	44	451.19	518.87
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	45	466.37	536.33
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	46	484.46	557.13
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	47	504.81	580.53
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	48	528.06	607.27
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	49	550.99	633.64
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	50	576.83	663.35
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	51	602.34	692.69
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	52	630.44	725.01
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	53	658.86	757.69
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	54	689.55	792.98
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	55	720.23	828.26

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	56	753.49	866.52
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	57	787.08	905.15
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	58	822.93	946.37
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	59	840.70	966.80
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	60	876.55	1008.03
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	61	907.55	1043.68
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	62	927.90	1067.08
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	63	953.41	1096.43
86199PA0020033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	968.91	1114.24
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	227.18	227.18
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	15	247.37	247.37
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	16	255.10	255.10
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	17	262.82	262.82
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	18	271.13	271.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	19	279.45	279.45
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	20	288.06	288.06
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	21	296.98	341.52
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	22	296.98	341.52
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	23	296.98	341.52
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	24	296.98	341.52
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	25	298.16	342.88
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	26	304.10	349.71
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	27	311.22	357.91
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	28	322.80	371.23
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	29	332.31	382.15
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	30	337.06	387.62
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	31	344.19	395.81
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	32	351.31	404.01
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	33	355.77	409.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	34	360.52	414.60
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	35	362.90	417.33
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	36	365.27	420.06
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	37	367.65	422.79
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	38	370.02	425.53
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	39	374.77	430.99
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	40	379.53	436.45
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	41	386.65	444.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	42	393.48	452.51
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	43	402.99	463.43
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	44	414.87	477.09
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	45	428.82	493.15
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	46	445.45	512.27
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	47	464.16	533.79
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	48	485.54	558.38
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	49	506.63	582.62
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	50	530.39	609.94
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	51	553.85	636.92
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	52	579.68	666.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	53	605.82	696.69
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	54	634.03	729.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	55	662.24	761.58
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	56	692.83	796.75
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	57	723.71	832.27
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	58	756.68	870.18
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	59	773.01	888.96
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	60	805.97	926.87

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	61	834.48	959.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	62	853.19	981.17
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	63	876.65	1008.15
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	890.90	1024.53
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	268.30	268.30
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	15	292.15	292.15
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	16	301.27	301.27
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	17	310.39	310.39
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	18	320.21	320.21
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	19	330.03	330.03
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	20	340.20	340.20
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	21	350.73	403.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	22	350.73	403.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	23	350.73	403.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	24	350.73	403.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	25	352.13	404.94
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	26	359.14	413.01
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	27	367.56	422.69
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	28	381.24	438.42
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	29	392.46	451.33
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	30	398.07	457.78
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	31	406.49	467.46
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	32	414.91	477.14
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	33	420.17	483.19
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	34	425.78	489.64
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	35	428.58	492.87
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	36	431.39	496.10
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	37	434.20	499.32
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	38	437.00	502.55
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	39	442.61	509.00
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	40	448.22	515.46
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	41	456.64	525.14
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	42	464.71	534.41
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	43	475.93	547.32
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	44	489.96	563.45
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	45	506.44	582.41
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	46	526.08	605.00
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	47	548.18	630.41
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	48	573.43	659.45
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	49	598.33	688.08
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	50	626.39	720.35
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	51	654.10	752.21
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	52	684.61	787.30
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	53	715.48	822.80
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	54	748.79	861.11
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	55	782.11	899.43
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	56	818.24	940.97
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	57	854.71	982.92
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	58	893.64	1027.69
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	59	912.93	1049.87
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	60	951.86	1094.64
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	61	985.53	1133.36
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	62	1007.63	1158.77
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	63	1035.33	1190.63
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1052.16	1209.98
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.54	280.54

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	15	305.48	305.48
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.01	315.01
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	17	324.54	324.54
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	18	334.81	334.81
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.08	345.08
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	20	355.72	355.72
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	21	366.73	421.74
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	22	366.73	421.74
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	23	366.73	421.74
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	24	366.73	421.74
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	25	368.18	423.41
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	26	375.52	431.85
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	27	384.32	441.97
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	28	398.62	458.42
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	29	410.36	471.91
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	30	416.22	478.66
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	31	425.03	488.78
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	32	433.83	498.90
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	33	439.33	505.23
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	34	445.20	511.97
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	35	448.13	515.35
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	36	451.06	518.72
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	37	454.00	522.10
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	38	456.93	525.47
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	39	462.80	532.22
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	40	468.66	538.96
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	41	477.47	549.09
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	42	485.90	558.79
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	43	497.64	572.28
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	44	512.30	589.15
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	45	529.54	608.97
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	46	550.08	632.59
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	47	573.18	659.16
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	48	599.58	689.52
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	49	625.62	719.46
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	50	654.96	753.20
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	51	683.93	786.52
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	52	715.83	823.21
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	53	748.10	860.32
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	54	782.94	900.38
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	55	817.78	940.45
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	56	855.55	983.88
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	57	893.69	1027.74
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	58	934.40	1074.56
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	59	954.57	1097.75
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	60	995.27	1144.56
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1030.48	1185.05
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1053.58	1211.62
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1082.55	1244.93
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1100.14	1265.17
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	260.71	260.71
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	15	283.88	283.88
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	16	292.74	292.74
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	17	301.61	301.61
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	18	311.15	311.15
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	19	320.69	320.69

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	20	330.57	330.57
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	21	340.81	391.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	22	340.81	391.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	23	340.81	391.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	24	340.81	391.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	25	342.16	393.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	26	348.98	401.32
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	27	357.15	410.73
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	28	370.45	426.01
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	29	381.35	438.55
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	30	386.80	444.82
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	31	394.98	454.23
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	32	403.16	463.64
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	33	408.27	469.52
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	34	413.73	475.79
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	35	416.45	478.92
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	36	419.18	482.06
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	37	421.91	485.19
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	38	424.63	488.33
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	39	430.09	494.60
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	40	435.54	500.87
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	41	443.72	510.27
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	42	451.56	519.29
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	43	462.46	531.83
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	44	476.09	547.51
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	45	492.11	565.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	46	511.19	587.87
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	47	532.67	612.56
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	48	557.20	640.78
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	49	581.40	668.61
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	50	608.66	699.96
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	51	635.59	730.92
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	52	665.24	765.02
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	53	695.23	799.51
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	54	727.60	836.74
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	55	759.98	873.97
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	56	795.08	914.34
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	57	830.52	955.10
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	58	868.35	998.60
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	59	887.09	1020.16
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	60	924.92	1063.66
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	61	957.64	1101.28
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	62	979.11	1125.98
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	63	1006.03	1156.94
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1022.38	1175.74
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	168.06	168.06
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	15	183.00	183.00
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	16	188.71	188.71
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	17	194.42	194.42
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	18	200.57	200.57
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	19	206.73	206.73
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	20	213.10	213.10
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	21	219.70	252.65
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	22	219.70	252.65
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	23	219.70	252.65
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	24	219.70	252.65

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	25	220.57	253.65
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	26	224.96	258.70
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	27	230.23	264.77
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	28	238.80	274.62
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	29	245.83	282.71
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	30	249.35	286.75
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	31	254.62	292.81
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	32	259.89	298.87
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	33	263.19	302.66
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	34	266.70	306.71
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	35	268.46	308.73
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	36	270.22	310.75
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	37	271.97	312.77
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	38	273.73	314.79
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	39	277.25	318.83
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	40	280.76	322.88
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	41	286.03	328.94
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	42	291.09	334.75
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	43	298.12	342.83
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	44	306.90	352.94
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	45	317.23	364.81
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	46	329.53	378.96
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	47	343.37	394.88
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	48	359.19	413.07
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	49	374.79	431.01
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	50	392.36	451.22
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	51	409.72	471.18
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	52	428.83	493.16
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	53	448.16	515.39
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	54	469.03	539.39
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	55	489.90	563.39
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	56	512.53	589.41
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	57	535.38	615.69
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	58	559.76	643.73
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	59	571.85	657.62
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	60	596.23	685.67
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	61	617.32	709.92
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	62	631.16	725.84
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	63	648.52	745.80
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	659.05	757.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	198.48	198.48
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	15	216.12	216.12
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	16	222.87	222.87
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	17	229.62	229.62
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	18	236.88	236.88
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	19	244.15	244.15
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	20	251.67	251.67
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	21	259.46	298.38
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	22	259.46	298.38
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	23	259.46	298.38
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	24	259.46	298.38
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	25	260.49	299.57
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	26	265.68	305.53
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	27	271.91	312.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	28	282.03	324.33
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	29	290.33	333.88

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	30	294.48	338.65
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	31	300.71	345.81
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	32	306.93	352.97
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	33	310.83	357.45
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	34	314.98	362.22
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	35	317.05	364.61
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	36	319.13	367.00
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	37	321.20	369.38
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	38	323.28	371.77
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	39	327.43	376.55
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	40	331.58	381.32
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	41	337.81	388.48
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	42	343.78	395.34
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	43	352.08	404.89
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	44	362.46	416.83
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	45	374.65	430.85
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	46	389.18	447.56
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	47	405.53	466.35
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	48	424.21	487.84
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	49	442.63	509.02
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	50	463.38	532.89
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	51	483.88	556.46
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	52	506.45	582.42
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	53	529.29	608.68
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	54	553.93	637.02
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	55	578.58	665.37
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	56	605.31	696.10
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	57	632.29	727.13
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	58	661.09	760.25
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	59	675.36	776.66
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	60	704.16	809.78
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	61	729.06	838.42
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	62	745.41	857.22
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	63	765.91	880.79
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	778.35	895.10
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	207.53	207.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	225.98	225.98
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	233.03	233.03
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	240.09	240.09
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	247.68	247.68
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	255.28	255.28
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	263.15	263.15
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	271.30	311.99
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	271.30	311.99
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	271.30	311.99
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	271.30	311.99
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	272.37	313.23
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	277.80	319.47
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	284.31	326.95
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	294.89	339.12
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	303.57	349.10
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	307.91	354.10
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	314.42	361.58
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	320.93	369.07
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	325.00	373.75
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	329.34	378.74

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	331.51	381.24
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	333.68	383.73
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	335.85	386.23
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	338.02	388.73
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	342.36	393.72
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	346.70	398.71
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	353.21	406.20
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	359.45	413.37
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	368.13	423.36
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	378.99	435.83
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	391.74	450.50
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	406.93	467.97
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	424.02	487.62
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	443.55	510.09
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	462.81	532.24
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	484.52	557.19
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	505.95	581.84
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	529.55	608.98
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	553.42	636.44
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	579.20	666.07
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	604.97	695.71
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	632.91	727.85
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	661.12	760.29
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	691.24	794.92
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	706.16	812.08
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	736.27	846.71
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	762.31	876.66
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	779.40	896.31
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	800.84	920.96
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	813.85	935.93
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	192.86	192.86
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	15	210.01	210.01
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	16	216.56	216.56
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	17	223.12	223.12
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	18	230.18	230.18
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	19	237.24	237.24
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	20	244.55	244.55
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	21	252.12	289.94
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	22	252.12	289.94
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	23	252.12	289.94
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	24	252.12	289.94
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	25	253.12	291.09
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	26	258.16	296.89
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	27	264.21	303.84
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	28	274.04	315.15
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	29	282.11	324.43
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	30	286.15	329.07
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	31	292.20	336.03
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	32	298.25	342.98
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	33	302.03	347.33
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	34	306.06	351.97
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	35	308.08	354.29
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	36	310.10	356.61
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	37	312.11	358.93
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	38	314.13	361.25
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	39	318.16	365.89

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	40	322.20	370.53
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	41	328.25	377.48
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	42	334.05	384.15
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	43	342.11	393.43
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	44	352.20	405.03
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	45	364.05	418.65
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	46	378.17	434.89
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	47	394.05	453.16
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	48	412.20	474.03
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	49	430.10	494.62
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	50	450.27	517.81
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	51	470.19	540.71
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	52	492.12	565.94
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	53	514.31	591.45
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	54	538.26	618.99
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	55	562.21	646.54
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	56	588.17	676.40
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	57	614.39	706.55
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	58	642.38	738.73
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	59	656.24	754.68
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	60	684.23	786.86
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	61	708.43	814.69
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	62	724.31	832.96
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	63	744.23	855.86
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	756.32	869.77
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	177.18	177.18
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.93	192.93
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.95	198.95
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.97	204.97
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	18	211.46	211.46
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.94	217.94
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	20	224.66	224.66
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	21	231.62	266.36
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	22	231.62	266.36
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	23	231.62	266.36
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	24	231.62	266.36
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	25	232.53	267.41
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	26	237.17	272.74
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	27	242.72	279.13
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	28	251.76	289.52
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	29	259.17	298.04
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.87	302.30
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	31	268.43	308.70
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.99	315.09
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	33	277.46	319.08
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	34	281.17	323.35
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	35	283.02	325.48
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	36	284.88	327.61
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	37	286.73	329.74
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	38	288.58	331.87
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	39	292.29	336.13
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.99	340.39
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	41	301.55	346.78
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	42	306.88	352.91
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	43	314.29	361.43
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	44	323.55	372.09

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	45	334.44	384.61
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	46	347.41	399.52
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	47	362.00	416.30
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	48	378.68	435.48
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	49	395.12	454.39
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	50	413.65	475.70
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	51	431.95	496.74
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	52	452.10	519.91
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	53	472.48	543.35
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	54	494.48	568.65
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	55	516.48	593.96
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	56	540.34	621.39
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	57	564.43	649.09
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	58	590.13	678.65
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	59	602.87	693.30
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	60	628.58	722.87
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	61	650.81	748.44
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	62	665.41	765.22
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	63	683.70	786.26
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	694.81	799.03
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	209.25	209.25
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	227.85	227.85
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	16	234.96	234.96
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	17	242.07	242.07
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	18	249.73	249.73
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	19	257.39	257.39
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	20	265.32	265.32
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	21	273.54	314.57
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	22	273.54	314.57
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	23	273.54	314.57
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	24	273.54	314.57
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	25	274.62	315.82
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	26	280.09	322.11
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	27	286.66	329.66
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	28	297.33	341.93
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	29	306.08	351.99
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	30	310.46	357.02
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	31	317.02	364.57
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	32	323.59	372.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	33	327.69	376.84
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	34	332.07	381.88
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	35	334.25	384.39
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	36	336.44	386.91
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	37	338.63	389.42
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	38	340.82	391.94
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	39	345.19	396.97
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	40	349.57	402.01
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	41	356.14	409.56
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	42	362.43	416.79
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	43	371.18	426.86
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	44	382.12	439.44
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	45	394.98	454.22
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	46	410.29	471.84
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	47	427.53	491.66
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	48	447.22	514.30
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	49	466.64	536.64

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	50	488.52	561.80
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	51	510.13	586.65
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	52	533.93	614.02
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	53	558.00	641.70
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	54	583.99	671.58
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	55	609.97	701.47
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	56	638.15	733.87
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	57	666.59	766.58
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	58	696.95	801.50
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	59	712.00	818.80
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	60	742.36	853.71
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	61	768.62	883.91
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	62	785.85	903.73
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	63	807.46	928.58
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	820.58	943.67
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	218.79	218.79
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	238.24	238.24
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	16	245.68	245.68
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	17	253.11	253.11
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	18	261.12	261.12
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	19	269.13	269.13
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	20	277.42	277.42
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	21	286.01	328.91
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	22	286.01	328.91
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	23	286.01	328.91
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	24	286.01	328.91
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	25	287.15	330.22
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	26	292.87	336.80
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	27	299.73	344.69
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	28	310.89	357.52
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	29	320.04	368.04
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	30	324.61	373.31
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	31	331.48	381.20
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	32	338.34	389.09
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	33	342.63	394.03
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	34	347.21	399.29
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	35	349.50	401.92
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	36	351.78	404.55
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	37	354.07	407.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	38	356.36	409.82
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	39	360.94	415.08
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	40	365.51	420.34
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	41	372.38	428.23
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	42	378.96	435.80
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	43	388.11	446.32
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	44	399.55	459.48
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	45	412.99	474.94
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	46	429.01	493.36
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	47	447.02	514.08
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	48	467.62	537.76
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	49	487.92	561.11
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	50	510.80	587.42
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	51	533.40	613.41
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	52	558.28	642.02
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	53	583.45	670.97
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	54	610.62	702.21

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	55	637.79	733.46
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	56	667.25	767.33
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	57	696.99	801.54
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	58	728.74	838.05
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	59	744.47	856.14
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	60	776.21	892.65
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	61	803.67	924.22
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	62	821.69	944.94
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	63	844.28	970.93
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	858.00	986.70
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	203.33	203.33
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	15	221.40	221.40
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	16	228.31	228.31
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	17	235.22	235.22
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	18	242.66	242.66
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	19	250.11	250.11
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	20	257.81	257.81
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	21	265.80	305.67
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	22	265.80	305.67
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	23	265.80	305.67
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	24	265.80	305.67
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	25	266.85	306.88
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	26	272.17	312.99
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	27	278.55	320.33
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	28	288.91	332.25
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	29	297.42	342.03
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	30	301.67	346.92
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	31	308.05	354.26
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	32	314.43	361.59
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	33	318.41	366.18
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	34	322.67	371.07
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	35	324.79	373.51
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	36	326.92	375.96
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	37	329.05	378.40
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	38	331.17	380.85
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	39	335.42	385.74
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	40	339.68	390.63
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	41	346.06	397.96
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	42	352.17	404.99
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	43	360.67	414.78
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	44	371.31	427.00
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	45	383.80	441.37
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	46	398.68	458.48
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	47	415.43	477.74
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	48	434.56	499.75
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	49	453.43	521.45
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	50	474.70	545.90
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	51	495.69	570.05
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	52	518.82	596.64
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	53	542.21	623.54
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	54	567.46	652.58
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	55	592.71	681.61
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	56	620.08	713.10
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	57	647.73	744.88
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	58	677.23	778.81
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	59	691.85	795.62

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	60	721.35	829.55
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	61	746.86	858.89
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	62	763.61	878.15
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	63	784.61	902.30
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	797.35	916.96
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	171.40	171.40
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	15	186.64	186.64
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	16	192.46	192.46
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	17	198.29	198.29
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	18	204.56	204.56
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	19	210.83	210.83
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	20	217.33	217.33
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	21	224.06	257.67
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	22	224.06	257.67
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	23	224.06	257.67
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	24	224.06	257.67
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	25	224.95	258.69
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	26	229.43	263.85
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	27	234.81	270.03
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	28	243.55	280.08
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	29	250.72	288.32
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	30	254.30	292.45
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	31	259.68	298.63
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	32	265.06	304.81
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	33	268.42	308.68
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	34	272.00	312.80
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	35	273.79	314.86
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	36	275.59	316.92
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	37	277.38	318.99
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	38	279.17	321.05
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	39	282.76	325.17
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	40	286.34	329.29
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	41	291.72	335.48
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	42	296.87	341.40
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	43	304.04	349.65
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	44	313.00	359.95
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	45	323.53	372.06
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	46	336.08	386.49
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	47	350.20	402.73
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	48	366.33	421.28
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	49	382.24	439.57
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	50	400.16	460.18
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	51	417.86	480.54
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	52	437.35	502.96
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	53	457.07	525.63
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	54	478.35	550.11
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	55	499.64	574.59
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	56	522.72	601.12
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	57	546.02	627.92
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	58	570.89	656.52
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	59	583.21	670.69
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	60	608.08	699.29
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	61	629.59	724.03
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	62	643.71	740.26
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	63	661.41	760.62
86199PA0020006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	672.15	772.98

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	202.43	202.43
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	15	220.42	220.42
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	16	227.30	227.30
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	17	234.18	234.18
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	18	241.59	241.59
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	19	249.00	249.00
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	20	256.67	256.67
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	21	264.62	304.31
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	22	264.62	304.31
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	23	264.62	304.31
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	24	264.62	304.31
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	25	265.67	305.52
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	26	270.96	311.60
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	27	277.31	318.91
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	28	287.63	330.78
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	29	296.10	340.51
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	30	300.33	345.38
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	31	306.68	352.69
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	32	313.03	359.99
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	33	317.00	364.55
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	34	321.24	369.42
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	35	323.35	371.86
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	36	325.47	374.29
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	37	327.59	376.73
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	38	329.70	379.16
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	39	333.94	384.03
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	40	338.17	388.90
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	41	344.52	396.20
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	42	350.61	403.20
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	43	359.08	412.94
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	44	369.66	425.11
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	45	382.10	439.41
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	46	396.91	456.45
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	47	413.59	475.62
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	48	432.64	497.53
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	49	451.42	519.14
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	50	472.59	543.48
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	51	493.50	567.52
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	52	516.52	594.00
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	53	539.80	620.77
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	54	564.94	649.68
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	55	590.08	678.59
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	56	617.33	709.93
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	57	644.85	741.58
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	58	674.23	775.36
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	59	688.78	792.10
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	60	718.15	825.87
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	61	743.55	855.09
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	62	760.22	874.26
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	63	781.13	898.30
86199PA0020006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	793.82	912.89
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	211.66	211.66
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	15	230.47	230.47
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	16	237.67	237.67
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	17	244.86	244.86
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	18	252.61	252.61

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	19	260.35	260.35
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	20	268.38	268.38
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	21	276.69	318.19
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	22	276.69	318.19
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	23	276.69	318.19
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	24	276.69	318.19
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	25	277.78	319.45
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	26	283.32	325.81
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	27	289.96	333.45
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	28	300.75	345.86
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	29	309.60	356.04
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	30	314.03	361.13
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	31	320.67	368.77
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	32	327.31	376.41
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	33	331.46	381.18
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	34	335.89	386.27
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	35	338.10	388.81
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	36	340.31	391.36
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	37	342.53	393.91
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	38	344.74	396.45
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	39	349.17	401.54
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	40	353.59	406.63
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	41	360.23	414.27
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	42	366.60	421.59
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	43	375.45	431.77
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	44	386.52	444.50
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	45	399.52	459.45
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	46	415.02	477.27
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	47	432.45	497.31
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	48	452.37	520.22
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	49	472.01	542.81
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	50	494.15	568.27
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	51	516.00	593.40
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	52	540.07	621.08
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	53	564.42	649.08
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	54	590.71	679.31
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	55	616.99	709.54
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	56	645.49	742.31
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	57	674.26	775.40
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	58	704.97	810.72
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	59	720.19	828.22
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	60	750.90	863.54
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	61	777.46	894.08
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	62	794.89	914.13
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	63	816.75	939.26
86199PA0020006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	830.02	954.53
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	196.70	196.70
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	15	214.18	214.18
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	16	220.87	220.87
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	17	227.55	227.55
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	18	234.75	234.75
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	19	241.95	241.95
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	20	249.41	249.41
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	21	257.13	295.70
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	22	257.13	295.70
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	23	257.13	295.70

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	24	257.13	295.70
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	25	258.15	296.87
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	26	263.29	302.79
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	27	269.46	309.88
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	28	279.49	321.41
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	29	287.72	330.88
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	30	291.83	335.61
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	31	298.00	342.70
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	32	304.17	349.80
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	33	308.03	354.24
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	34	312.14	358.97
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	35	314.20	361.33
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	36	316.26	363.70
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	37	318.32	366.06
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	38	320.37	368.43
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	39	324.49	373.16
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	40	328.60	377.89
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	41	334.77	384.99
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	42	340.68	391.79
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	43	348.91	401.25
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	44	359.20	413.08
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	45	371.28	426.97
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	46	385.68	443.53
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	47	401.88	462.16
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	48	420.39	483.45
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	49	438.65	504.44
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	50	459.22	528.10
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	51	479.53	551.46
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	52	501.90	577.18
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	53	524.53	603.21
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	54	548.95	631.30
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	55	573.38	659.39
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	56	599.86	689.84
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	57	626.60	720.59
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	58	655.14	753.41
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	59	669.29	769.68
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	60	697.83	802.50
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	61	722.51	830.89
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	62	738.71	849.51
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	63	759.02	872.87
86199PA0020006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	771.35	887.06
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	203.10	203.10
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	15	221.15	221.15
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	16	228.05	228.05
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	17	234.96	234.96
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	18	242.39	242.39
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	19	249.82	249.82
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	20	257.52	257.52
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	21	265.50	305.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	22	265.50	305.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	23	265.50	305.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	24	265.50	305.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	25	266.55	306.53
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	26	271.86	312.64
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	27	278.23	319.97
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	28	288.59	331.87

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	29	297.08	341.64
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	30	301.33	346.53
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	31	307.70	353.86
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	32	314.07	361.18
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	33	318.05	365.76
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	34	322.30	370.65
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	35	324.43	373.09
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	36	326.55	375.53
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	37	328.67	377.98
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	38	330.80	380.42
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	39	335.05	385.30
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	40	339.29	390.19
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	41	345.67	397.52
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	42	351.77	404.54
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	43	360.27	414.31
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	44	370.89	426.52
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	45	383.36	440.87
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	46	398.23	457.97
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	47	414.96	477.20
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	48	434.07	499.18
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	49	452.92	520.86
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	50	474.16	545.29
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	51	495.14	569.41
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	52	518.23	595.97
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	53	541.60	622.83
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	54	566.82	651.84
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	55	592.04	680.84
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	56	619.38	712.29
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	57	646.99	744.04
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	58	676.46	777.93
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	59	691.07	794.73
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	60	720.53	828.61
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	61	746.02	857.92
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	62	762.75	877.16
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	63	783.72	901.28
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	796.45	915.92
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	239.86	239.86
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	261.18	261.18
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	16	269.33	269.33
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	17	277.49	277.49
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	18	286.27	286.27
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	19	295.05	295.05
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	20	304.14	304.14
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	21	313.55	360.59
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	22	313.55	360.59
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	23	313.55	360.59
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	24	313.55	360.59
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	25	314.80	362.02
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	26	321.07	369.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	27	328.59	377.88
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	28	340.82	391.95
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	29	350.86	403.48
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	30	355.87	409.25
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	31	363.40	417.91
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	32	370.92	426.56
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	33	375.63	431.97

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		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	34	380.64	437.74
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	35	383.15	440.62
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	36	385.66	443.51
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	37	388.17	446.39
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	38	390.68	449.28
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	39	395.69	455.05
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	40	400.71	460.82
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	41	408.23	469.47
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	42	415.45	477.76
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	43	425.48	489.30
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	44	438.02	503.72
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	45	452.76	520.67
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	470.32	540.86
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	47	490.07	563.58
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	48	512.64	589.54
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	49	534.91	615.14
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	50	559.99	643.99
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	51	584.76	672.47
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	52	612.04	703.84
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	53	639.63	735.57
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	54	669.42	769.83
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	55	699.20	804.08
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	56	731.50	841.22
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	57	764.11	878.72
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	58	798.91	918.75
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	59	816.16	938.58
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	60	850.96	978.60
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	61	881.06	1013.22
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	62	900.81	1035.93
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	63	925.58	1064.42
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	940.62	1081.72
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	250.80	250.80
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	273.09	273.09
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	16	281.62	281.62
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	17	290.14	290.14
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	18	299.32	299.32
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	19	308.50	308.50
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	20	318.01	318.01
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	21	327.85	377.03
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	22	327.85	377.03
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	23	327.85	377.03
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	24	327.85	377.03
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	25	329.15	378.53
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	26	335.71	386.07
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	27	343.58	395.12
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	28	356.37	409.82
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	29	366.86	421.88
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	30	372.10	427.92
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	31	379.97	436.97
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	32	387.84	446.01
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	33	392.76	451.67
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	34	398.00	457.70
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	35	400.62	460.72
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	36	403.25	463.73
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	37	405.87	466.75
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	38	408.49	469.77

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	39	413.74	475.80
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	40	418.98	481.83
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	41	426.85	490.88
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	42	434.39	499.55
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	43	444.88	511.62
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	44	458.00	526.70
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	45	473.41	544.42
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	46	491.76	565.53
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	47	512.42	589.28
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	48	536.02	616.43
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	49	559.30	643.20
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	50	585.53	673.36
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	611.43	703.14
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	52	639.95	735.94
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	53	668.80	769.12
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	54	699.94	804.94
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	55	731.09	840.75
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	56	764.86	879.59
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	57	798.95	918.80
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	58	835.34	960.65
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	59	853.38	981.38
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	60	889.77	1023.23
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	61	921.24	1059.42
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	62	941.89	1083.18
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	63	967.79	1112.96
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	983.52	1131.05
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.07	233.07
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	15	253.79	253.79
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.71	261.71
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	17	269.63	269.63
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	18	278.16	278.16
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	19	286.69	286.69
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	20	295.53	295.53
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	21	304.68	350.38
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	22	304.68	350.38
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	23	304.68	350.38
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	24	304.68	350.38
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	25	305.89	351.77
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	26	311.98	358.78
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	27	319.29	367.19
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	28	331.18	380.85
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	29	340.93	392.06
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	30	345.80	397.67
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	31	353.11	406.08
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	32	360.42	414.49
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	33	364.99	419.74
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	34	369.87	425.35
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	35	372.31	428.15
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	36	374.74	430.96
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	37	377.18	433.76
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	38	379.62	436.56
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	39	384.49	442.17
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	40	389.37	447.77
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	41	396.68	456.18
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	42	403.69	464.24
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	43	413.44	475.45

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	44	425.62	489.47
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	45	439.94	505.93
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	46	457.00	525.56
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	47	476.20	547.63
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	48	498.14	572.86
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	49	519.77	597.73
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	50	544.14	625.76
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	51	568.21	653.44
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	52	594.72	683.92
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	53	621.53	714.76
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	54	650.47	748.04
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	55	679.41	781.33
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	56	710.80	817.41
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	57	742.48	853.85
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	58	776.30	892.74
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	59	793.06	912.01
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	60	826.87	950.91
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	61	856.12	984.54
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	62	875.32	1006.61
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	63	899.39	1034.29
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	914.00	1051.10
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	192.30	192.30
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	15	209.39	209.39
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	16	215.93	215.93
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	17	222.47	222.47
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	18	229.50	229.50
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	19	236.54	236.54
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	20	243.83	243.83
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	21	251.38	289.09
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	22	251.38	289.09
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	23	251.38	289.09
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	24	251.38	289.09
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	25	252.38	290.24
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	26	257.41	296.02
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	27	263.44	302.96
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	28	273.24	314.23
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	29	281.29	323.48
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	30	285.31	328.11
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	31	291.34	335.04
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	32	297.38	341.98
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	33	301.15	346.32
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	34	305.17	350.94
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	35	307.18	353.26
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	36	309.19	355.57
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	37	311.20	357.88
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	38	313.21	360.19
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	39	317.23	364.82
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	40	321.26	369.45
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	41	327.29	376.38
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	42	333.07	383.03
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	43	341.12	392.28
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	44	351.17	403.85
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	45	362.98	417.43
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	46	377.06	433.62
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	47	392.90	451.83
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	48	411.00	472.65

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	49	428.84	493.17
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	50	448.95	516.30
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	51	468.81	539.14
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	52	490.68	564.29
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	53	512.80	589.72
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	54	536.68	617.19
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	55	560.57	644.65
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	56	586.46	674.43
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	57	612.60	704.49
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	58	640.50	736.58
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	59	654.33	752.48
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	60	682.23	784.56
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	61	706.36	812.32
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	62	722.20	830.53
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	63	742.06	853.37
86199PA0020030	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	754.11	867.23
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	227.11	227.11
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	15	247.30	247.30
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	16	255.02	255.02
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	17	262.74	262.74
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	18	271.05	271.05
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	19	279.36	279.36
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	20	287.97	287.97
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	21	296.89	341.42
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	22	296.89	341.42
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	23	296.89	341.42
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	24	296.89	341.42
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	25	298.06	342.77
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	26	304.00	349.60
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	27	311.13	357.79
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	28	322.70	371.11
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	29	332.20	382.03
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	30	336.95	387.50
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	31	344.08	395.69
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	32	351.20	403.88
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	33	355.66	409.01
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	34	360.41	414.47
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	35	362.78	417.20
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	36	365.16	419.93
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	37	367.53	422.66
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	38	369.91	425.39
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	39	374.66	430.86
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	40	379.41	436.32
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	41	386.53	444.51
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	42	393.36	452.36
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	43	402.86	463.29
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	44	414.74	476.95
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	45	428.69	492.99
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	46	445.31	512.11
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	47	464.02	533.62
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	48	485.39	558.20
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	49	506.47	582.44
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	50	530.22	609.75
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	51	553.67	636.72
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	52	579.50	666.43
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	53	605.63	696.47

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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	54	633.83	728.90
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	55	662.03	761.34
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	56	692.61	796.50
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	57	723.49	832.01
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	58	756.44	869.91
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	59	772.77	888.68
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	60	805.72	926.58
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	61	834.22	959.35
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	62	852.92	980.86
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	63	876.38	1007.83
86199PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	890.62	1024.21
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	237.47	237.47
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	15	258.58	258.58
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	16	266.65	266.65
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	17	274.72	274.72
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	18	283.41	283.41
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	19	292.10	292.10
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	20	301.10	301.10
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	21	310.42	356.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	22	310.42	356.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	23	310.42	356.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	24	310.42	356.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	25	311.66	358.40
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	26	317.86	365.54
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	27	325.31	374.11
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	28	337.42	388.03
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	29	347.35	399.46
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	30	352.32	405.17
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	31	359.77	413.74
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	32	367.22	422.30
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	33	371.88	427.66
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	34	376.84	433.37
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	35	379.33	436.23
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	36	381.81	439.08
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	37	384.29	441.94
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	38	386.78	444.79
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	39	391.74	450.50
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	40	396.71	456.22
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	41	404.16	464.78
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	42	411.30	472.99
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	43	421.23	484.42
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	44	433.65	498.70
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	45	448.24	515.47
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	46	465.62	535.47
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	47	485.18	557.95
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	48	507.53	583.66
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	49	529.57	609.00
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	50	554.40	637.56
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	51	578.92	665.76
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	52	605.93	696.82
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	53	633.25	728.23
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	54	662.74	762.15
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	55	692.22	796.06
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	56	724.20	832.83
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	57	756.48	869.95
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	58	790.94	909.58

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	59	808.01	929.21
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	60	842.47	968.84
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	61	872.27	1003.11
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	62	891.82	1025.59
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	63	916.34	1053.80
86199PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	931.23	1070.92
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	220.68	220.68
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	15	240.30	240.30
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	16	247.80	247.80
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	17	255.30	255.30
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	18	263.38	263.38
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	19	271.45	271.45
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	20	279.82	279.82
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.48	331.75
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.48	331.75
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.48	331.75
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.48	331.75
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.63	333.07
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.40	339.71
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	27	302.32	347.67
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.57	360.61
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	29	322.80	371.22
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	30	327.42	376.53
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	31	334.34	384.49
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	32	341.26	392.45
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.59	397.43
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	34	350.21	402.74
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.51	405.39
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	36	354.82	408.05
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	37	357.13	410.70
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	38	359.44	413.35
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	39	364.05	418.66
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.67	423.97
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.59	431.93
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	42	382.23	439.56
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	43	391.46	450.18
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	44	403.00	463.45
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.56	479.04
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	46	432.71	497.62
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	47	450.88	518.52
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.65	542.40
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	49	492.14	565.96
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	50	515.21	592.50
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	51	538.00	618.70
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	52	563.10	647.57
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	53	588.49	676.76
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	54	615.89	708.27
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	55	643.30	739.79
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	56	673.01	773.96
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	57	703.01	808.46
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	58	735.03	845.29
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	59	750.90	863.53
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	60	782.92	900.35
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	61	810.61	932.20
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	62	828.78	953.10
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	63	851.57	979.31

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0020030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	865.41	995.22
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	211.06	211.06
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	15	229.82	229.82
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	16	236.99	236.99
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	17	244.16	244.16
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	18	251.89	251.89
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	19	259.61	259.61
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	20	267.62	267.62
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	21	275.90	317.29
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	22	275.90	317.29
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	23	275.90	317.29
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	24	275.90	317.29
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	25	277.00	318.54
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	26	282.51	324.89
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	27	289.13	332.50
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	28	299.89	344.88
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	29	308.72	355.03
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	30	313.14	360.11
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	31	319.76	367.72
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	32	326.38	375.34
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	33	330.52	380.10
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	34	334.93	385.17
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	35	337.14	387.71
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	36	339.35	390.25
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	37	341.55	392.79
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	38	343.76	395.33
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	39	348.18	400.40
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	40	352.59	405.48
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	41	359.21	413.09
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	42	365.56	420.39
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	43	374.39	430.54
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	44	385.42	443.23
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	45	398.39	458.15
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	46	413.84	475.91
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	47	431.22	495.90
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	48	451.08	518.75
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	49	470.67	541.27
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	50	492.74	566.65
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	51	514.54	591.72
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	52	538.54	619.32
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	53	562.82	647.24
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	54	589.03	677.38
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	55	615.24	707.52
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	56	643.66	740.20
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	57	672.35	773.20
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	58	702.97	808.42
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	59	718.15	825.87
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	60	748.77	861.09
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	61	775.26	891.54
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	62	792.64	911.53
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	63	814.43	936.60
86199PA0040007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	827.67	951.82
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	249.26	249.26
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	15	271.42	271.42
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	16	279.89	279.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	17	288.36	288.36

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	18	297.48	297.48
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	19	306.61	306.61
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	20	316.06	316.06
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	21	325.84	374.72
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	22	325.84	374.72
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	23	325.84	374.72
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	24	325.84	374.72
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	25	327.13	376.20
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	26	333.65	383.70
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	27	341.47	392.69
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	28	354.18	407.31
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	29	364.61	419.30
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	30	369.82	425.29
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	31	377.64	434.28
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	32	385.46	443.28
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	33	390.35	448.90
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	34	395.56	454.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	35	398.17	457.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	36	400.77	460.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	37	403.38	463.89
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	38	405.99	466.88
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	39	411.20	472.88
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	40	416.41	478.87
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	41	424.23	487.87
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	42	431.73	496.49
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	43	442.15	508.48
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	44	455.19	523.46
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	45	470.50	541.08
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	46	488.75	562.06
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	47	509.27	585.67
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	48	532.73	612.64
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	49	555.87	639.25
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	50	581.93	669.22
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	51	607.68	698.83
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	52	636.02	731.43
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	53	664.70	764.40
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	54	695.65	800.00
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	55	726.60	835.59
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	56	760.16	874.19
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	57	794.05	913.16
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	58	830.22	954.75
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	59	848.14	975.36
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	60	884.31	1016.95
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	61	915.59	1052.92
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	62	936.11	1076.53
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	63	961.85	1106.13
86199PA0040007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	977.48	1124.11
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	260.63	260.63
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	15	283.80	283.80
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	16	292.65	292.65
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	17	301.51	301.51
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	18	311.05	311.05
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	19	320.59	320.59
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	20	330.47	330.47
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	21	340.70	391.80
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	22	340.70	391.80

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	23	340.70	391.80
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	24	340.70	391.80
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	25	342.05	393.36
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	26	348.87	401.20
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	27	357.04	410.60
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	28	370.33	425.88
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	29	381.23	438.42
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	30	386.68	444.69
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	31	394.86	454.09
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	32	403.04	463.49
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	33	408.15	469.37
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	34	413.60	475.64
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	35	416.32	478.77
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	36	419.05	481.91
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	37	421.77	485.04
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	38	424.50	488.18
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	39	429.95	494.44
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	40	435.40	500.71
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	41	443.58	510.12
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	42	451.41	519.13
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	43	462.32	531.66
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	44	475.94	547.34
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	45	491.96	565.75
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	46	511.04	587.69
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	47	532.50	612.37
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	48	557.03	640.58
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	49	581.22	668.40
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	50	608.47	699.74
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	51	635.39	730.70
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	52	665.03	764.78
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	53	695.01	799.26
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	54	727.37	836.48
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	55	759.74	873.70
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	56	794.83	914.06
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	57	830.26	954.80
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	58	868.08	998.29
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	59	886.82	1019.84
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	60	924.63	1063.33
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	61	957.34	1100.94
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	62	978.80	1125.62
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	63	1005.72	1156.58
86199PA0040007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1022.06	1175.37
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	242.21	242.21
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	15	263.74	263.74
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.97	271.97
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	17	280.20	280.20
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	18	289.06	289.06
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.93	297.93
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	20	307.11	307.11
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	21	316.62	364.11
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	22	316.62	364.11
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	23	316.62	364.11
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	24	316.62	364.11
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	25	317.88	365.56
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	26	324.21	372.84
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	27	331.81	381.58

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	28	344.15	395.78
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	29	354.29	407.43
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	30	359.35	413.25
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	31	366.95	421.99
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	32	374.55	430.73
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	33	379.30	436.19
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	34	384.36	442.02
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	35	386.90	444.93
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	36	389.43	447.84
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	37	391.96	450.76
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	38	394.50	453.67
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	39	399.56	459.49
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	40	404.63	465.32
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	41	412.23	474.06
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	42	419.51	482.43
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	43	429.64	494.08
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	44	442.30	508.65
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	45	457.18	525.76
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	46	474.91	546.15
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	47	494.86	569.09
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	48	517.66	595.30
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	49	540.14	621.16
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	50	565.46	650.28
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	51	590.48	679.05
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	52	618.02	710.72
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	53	645.88	742.77
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	54	675.96	777.35
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	55	706.04	811.94
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	56	738.65	849.45
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	57	771.58	887.31
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	58	806.72	927.73
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	59	824.13	947.75
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	60	859.28	988.17
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	61	889.67	1023.12
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	62	909.62	1046.06
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	63	934.63	1074.82
86199PA0040007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	949.82	1092.29
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	241.18	241.18
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	15	262.61	262.61
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	16	270.81	270.81
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	17	279.01	279.01
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	18	287.83	287.83
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	19	296.66	296.66
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	20	305.80	305.80
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	21	315.27	362.56
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	22	315.27	362.56
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	23	315.27	362.56
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	24	315.27	362.56
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	25	316.52	364.00
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	26	322.83	371.25
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	27	330.39	379.95
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	28	342.69	394.09
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	29	352.78	405.70
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	30	357.82	411.50
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	31	365.39	420.20
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	32	372.96	428.90

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	33	377.68	434.34
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	34	382.73	440.14
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	35	385.25	443.04
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	36	387.77	445.94
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	37	390.29	448.84
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	38	392.82	451.74
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	39	397.86	457.54
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	40	402.91	463.34
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	41	410.47	472.04
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	42	417.72	480.38
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	43	427.81	491.98
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	44	440.42	506.48
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	45	455.24	523.52
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	46	472.89	543.83
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	47	492.75	566.67
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	48	515.45	592.77
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	49	537.84	618.51
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	50	563.06	647.52
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	51	587.96	676.16
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	52	615.39	707.70
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	53	643.13	739.61
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	54	673.08	774.05
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	55	703.03	808.49
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	56	735.51	845.83
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	57	768.29	883.54
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	58	803.29	923.78
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	59	820.63	943.72
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	60	855.62	983.96
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	61	885.89	1018.77
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	62	905.75	1041.61
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	63	930.65	1070.25
86199PA0040008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	945.78	1087.64
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.83	284.83
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	15	310.15	310.15
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.83	319.83
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.51	329.51
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	18	339.94	339.94
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.36	350.36
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	20	361.16	361.16
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.34	428.19
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.34	428.19
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.34	428.19
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.34	428.19
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	25	373.82	429.89
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.26	438.45
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.20	448.73
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.72	465.43
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.63	479.13
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.59	485.98
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.53	496.26
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.46	506.53
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.05	512.96
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.01	519.81
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	35	454.98	523.23
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	36	457.96	526.66
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	37	460.94	530.08

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	38	463.92	533.51
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	39	469.88	540.36
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	40	475.84	547.21
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	41	484.77	557.49
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.33	567.33
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.25	581.04
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.14	598.16
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.64	618.29
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.49	642.27
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	47	581.95	669.24
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	48	608.76	700.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.19	730.47
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	50	664.98	764.72
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.39	798.55
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	52	726.78	835.80
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	53	759.55	873.48
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	54	794.92	914.16
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.29	954.84
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	56	868.64	998.94
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.36	1043.47
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	58	948.69	1091.00
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.17	1114.55
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1010.50	1162.07
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.24	1203.18
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1069.70	1230.15
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.11	1263.98
86199PA0040008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1116.97	1284.52
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	297.82	297.82
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	15	324.29	324.29
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	16	334.42	334.42
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	17	344.54	344.54
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	18	355.44	355.44
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	19	366.34	366.34
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	20	377.63	377.63
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	21	389.32	447.71
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	22	389.32	447.71
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	23	389.32	447.71
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	24	389.32	447.71
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	25	390.86	449.49
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	26	398.65	458.45
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	27	407.99	469.19
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	28	423.18	486.65
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	29	435.64	500.98
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	30	441.86	508.14
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	31	451.21	518.89
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	32	460.55	529.63
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	33	466.39	536.35
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	34	472.62	543.51
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	35	475.73	547.09
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	36	478.85	550.68
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	37	481.96	554.26
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	38	485.08	557.84
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	39	491.31	565.00
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	40	497.54	572.17
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	41	506.88	582.91
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	42	515.83	593.21

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	43	528.29	607.53
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	44	543.86	625.44
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	45	562.16	646.48
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	46	583.96	671.56
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	47	608.49	699.76
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	48	636.52	732.00
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	49	664.16	763.78
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	50	695.30	799.60
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	51	726.06	834.97
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	52	759.93	873.92
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	53	794.19	913.32
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	54	831.17	955.85
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	55	868.16	998.38
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	56	908.25	1044.49
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	57	948.74	1091.05
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	58	991.96	1140.75
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	59	1013.37	1165.37
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1056.58	1215.07
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1093.95	1258.05
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1118.48	1286.25
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1149.24	1321.62
86199PA0040008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1167.91	1343.10
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	276.77	276.77
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	15	301.37	301.37
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	16	310.78	310.78
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	17	320.18	320.18
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	18	330.31	330.31
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	19	340.44	340.44
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	20	350.94	350.94
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	21	361.80	416.07
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	22	361.80	416.07
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	23	361.80	416.07
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	24	361.80	416.07
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	25	363.24	417.72
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	26	370.47	426.04
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	27	379.16	436.03
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	28	393.27	452.26
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	29	404.84	465.57
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	30	410.63	472.23
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	31	419.31	482.21
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	32	428.00	492.20
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	33	433.42	498.44
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	34	439.21	505.10
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	35	442.11	508.42
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	36	445.00	511.75
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	37	447.90	515.08
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	38	450.79	518.41
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	39	456.58	525.07
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	40	462.37	531.72
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	41	471.05	541.71
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	42	479.37	551.28
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	43	490.95	564.59
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	44	505.42	581.23
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	45	522.42	600.79
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	46	542.69	624.09
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	47	565.48	650.30

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	48	591.53	680.26
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	49	617.21	709.80
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	50	646.16	743.08
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	51	674.74	775.95
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	52	706.21	812.15
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	53	738.05	848.76
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	54	772.42	888.29
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	55	806.79	927.81
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	56	844.06	970.66
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	57	881.68	1013.93
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	58	921.84	1060.12
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	59	941.74	1083.00
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	60	981.90	1129.18
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1016.63	1169.12
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1039.42	1195.34
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1068.00	1228.20
86199PA0040008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1085.36	1248.17
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	172.74	172.74
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	15	188.09	188.09
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	16	193.96	193.96
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	17	199.84	199.84
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	18	206.16	206.16
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	19	212.48	212.48
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	20	219.03	219.03
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	21	225.81	259.68
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	22	225.81	259.68
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	23	225.81	259.68
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	24	225.81	259.68
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	25	226.71	260.71
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	26	231.22	265.91
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	27	236.64	272.14
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	28	245.45	282.26
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	29	252.67	290.57
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	30	256.29	294.73
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	31	261.71	300.96
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	32	267.12	307.19
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	33	270.51	311.09
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	34	274.12	315.24
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	35	275.93	317.32
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	36	277.74	319.40
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	37	279.54	321.48
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	38	281.35	323.55
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	39	284.96	327.71
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	40	288.58	331.86
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	41	293.99	338.09
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	42	299.19	344.07
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	43	306.41	352.38
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	44	315.45	362.76
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	45	326.06	374.97
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	46	338.70	389.51
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	47	352.93	405.87
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	48	369.19	424.57
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	49	385.22	443.00
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	50	403.28	463.78
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	51	421.12	484.29
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	52	440.77	506.88

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	53	460.64	529.73
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	54	482.09	554.40
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	55	503.54	579.07
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	56	526.80	605.82
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	57	550.28	632.82
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	58	575.34	661.65
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	59	587.76	675.93
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	60	612.83	704.75
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	61	634.51	729.68
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	62	648.73	746.04
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	63	666.57	766.55
86199PA0040003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	677.40	779.01
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	204.01	204.01
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	15	222.14	222.14
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	16	229.07	229.07
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	17	236.01	236.01
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	18	243.47	243.47
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	19	250.94	250.94
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	20	258.67	258.67
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	21	266.69	306.69
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	22	266.69	306.69
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	23	266.69	306.69
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	24	266.69	306.69
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	25	267.74	307.90
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	26	273.08	314.04
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	27	279.48	321.40
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	28	289.88	333.36
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	29	298.41	343.17
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	30	302.68	348.08
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	31	309.08	355.44
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	32	315.48	362.80
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	33	319.48	367.40
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	34	323.74	372.31
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	35	325.88	374.76
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	36	328.01	377.21
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	37	330.14	379.67
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	38	332.28	382.12
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	39	336.54	387.03
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	40	340.81	391.93
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	41	347.21	399.29
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	42	353.34	406.35
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	43	361.88	416.16
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	44	372.55	428.43
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	45	385.08	442.84
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	46	400.01	460.01
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	47	416.81	479.34
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	48	436.01	501.42
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	49	454.95	523.19
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	50	476.28	547.72
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	51	497.35	571.95
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	52	520.55	598.63
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	53	544.02	625.62
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	54	569.35	654.75
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	55	594.69	683.89
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	56	622.15	715.48
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	57	649.89	747.37

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	58	679.49	781.41
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	59	694.16	798.28
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	60	723.76	832.32
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	61	749.36	861.76
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	62	766.16	881.08
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	63	787.23	905.31
86199PA0040003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	800.02	920.02
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	213.31	213.31
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	15	232.27	232.27
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	16	239.52	239.52
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	17	246.77	246.77
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	18	254.58	254.58
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	19	262.39	262.39
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	20	270.47	270.47
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	21	278.85	320.67
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	22	278.85	320.67
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	23	278.85	320.67
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	24	278.85	320.67
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	25	279.95	321.94
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	26	285.53	328.36
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	27	292.22	336.05
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	28	303.10	348.56
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	29	312.02	358.82
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	30	316.48	363.95
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	31	323.17	371.65
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	32	329.86	379.34
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	33	334.05	384.15
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	34	338.51	389.28
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	35	340.74	391.85
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	36	342.97	394.41
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	37	345.20	396.98
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	38	347.43	399.55
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	39	351.89	404.68
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	40	356.35	409.81
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	41	363.05	417.50
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	42	369.46	424.88
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	43	378.38	435.14
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	44	389.53	447.97
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	45	402.64	463.04
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	46	418.26	480.99
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	47	435.82	501.20
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	48	455.90	524.28
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	49	475.70	547.05
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	50	498.00	572.70
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	51	520.03	598.03
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	52	544.29	625.93
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	53	568.83	654.15
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	54	595.32	684.61
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	55	621.81	715.08
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	56	650.53	748.10
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	57	679.53	781.45
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	58	710.48	817.05
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	59	725.81	834.68
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	60	756.76	870.28
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	61	783.53	901.06
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	62	801.10	921.26

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	63	823.13	946.59
86199PA0040003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	836.50	961.98
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	198.23	198.23
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	15	215.85	215.85
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	16	222.59	222.59
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	17	229.33	229.33
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	18	236.58	236.58
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	19	243.84	243.84
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	20	251.35	251.35
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	21	259.14	298.01
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	22	259.14	298.01
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	23	259.14	298.01
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	24	259.14	298.01
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	25	260.16	299.19
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	26	265.35	305.15
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	27	271.57	312.30
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	28	281.67	323.92
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	29	289.96	333.46
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	30	294.11	338.23
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	31	300.33	345.38
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	32	306.55	352.53
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	33	310.43	357.00
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	34	314.58	361.77
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	35	316.65	364.15
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	36	318.73	366.54
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	37	320.80	368.92
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	38	322.87	371.30
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	39	327.02	376.07
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	40	331.17	380.84
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	41	337.38	387.99
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	42	343.34	394.85
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	43	351.64	404.38
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	44	362.00	416.30
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	45	374.18	430.31
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	46	388.69	447.00
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	47	405.02	465.77
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	48	423.67	487.22
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	49	442.07	508.38
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	50	462.80	532.22
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	51	483.27	555.76
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	52	505.82	581.69
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	53	528.62	607.91
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	54	553.24	636.22
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	55	577.85	664.53
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	56	604.54	695.23
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	57	631.49	726.22
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	58	660.26	759.30
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	59	674.51	775.69
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	60	703.27	808.76
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	61	728.15	837.37
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	62	744.47	856.14
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	63	764.94	879.69
86199PA0040003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	777.37	893.98
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	175.05	175.05
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	15	190.61	190.61
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	16	196.56	196.56

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	17	202.51	202.51
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	18	208.92	208.92
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	19	215.32	215.32
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	20	221.96	221.96
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	21	228.83	263.16
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	22	228.83	263.16
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	23	228.83	263.16
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	24	228.83	263.16
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	25	229.74	264.20
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	26	234.32	269.46
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	27	239.81	275.78
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	28	248.73	286.04
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	29	256.05	294.46
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	30	259.71	298.67
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	31	265.21	304.99
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	32	270.70	311.30
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	33	274.13	315.25
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	34	277.79	319.46
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	35	279.62	321.57
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	36	281.45	323.67
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	37	283.28	325.78
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	38	285.11	327.88
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	39	288.78	332.09
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	40	292.44	336.30
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	41	297.93	342.62
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	42	303.19	348.67
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	43	310.51	357.09
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	44	319.67	367.62
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	45	330.42	379.98
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	46	343.24	394.72
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	47	357.65	411.30
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	48	374.13	430.25
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	49	390.37	448.93
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	50	408.68	469.98
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	51	426.76	490.77
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	52	446.66	513.66
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	53	466.80	536.82
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	54	488.54	561.82
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	55	510.28	586.82
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	56	533.85	613.92
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	57	557.64	641.29
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	58	583.04	670.50
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	59	595.63	684.97
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	60	621.03	714.18
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	61	642.99	739.44
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	62	657.41	756.02
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	63	675.49	776.81
86199PA0040004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	686.46	789.43
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	206.74	206.74
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	15	225.11	225.11
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	16	232.14	232.14
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	17	239.17	239.17
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	18	246.73	246.73
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	19	254.30	254.30
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	20	262.14	262.14
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	21	270.25	310.79

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	22	270.25	310.79
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	23	270.25	310.79
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	24	270.25	310.79
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	25	271.32	312.02
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	26	276.73	318.24
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	27	283.21	325.70
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	28	293.75	337.82
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	29	302.40	347.76
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	30	306.73	352.73
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	31	313.21	360.19
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	32	319.70	367.65
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	33	323.75	372.31
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	34	328.08	377.29
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	35	330.24	379.77
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	36	332.40	382.26
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	37	334.56	384.75
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	38	336.72	387.23
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	39	341.05	392.20
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	40	345.37	397.18
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	41	351.86	404.64
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	42	358.07	411.78
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	43	366.72	421.73
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	44	377.53	434.16
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	45	390.23	448.77
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	46	405.36	466.17
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	47	422.39	485.75
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	48	441.85	508.12
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	49	461.03	530.19
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	50	482.65	555.05
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	51	504.00	579.60
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	52	527.51	606.64
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	53	551.30	633.99
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	54	576.97	663.51
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	55	602.64	693.04
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	56	630.48	725.05
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	57	658.58	757.37
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	58	688.58	791.87
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	59	703.44	808.96
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	60	733.44	843.46
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	61	759.38	873.29
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	62	776.41	892.87
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	63	797.76	917.42
86199PA0040004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	810.72	932.33
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	216.16	216.16
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	15	235.38	235.38
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	16	242.73	242.73
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	17	250.07	250.07
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	18	257.98	257.98
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	19	265.90	265.90
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	20	274.09	274.09
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	21	282.58	324.96
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	22	282.58	324.96
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	23	282.58	324.96
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	24	282.58	324.96
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	25	283.70	326.25
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	26	289.35	332.75

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	27	296.13	340.55
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	28	307.15	353.22
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	29	316.19	363.62
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	30	320.71	368.82
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	31	327.50	376.62
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	32	334.28	384.42
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	33	338.52	389.29
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	34	343.04	394.49
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	35	345.30	397.09
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	36	347.56	399.69
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	37	349.82	402.29
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	38	352.08	404.89
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	39	356.60	410.09
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	40	361.12	415.29
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	41	367.90	423.09
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	42	374.40	430.56
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	43	383.44	440.96
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	44	394.75	453.96
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	45	408.03	469.23
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	46	423.85	487.43
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	47	441.65	507.90
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	48	462.00	531.30
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	49	482.06	554.37
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	50	504.67	580.37
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	51	526.99	606.04
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	52	551.57	634.31
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	53	576.44	662.90
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	54	603.28	693.77
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	55	630.13	724.64
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	56	659.23	758.11
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	57	688.62	791.91
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	58	719.98	827.98
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	59	735.52	845.85
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	60	766.89	881.92
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	61	794.01	913.12
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	62	811.82	933.59
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	63	834.14	959.26
86199PA0040004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	847.69	974.85
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	200.88	200.88
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	15	218.74	218.74
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	16	225.57	225.57
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	17	232.40	232.40
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	18	239.75	239.75
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	19	247.10	247.10
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	20	254.72	254.72
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	21	262.60	301.99
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	22	262.60	301.99
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	23	262.60	301.99
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	24	262.60	301.99
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	25	263.64	303.19
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	26	268.90	309.23
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	27	275.20	316.48
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	28	285.44	328.26
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	29	293.84	337.92
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	30	298.04	342.75
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	31	304.35	350.00

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	32	310.65	357.25
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	33	314.59	361.78
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	34	318.79	366.61
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	35	320.89	369.02
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	36	322.99	371.44
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	37	325.09	373.86
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	38	327.19	376.27
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	39	331.39	381.10
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	40	335.60	385.94
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	41	341.90	393.18
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	42	347.94	400.13
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	43	356.34	409.79
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	44	366.84	421.87
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	45	379.19	436.06
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	46	393.89	452.98
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	47	410.44	472.00
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	48	429.34	493.74
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	49	447.99	515.18
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	50	468.99	539.34
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	51	489.74	563.20
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	52	512.58	589.47
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	53	535.69	616.05
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	54	560.64	644.74
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	55	585.59	673.42
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	56	612.63	704.53
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	57	639.94	735.93
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	58	669.09	769.45
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	59	683.53	786.06
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	60	712.68	819.58
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	61	737.89	848.57
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	62	754.43	867.60
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	63	775.18	891.46
86199PA0040004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	787.77	905.94
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	191.06	191.06
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	15	208.05	208.05
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	16	214.54	214.54
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	17	221.03	221.03
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	18	228.03	228.03
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	19	235.02	235.02
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	20	242.26	242.26
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	21	249.77	287.23
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	22	249.77	287.23
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	23	249.77	287.23
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	24	249.77	287.23
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	25	250.76	288.37
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	26	255.75	294.11
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	27	261.75	301.01
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	28	271.49	312.21
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	29	279.48	321.40
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	30	283.47	326.00
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	31	289.47	332.89
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	32	295.46	339.78
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	33	299.21	344.09
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	34	303.20	348.69
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	35	305.20	350.98
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	36	307.20	353.28

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	37	309.20	355.58
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	38	311.20	357.88
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	39	315.19	362.47
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	40	319.19	367.07
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	41	325.18	373.96
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	42	330.93	380.57
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	43	338.92	389.76
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	44	348.91	401.25
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	45	360.65	414.75
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	46	374.64	430.83
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	47	390.37	448.93
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	48	408.35	469.61
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	49	426.09	490.00
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	50	446.07	512.98
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	51	465.80	535.67
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	52	487.53	560.65
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	53	509.50	585.93
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	54	533.23	613.22
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	55	556.96	640.50
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	56	582.68	670.09
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	57	608.66	699.96
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	58	636.38	731.84
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	59	650.12	747.64
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	60	677.84	779.52
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	61	701.82	807.09
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	62	717.55	825.18
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	63	737.28	847.88
86199PA0040002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	749.26	861.65
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	225.65	225.65
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	15	245.71	245.71
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	16	253.38	253.38
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	17	261.04	261.04
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	18	269.30	269.30
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	19	277.56	277.56
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	20	286.12	286.12
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	21	294.98	339.22
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	22	294.98	339.22
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	23	294.98	339.22
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	24	294.98	339.22
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	25	296.15	340.57
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	26	302.04	347.35
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	27	309.12	355.49
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	28	320.63	368.72
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	29	330.07	379.58
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	30	334.79	385.00
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	31	341.87	393.14
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	32	348.94	401.29
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	33	353.37	406.37
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	34	358.09	411.80
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	35	360.45	414.52
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	36	362.81	417.23
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	37	365.17	419.94
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	38	367.53	422.66
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	39	372.25	428.08
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	40	376.97	433.51
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	41	384.05	441.65

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	42	390.83	449.45
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	43	400.27	460.31
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	44	412.07	473.88
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	45	425.93	489.82
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	46	442.45	508.82
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	47	461.03	530.19
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	48	482.27	554.61
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	49	503.21	578.69
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	50	526.81	605.83
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	51	550.11	632.63
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	52	575.77	662.14
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	53	601.73	691.99
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	54	629.75	724.21
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	55	657.77	756.44
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	56	688.15	791.38
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	57	718.83	826.66
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	58	751.57	864.31
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	59	767.80	882.96
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	60	800.54	920.62
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	61	828.85	953.18
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	62	847.44	974.55
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	63	870.74	1001.35
86199PA0040002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	884.89	1017.62
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	235.94	235.94
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	15	256.91	256.91
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	16	264.93	264.93
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	17	272.95	272.95
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	18	281.58	281.58
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	19	290.22	290.22
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	20	299.16	299.16
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	21	308.43	354.69
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	22	308.43	354.69
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	23	308.43	354.69
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	24	308.43	354.69
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	25	309.65	356.10
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	26	315.82	363.19
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	27	323.22	371.70
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	28	335.25	385.54
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	29	345.12	396.89
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	30	350.05	402.56
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	31	357.46	411.07
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	32	364.86	419.59
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	33	369.48	424.91
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	34	374.42	430.58
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	35	376.89	433.42
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	36	379.35	436.26
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	37	381.82	439.09
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	38	384.29	441.93
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	39	389.22	447.61
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	40	394.16	453.28
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	41	401.56	461.79
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	42	408.65	469.95
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	43	418.52	481.30
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	44	430.86	495.49
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	45	445.35	512.16
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	46	462.63	532.02

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	47	482.06	554.36
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	48	504.26	579.90
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	49	526.16	605.08
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	50	550.83	633.46
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	51	575.20	661.48
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	52	602.03	692.34
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	53	629.17	723.55
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	54	658.47	757.24
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	55	687.77	790.94
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	56	719.54	827.47
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	57	751.61	864.35
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	58	785.85	903.72
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	59	802.81	923.23
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	60	837.04	962.60
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	61	866.65	996.65
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	62	886.08	1019.00
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	63	910.45	1047.02
86199PA0040002	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	925.24	1064.03
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	219.26	219.26
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	15	238.75	238.75
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	16	246.20	246.20
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	17	253.66	253.66
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	18	261.68	261.68
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	19	269.71	269.71
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	20	278.02	278.02
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	21	286.63	329.62
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	22	286.63	329.62
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	23	286.63	329.62
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	24	286.63	329.62
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	25	287.76	330.93
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	26	293.50	337.52
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	27	300.37	345.43
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	28	311.55	358.29
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	29	320.72	368.83
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	30	325.31	374.11
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	31	332.19	382.02
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	32	339.07	389.93
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	33	343.37	394.87
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	34	347.95	400.15
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	35	350.25	402.78
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	36	352.54	405.42
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	37	354.83	408.06
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	38	357.13	410.69
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	39	361.71	415.97
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	40	366.30	421.24
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	41	373.18	429.15
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	42	379.77	436.73
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	43	388.94	447.28
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	44	400.40	460.47
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	45	413.88	475.96
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	46	429.93	494.41
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	47	447.98	515.18
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	48	468.62	538.91
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	49	488.97	562.31
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	50	511.90	588.68
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	51	534.54	614.72

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	52	559.48	643.40
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	53	584.70	672.40
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	54	611.93	703.72
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	55	639.16	735.03
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	56	668.68	768.98
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	57	698.49	803.26
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	58	730.30	839.85
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	59	746.06	857.97
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	60	777.88	894.56
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	61	805.39	926.20
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	62	823.45	946.97
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	63	846.09	973.01
86199PA0040002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	859.84	988.82
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.10	190.10
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.00	207.00
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.46	213.46
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.93	219.93
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.88	226.88
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.84	233.84
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.05	241.05
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.51	285.79
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.51	285.79
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.51	285.79
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.51	285.79
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.50	286.92
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.47	292.64
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.43	299.50
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.12	310.64
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.07	319.79
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.05	324.36
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.01	331.22
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	293.98	338.08
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.71	342.36
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.68	346.93
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.67	349.22
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.66	351.51
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.65	353.79
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.63	356.08
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.61	360.65
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.59	365.22
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.55	372.08
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.27	378.66
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.22	387.80
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.16	399.23
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	358.84	412.66
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.75	428.67
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.41	446.67
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.30	467.25
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	423.95	487.54
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	443.83	510.40
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.46	532.98
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.08	557.84
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	506.95	582.99
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.55	610.14
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.16	637.29
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	579.76	666.72

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.60	696.44
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.19	728.16
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	646.85	743.88
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.44	775.60
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.29	803.04
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	713.95	821.04
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.58	843.62
86199PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	745.50	857.32
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	224.52	224.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	244.47	244.47
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	252.10	252.10
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	259.73	259.73
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	267.95	267.95
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	276.17	276.17
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	284.68	284.68
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	293.49	337.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	293.49	337.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	293.49	337.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	293.49	337.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	294.66	338.86
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	300.53	345.61
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	307.57	353.71
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	319.02	366.87
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	328.41	377.67
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	333.10	383.07
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	340.15	391.17
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	347.19	399.27
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	351.59	404.33
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	356.29	409.73
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	358.64	412.43
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	360.99	415.13
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	363.33	417.83
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	365.68	420.53
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	370.38	425.93
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	375.07	431.33
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	382.12	439.43
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	388.87	447.20
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	398.26	458.00
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	410.00	471.50
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	423.79	487.36
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	440.23	506.26
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	458.72	527.52
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	479.85	551.82
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	500.68	575.79
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	524.16	602.79
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	547.35	629.45
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	572.88	658.81
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	598.71	688.51
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	626.59	720.58
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	654.47	752.64
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	684.70	787.40
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	715.22	822.50
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	747.80	859.97
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	763.94	878.53
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	796.52	915.99
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	824.69	948.40

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.			
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		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	843.18	969.66
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	866.37	996.32
86199PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	880.44	1012.51
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	234.75	234.75
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	255.62	255.62
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	263.60	263.60
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	271.58	271.58
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	280.17	280.17
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	288.76	288.76
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	297.66	297.66
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	306.88	352.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	306.88	352.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	306.88	352.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	306.88	352.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	308.10	354.31
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	314.23	361.37
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	321.60	369.84
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	333.57	383.60
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	343.39	394.89
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	348.30	400.54
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	355.66	409.01
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	363.03	417.48
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	367.63	422.77
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	372.54	428.42
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	374.99	431.24
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	377.45	434.07
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	379.90	436.89
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	382.36	439.71
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	387.27	445.36
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	392.18	451.00
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	399.54	459.47
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	406.60	467.59
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	416.42	478.88
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	428.70	493.00
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	443.12	509.59
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	460.30	529.35
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	479.64	551.58
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	501.73	576.99
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	523.52	602.05
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	548.07	630.28
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	572.31	658.16
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	599.01	688.86
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	626.01	719.91
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	655.16	753.44
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	684.32	786.96
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	715.92	823.31
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	747.84	860.01
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	781.90	899.19
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	798.78	918.60
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	832.84	957.77
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	862.30	991.65
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	881.63	1013.88
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	905.88	1041.76
86199PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	920.60	1058.69
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	218.16	218.16
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	237.55	237.55

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*	86199				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	244.97	244.97
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	252.38	252.38
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	260.37	260.37
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	268.35	268.35
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	276.62	276.62
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	285.19	327.96
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	285.19	327.96
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	285.19	327.96
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	285.19	327.96
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	286.32	329.27
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	292.02	335.83
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	298.87	343.70
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	309.99	356.49
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	319.11	366.98
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	323.68	372.23
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	330.52	380.10
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	337.37	387.97
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	341.64	392.89
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	346.21	398.14
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	348.49	400.76
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	350.77	403.38
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	353.05	406.01
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	355.33	408.63
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	359.89	413.88
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	364.46	419.13
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	371.30	427.00
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	377.86	434.54
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	386.99	445.03
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	398.39	458.15
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	411.80	473.57
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	427.77	491.93
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	445.73	512.59
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	466.27	536.21
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	486.51	559.49
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	509.33	585.73
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	531.86	611.64
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	556.67	640.17
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	581.76	669.03
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	608.86	700.18
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	635.95	731.34
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	665.32	765.12
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	694.98	799.23
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	726.63	835.63
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	742.32	853.67
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	773.97	890.07
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	801.35	921.55
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	819.32	942.21
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	841.85	968.12
86199PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	855.52	983.85

Part II: Written Justification of Rate Increase

Pennsylvania Health & Wellness, Inc.

Individual Rate Filing

Effective: January 1, 2022

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

Pennsylvania Health & Wellness, Inc. (PHW) is filing rates for the individual block of business, effective January 1, 2022. This document is submitted in conjunction with the Part I Unified Rate Review Template and the Part III Actuarial Memorandum.

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

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

In 2020, earned premium was \$543.44 per member per month (PMPM). Earned premium was \$520.05 PMPM net of minimum loss ratio rebates. Incurred claims in 2020 were \$185.66, or 34.2% of premium. Netting risk adjustment from the claims results in an estimated loss ratio (incurred claims net of estimated risk adjustment transfers, divided by earned premiums) of 57.3%. We expect unit costs to increase for 2022. Further, we have updated underlying experience for the single risk pool, expected administrative expense, assumptions for federal risk adjustment, and impacts of the COVID-19 pandemic. These factors, as well as changes to the assumed morbidity of the single risk pool and medical trend, each contribute to the premium rate change.

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

Both 2021 and 2022 rate levels assume that there will be no funding of cost-sharing reduction subsidies.

The proposed rate change of -7.4% applies to approximately 4,433 individuals and reflects updated expectations regarding the direct and indirect costs associated with the COVID-19 pandemic in the rating period.

PHW's projected administrative expenses for 2022 are \$58.60 PMPM, or 11.9% of premium. Administrative expense does not include \$15.25 for taxes and fees. The historical administrative expenses for 2020 were \$42.77 PMPM, which excludes taxes and fees. PHW projects a \$12.34 receivable PMPM as a result of the Pennsylvania 1332 Waiver state reinsurance program. The projected loss ratio is 85.6%, which satisfies the federal minimum loss ratio requirement of 80.0%.

Part III: Actuarial Memorandum

[Redacted]

Pennsylvania Health & Wellness, Inc.

Annual Individual Health Rate Filing

Pennsylvania

Effective: January 1, 2022

Forms: 86199PA001, 86199PA002, 86199PA003, 86199PA004

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1. General Information

SCOPE AND PURPOSE

This document contains the Part III Actuarial Memorandum for the individual health rate filing submitted by Pennsylvania Health & Wellness, Inc. (PHW) in the state of Pennsylvania, effective January 1, 2022. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Part II Written Justification. This is a renewal rate filing.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT, which supports compliance with market rating rules and reasonableness of applicable rates. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of PHW's individual rate filing. However, we recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to other users. Likewise, other users of this letter should not place reliance upon this actuarial memorandum that would result in the creation of any duty or liability for Milliman or its employees under any theory of law.

Consistent with the October 12, 2017 payment memo from the U.S. Department of Health and Human Services (HHS)¹, the premium rates developed and supported by this Actuarial Memorandum assume that cost-sharing reduction (CSR) subsidies will not be funded. Lawsuits regarding the collectability of CSR payments have been ruled upon since the issuance of the 2017 payment memo, but the individual market continues to operate without payments being funded. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2022. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of preparation, including the American Rescue Plan Act of 2021 (ARP). Changes to these provisions that impact 2022 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

At the time of this rate filing submission, there remains substantial uncertainty regarding the net impact of the ARP and the COVID-19 pandemic on claim costs in the 2020 experience period and on the trajectory of enrollment and healthcare utilization patterns in the months and years to come. Using the available information at the time of this rate filing, we have made assumptions regarding these impacts to historical claim costs and required 2022 premium rates, with the understanding that additional information may yet emerge to refine our expectations. If subsequent information becomes available that would materially affect this rate filing submission, we would like to work with the Pennsylvania Insurance Department to update our pricing assumptions regarding the impact of the ARP and COVID-19 and resubmit this rate filing.

In addition to CSR payments, Section 1332 Waiver changes, and impacts of COVID-19, material rating impacts could arise from changes to various factors, including but not limited to:

- Advance Premium Tax Credits
- Risk adjustment program payments and operation
- Limit on age rating factors
- Legal challenges to provisions of the Patient Protection and Affordable Care Act (ACA)
- Open enrollment duration and grace period modifications
- Enrollment of other populations (Medicare, Medicaid, high risk pool)
- Non-QHP coverage options (e.g. association health plans, short-term limited-duration insurance)

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

- Rules for Health Savings Accounts and Health Reimbursement Arrangements
- Pharmacy (e.g. rules concerning mid-year formulary changes, pharmacy rebates, and treatment of cost sharing)
- Taxes and fees

If there are material deviations in the state-wide average premium (SWAP) for 2022 – for example, based on changes in the number of carriers in the market or carriers’ pricing assumptions for 2022 – we would like to work with the Pennsylvania Insurance Department after the initial submission to update our estimated risk adjustment transfer.

The results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

COMPANY IDENTIFYING INFORMATION

- Company Legal Name: Pennsylvania Health & Wellness, Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2022

COMPANY CONTACT INFORMATION

- Primary Contact Name [REDACTED]
- Primary Contact Telephone Number [REDACTED]
- Primary Contact Email Address [REDACTED]

DESCRIPTION OF BENEFITS

These products are issued by PHW as HMO health policies.

The major provisions of this form for each plan design and product can be found in Appendix 1.1.

RATE GUARANTEES

Rates are guaranteed not to change through December 31, 2022.

RENEWABILITY

Each policy is renewable by paying the applicable renewal premiums unless the policy holder no longer meets the eligibility requirements of the policy or the company decides not to renew all the policies in the state.

APPLICABILITY

The rates will apply to new and renewing business.

GENERAL MARKETING METHOD

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

ESTIMATED AVERAGE ANNUAL PREMIUM

The estimated average annual premium per policy in calendar year 2022 is \$5,914.

DISTRIBUTION OF BUSINESS

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

RATE TABLES

See Appendix 1.3 for allowable rating factors. Appendix 1.4 also includes an example of how rating factors will be applied. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the ACA.

2. Proposed Rate Changes

The rate changes for each plan offered in the single risk pool by PHW in the State of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

REASONS FOR RATE INCREASE(S):

The rate projections for 2022 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2022. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (-2.8% premium impact versus 2021 filed rates)
Risk adjustment transfer experience for calendar year 2020 was projected forward to 2022, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.
- Single risk pool experience and utilization trend (-2.3% premium impact versus 2021 filed rates)
The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The filed rates reflect the projected utilization trend applied to experience (from 2020 to 2022) and the manual base data (from 2021 to 2022). There is a full description of utilization trend and other projection factors applied to experience in Section 6, "Trend Factors." There is a full description of the *Health Cost Guidelines* in Section 8, "Manual Rate Adjustments".
- Unit Cost trend (3.1% premium impact versus 2021 filed rates)
Expected unit cost levels and reimbursement arrangements with providers have changed between 2021 and 2022.
- Benefit Design and CSR Subsidies (-2.7% to 2.8% premium impact versus 2021 filed rates, varies by plan)
PHW's 2022 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2021. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in Section 12, "Plan Adjusted Index Rate." Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.
- Administrative Expenses and Profit (-2.1% premium impact versus 2021 filed rates)
See Section 12, "Plan Adjusted Index Rate", for details on projected non-benefit expenses.
- Updated expectations regarding the impacts of COVID-19 in the rating period (-2.6% premium impact versus 2021 filed rates)
PHW's 2021 rates reflected an adjustment for costs attributable to the COVID-19 pandemic, including direct testing, treatment, and vaccination costs and the return of utilization that was deferred in 2020. PHW's 2022 rates reflect updated expectations regarding the direct and indirect costs associated with the COVID-19 pandemic in the rating period.

The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 12, "Plan Adjusted Index Rate", which further addresses how rate changes can vary by plan under a single risk pool methodology.

3. Single Risk Pool

The 2022 rate development is based on the single risk pool set by the State of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as the non-grandfathered individual business in Pennsylvania.

Neither the single risk pool for the experience period nor the projection period include members who are eligible to remain enrolled in transitional plans.

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

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2020.

Paid Through Date: 3/31/2021

Current Date: 2/28/2021

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

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

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

Incurred claims are defined as allowed claims less member cost-sharing and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2022 under their current guidance.

EXPERIENCE PERIOD RISK ADJUSTMENT AND REINSURANCE ADJUSTMENTS PMPM

The risk adjustment transfer and reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The risk adjustment transfer amount reflects the value reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021. There were no state or federal reinsurance recoveries in 2020.

CURRENT ENROLLMENT AND PREMIUM

The current enrollment and premium values on Worksheet 2, Section II are reported as of 2/28/2021.

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

5. Benefit Categories

The Milliman *Health Cost Guidelines (HCGs)* were used to categorize the projected claims into the benefit categories in Worksheet 1, Section II. The detailed benefit categories from the HCGs were then consolidated into the URRT benefit categories shown on Worksheet 1, Section II of the Part I URRT. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign the experience and manual data utilization and cost information is summarized as follows:

INPATIENT HOSPITAL

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

OUTPATIENT HOSPITAL

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

PROFESSIONAL

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

OTHER MEDICAL

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

CAPITATION

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

PRESCRIPTION DRUG

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

6. Trend Factors

This section demonstrates and describes the methodology for developing the trend factors used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2020 to 2021 and the factors for “Year 2” represent 12 months of trend from 2021 to 2022.

TREND FACTORS (URRT COST TREND AND URRT UTILIZATION TREND PROJECTION FACTORS)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2020, based on actual 2020 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts for 2022, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.
- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2020 to 2022).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

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

The utilization trend factors reflect the following:

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

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

7. Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2020 experience period Essential Health Benefit (EHB) allowed claims to the 2022 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Appendix 20.4 decomposes each adjustment factor into its components by service category.

MORBIDITY ADJUSTMENT

Claims were adjusted for estimated differences in morbidity between PHW's 2020 membership (44,487) and its projected 2022 membership (127,772).

The components of the morbidity projection factor are:

- An adjustment was applied to experience period claims to remove one-time direct costs of COVID-19 testing and treatment in PHW's 2020 experience.
- An adjustment was applied to experience period claims to account for the estimated one-time net indirect impacts of suppressed utilization attributable to the pandemic on 2020 healthcare costs.
- Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2020 to 2022 based on consideration of regulatory and market uncertainties, including enrollment associated with the American Rescue Plan Act of 2021.
- In order to compensate for the impact of pricing all plans to a single risk pool morbidity, an offsetting "liability-based reweighting" adjustment was applied to reweight allowed claims experience by plan based on relative actuarial value (e.g. such that gold plans would receive more weight than bronze).

Consistent with the 2022 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

DEMOGRAPHIC SHIFT

Experience period claims were adjusted for differences in the projected mix of 2022 membership by gender and age band using demographic factors from the Milliman *Health Cost Guidelines*.

Experience period claims were also adjusted for differences in the projected mix of 2022 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman *Health Cost Guidelines* and differences in contractual reimbursement by area.

PLAN DESIGN CHANGES

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

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

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2022 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2020 to 2022 .

OTHER ADJUSTMENTS

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

- Anticipated changes in capitation contracts.

- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2020 to 2022 and projected drug utilization.
- The reimbursement impact of expanding the provider network from 2020 to 2022 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

8. Manual Rate Adjustments

SOURCE AND APPROPRIATENESS OF EXPERIENCE DATA USED

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines* (HCGs), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

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

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

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

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2022.

The morbidity for PHW's 2022 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2022 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

ADJUSTMENTS MADE TO THE DATA

The following adjustments were made to calibrate the pricing model to the expected population:

- Base Data
- Unit Cost Trend
- Utilization Trend
- Change in Induced Utilization
- Change in Morbidity - Reinsurance
- Change in Morbidity - All Other
- Change in Demographics

- Change in Covered Benefits
- Change in Network
- Change in Other

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2022 single risk pool.

INCLUSION OF CAPITATION PAYMENTS

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

9. Credibility of Experience

DESCRIPTION OF THE CREDIBILITY METHODOLOGY USED

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq$ Member Months < 125,000:	$(\text{Member Months} / 125,000) ^{0.5}$
If Member Months \geq 125,000:	100%

Here, "Member Months" is defined as total 2020 member months across PHW's calendar year 2020 individual block of business that are suitable for pricing.

This formula is based on empirical research into the minimum number of member months required such that the projected allowed PMPM of a group based on historical experience is within 10% of the actual allowed PMPM 97% of the time.

TOTAL 2020 MEMBER MONTHS: 44,487

CREDIBILITY LEVEL ASSIGNED TO BASE PERIOD EXPERIENCE: 59.66%

Note that credibility is calculated based on 2020 experience data that is suitable for pricing and may not exactly match the total 2020 member months shown above.

The base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

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

10. Establishing the Index Rate

The Index Rate for the Experience Period (calendar year 2020) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$228.43) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$346.76) (calendar year 2022) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2022 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 6, "Trend Factors", Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", and Section 8, "Manual Rate Adjustments", and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2023.

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

- The projection period of calendar year 2022
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. Note that the Projected Index Rate in Appendix 10.1 (\$346.74) differs from the value in the URRT due to the rounding rules in the URRT. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

11. Development of the Market-Wide Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$490.17) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

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

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-Wide Adjusted Index Rate. Note that the Market Adjusted Index Rate in Appendix 11.1 (\$490.13) differs from the value in the URRT due to the rounding rules in the URRT.

REINSURANCE

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 0.958.

RISK ADJUSTMENT PAYMENT/CHARGE

The Projected Risk Adjustment Transfer PMPM [REDACTED] is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2022 Risk Adjustment User Fee of \$0.25 PMPM (0.05% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

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

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

Where:

\bar{P}_s = state average premium;

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

AV_i = plan i 's metal level AV ;

ARF_i = plan i 's allowable rating factor;

IDF_i = plan i 's induced demand factor;

GCF_i = plan i 's geographic cost factor;

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

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

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

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

P: The state average premium was assumed to be approximately [REDACTED] (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2020, as reported by the U.S. Department of Health and Human Services (HHS) as of June 30, 2021, adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2020 to 2022.

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

HHS's proposed HCC model and coefficient changes for 2021 and 2022 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

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

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2020, as reported by HHS as of June 30, 2021.

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

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

The statewide average ARF is projected based on the average ARF of the single risk pool in 2020, as reported by HHS as of June 30, 2021, adjusted for projected changes in the demographics of the single risk pool from 2020 to 2022.

The average ARF for PHW is projected by applying the proposed 2022 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

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

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2022 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2022 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2022 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

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

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

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

EXCHANGE USER FEES

The Exchange user fee adjustment applied to premium rates is 2.996% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2022 ACA-Compliant

Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 99.9% of members would enroll through the Exchange and 0.1% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.037. See Appendix 11.3 for the development of this factor.

12. Plan Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$492.79) are included in Worksheet 2, Section III of the URR. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan sold through the Exchange.
 - Induced Demand for each plan is calculated according to the 2022 ACA-Complaint Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department on April 7, 2021.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$91.24) are discussed in detail below. Appendix 12.3 decomposes the administrative cost adjustment into its components.

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

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

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

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

ADMINISTRATIVE EXPENSE LOAD

The administrative expense load (\$57.74; 11.84% of Base Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

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

TAXES AND FEES

The taxes and fees (\$18.97) which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2022, the Risk Adjustment User Fee (\$0.25) is included as part of Taxes and Fees on line 3.7 on Worksheet 2 of the URRT.

See Section 11, "Development of the Market-Wide Adjusted Index Rate", for discussion on how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

PROFIT (OR CONTRIBUTION TO SURPLUS) & RISK MARGIN

This load (\$9.53; 1.95% of Base Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

13. Calibration

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

AGE CURVE CALIBRATION

The age curve calibration factor (1.642) is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2022 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 48 years.

Appendix 13.1 demonstrates the calibration of the Plan Adjusted Index Rates for age. The distribution of members by age is in Appendix 1.2 and the age factors are in Appendix 1.3. The development of the age curve calibration factor is shown in Appendix 13.2.

GEOGRAPHIC FACTOR CALIBRATION

The geographic rating factors are displayed in Appendix 1.3. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

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

The distribution of members by rating area is in Appendix 1.2 and the area factors are in Appendix 1.3. The development of the Area Factor Calibration factor is shown in Appendix 13.3.

TOBACCO USE RATING FACTOR CALIBRATION

The tobacco use calibration factor (1.005) is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users.

The tobacco factors and the development of the tobacco use calibration factor are listed in Appendix 13.4.

CALIBRATION ADJUSTMENTS ARE APPLIED UNIFORMLY TO ALL PLANS

The calibration adjustment (1.650) does not vary by plan as is evident in Appendix 13.1. The member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

On Appendix 13.1, the Plan Adjusted Index Rates are calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rates (\$298.60 aggregate). Multiplying the Calibrated Plan Adjusted Index Rate by the age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. Appendix 13.3 demonstrates the factors and member months used in the calculation of the average geographic rating factor. Appendix 1.4 lists the steps to calculate final premium rates and shows the calculation for an example policy with family coverage.

14. Consumer Adjusted Premium Rate Development

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

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

- Age
 - The prescribed standard age factors were used.
- Rating Area
 - The area factors are listed in Appendix 1.3. The methodology for developing geographic factors is included in Section 13, “Calibration”.
- Tobacco status
 - The tobacco factor for 2022 is set to 1.15 for all ages 21+. The factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report “The Business Case for Coverage of Tobacco Cessation, 2012 Update” by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.
- For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.

Appendix 1.3 lists the allowable rating factors and Appendix 1.4 has an example calculation of a family’s rates.

15. Projected Loss Ratio

The projected medical loss ratio (MLR) is 85.6%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

16. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2022 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

Plans were evaluated in cases where there are one or more services not subject to deductible for which the copay does not accrue to the deductible. These plan designs conflict with the underlying logic of the AV Calculator, which assumes that copays accrue to the deductible when the service is not subject to deductible. To develop the adjustment to the federal actuarial values, estimates were developed for the impact of not accumulating copays to the deductible using the same claims simulation model that was used to set our plan factors. See Section 12 for additional detail on that model. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

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

17. Membership Projections

PHW developed its membership projections shown on Worksheet 2 of the URRT by starting with its own relevant 2021 QHP open enrollment data and adjusting for expected enrollment changes through 2022.

For Silver plan membership, the membership projections break out enrollment separately for each cost-sharing reduction subsidy level.

The detail of the projected membership by subsidy level is shown in Appendix 17.1.

18. Terminated Plans and Products

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

19. Plan Type

The Plan Types listed in Worksheet 2, Section I of the Part I URRT describe PHW's plans exactly.

20. Effective Rate Review Information

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

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

- 2022_PHW_State_Actuarial_Memo_20210711.pdf
- 2022_PHW_Actuarial_Memorandum_Rate_Exhibit_20210711.xlsm
- 2022_PHW_Plan Design_Summary_and_Rate_Tables_20210711.xlsm
- 2022_PHW_Completeness_and_Redaction_Checklist_20210711.xlsm
- 2022_PHW_Pennsylvania_Counties_Map_20210711.ppt
- 2022_PHW_State_Required_Cover_Letter_20210711.docx
- 2022_PHW_Inc_Redaction_Justification_20210711.pdf
- 2022_PHW_Rate_Change_Request_Summary_20210711.docx
- 2022_PHW_Inc_Public_Rate_Filing__PDF_20210711.pdf

21. Reliance

In the preparation of this filing, I relied upon data provided under the direction of [REDACTED], Pennsylvania Health & Wellness, Inc. I performed general reasonableness checks, but I have not audited the data and have relied upon its accuracy. To the extent that the underlying data is inaccurate, this filing may also be inaccurate. Actual results will vary from those projected in the filing. This is due to random fluctuations, unexpected large claims, changes in population, and other such factors.

See Appendix 21.1 for a listing of items received for the rate development.

22. Actuarial Certification

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

I am affiliated with Milliman, Inc. (“Milliman”), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

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

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

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2022 individual market.
2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans..

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

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. § 147.106.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

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

The 2022 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2022 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, changes to the operation and parameters of the state Section 1332 waiver reinsurance program; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter Advance Premium Tax Credits (APTCs), or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of APTCs and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impact may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

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

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

Signed:

Name: [REDACTED]

Title: [REDACTED]

Date: July 11, 2021

Appendix 1.1
 Pennsylvania Health & Wellness, Inc.
 Description of Benefits

Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Rx Member Cost-Sharing				Includes adult vision coverage?	Includes adult dental coverage?
									Generic	Preferred Brand	Non-Preferred Brand	Specialty		
Ambetter Secure Care 5	86199PA0010025	HMO	\$1450 INT	20%	INT	\$6,300	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	N	N
Ambetter Secure Care 20	86199PA0010035	HMO	\$750 INT	35%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 11	86199PA0010004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 12	86199PA0010012	HMO	\$6500 INT	40%	INT	\$8,400	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 30	86199PA0010032	HMO	\$6100 INT	0%	INT	\$6,100	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 31	86199PA0010033	HMO	\$5450 INT	10%	INT	\$6,450	D&C	D&C	D&C	D&C	50% SD	50% SD	N	N
Ambetter Balanced Care 32	86199PA0010034	HMO	\$8100 INT	50%	INT	\$8,700	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	D&C	D&C	N	N
Ambetter Essential Care 2 HSA	86199PA0010022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 5	86199PA0010028	HMO	\$6300 INT	50%	INT	\$8,700	\$40 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Essential Care 10	86199PA0010006	HMO	\$7200 INT	50%	INT	\$8,400	50% NSD	D&C	\$25 NSD	D&C	D&C	D&C	N	N
Ambetter Essential Care: \$0 Medical Deductible	86199PA0010031	HMO	\$0	50%	\$3,800	\$8,700	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	N	N
Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010030	HMO	\$1,500	50%	\$3,800	\$8,700	\$40 NSD	\$125 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	N	N
Ambetter Secure Care 201 HSA	86199PA0030007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Secure Care 202	86199PA0030008	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	N	N
Ambetter Secure Care 203	86199PA0030016	HMO	\$2000 INT	20%	INT	\$6,500	\$35 NSD	\$65 NSD	\$15 NSD	\$50 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 201 HSA	86199PA0030003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 203	86199PA0030004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 207	86199PA0030002	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	N	N
Ambetter Balanced Care 209	86199PA0030012	HMO	\$2995 INT	30%	INT	\$8,400	\$30 NSD	\$65 NSD	\$25 NSD	\$55 NSD	40% SD	40% SD	N	N
Ambetter Balanced Care 210	86199PA0030011	HMO	\$6100 INT	0%	INT	\$6,100	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 201	86199PA0030009	HMO	\$8600 INT	0%	INT	\$8,600	\$0 SD	\$0 SD	\$25 NSD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 202 HSA	86199PA0030010	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Secure Care 5 + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT	20%	INT	\$6,300	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	Y	Y
Ambetter Secure Care 20 + Vision + Adult Dental	86199PA0020035	HMO	\$750 INT	35%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 11 + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	40%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 12 + Vision + Adult Dental	86199PA0020016	HMO	\$6500 INT	40%	INT	\$8,400	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 30 + Vision + Adult Dental	86199PA0020032	HMO	\$6100 INT	0%	INT	\$6,100	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 31 + Vision + Adult Dental	86199PA0020033	HMO	\$5450 INT	10%	INT	\$6,450	D&C	D&C	D&C	D&C	50% SD	50% SD	Y	Y
Ambetter Balanced Care 32 + Vision + Adult Dental	86199PA0020034	HMO	\$8100 INT	50%	INT	\$8,700	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	D&C	D&C	Y	Y
Ambetter Essential Care 2 HSA + Vision + Adult Dental	86199PA0020022	HMO	\$6900 INT	0%	INT	\$6,900	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Essential Care 5 + Vision + Adult Dental	86199PA0020028	HMO	\$8300 INT	50%	INT	\$8,700	\$40 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	HMO	\$7200 INT	50%	INT	\$8,400	50% NSD	D&C	\$25 NSD	D&C	D&C	D&C	Y	Y
Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	86199PA0020031	HMO	\$0	50%	\$3,800	\$8,700	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	Y	Y
Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020030	HMO	\$1,500	50%	\$3,800	\$8,700	\$40 NSD	\$125 NSD	\$35 NSD	\$195 NSD	\$250 SD	D&C	Y	Y
Ambetter Secure Care 201 HSA + Vision + Adult Dental	86199PA0040007	HMO	\$3200 INT	0%	INT	\$3,200	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Secure Care 202 + Vision + Adult Dental	86199PA0040008	HMO	\$1150 INT	20%	INT	\$4,450	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	30% SD	30% SD	Y	Y
Ambetter Balanced Care 201 HSA + Vision + Adult Dental	86199PA0040003	HMO	\$5800 INT	0%	INT	\$5,800	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 203 + Vision + Adult Dental	86199PA0040004	HMO	\$6450 INT	35%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 207 + Vision + Adult Dental	86199PA0040002	HMO	\$0	50%	\$1,500	\$8,200	\$50 NSD	\$90 NSD	\$30 NSD	D&C	D&C	D&C	Y	Y
Ambetter Balanced Care 209 + Vision + Adult Dental	86199PA0040001	HMO	\$2995 INT	30%	INT	\$8,400	\$30 NSD	\$65 NSD	\$25 NSD	\$55 NSD	40% SD	40% SD	Y	Y

D&C – Deductible and Coinsurance
 INT – Integrated Medical and Rx Deductible
 NSD – Not subject to deductible
 SD – Subject to deductible
 Rx Copay – Generic / Preferred Brand / Non-Preferred Brand / Specialty

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

Age Band	Percent Distribution
0-14	1.83%
15	0.12%
16	0.12%
17	0.12%
18	0.12%
19	0.92%
20	0.92%
21	0.92%
22	0.92%
23	0.92%
24	0.92%
25	3.31%
26	3.31%
27	3.31%
28	3.31%
29	3.31%
30	3.09%
31	3.09%
32	3.09%
33	3.09%
34	3.09%
35	1.99%
36	1.99%
37	1.99%
38	1.99%
39	1.99%
40	1.55%
41	1.55%
42	1.55%
43	1.55%
44	1.55%
45	1.53%
46	1.53%
47	1.53%
48	1.53%
49	1.53%
50	1.86%
51	1.86%
52	1.86%
53	1.86%
54	1.86%
55	2.26%
56	2.26%
57	2.26%
58	2.26%
59	2.26%
60	2.48%
61	2.48%
62	2.48%
63	2.48%
64 and Over	4.27%

Rating Area	Percent Distribution
Rating Area 3	27.4%
Rating Area 6	5.2%
Rating Area 7	1.8%
Rating Area 8	65.6%

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

Plan ID	Plan Name	Calibrated Plan-Adjusted Index Rate	Age Band	Age Factor	Tobacco Factors		Geographic Factors	
					Smoker	Non-Smoker	Area	Rate Factor
86199PA0010025	Ambetter Secure Care 5	\$325.17	0-14	0.765	1.000	1.000		
86199PA0010035	Ambetter Secure Care 20	\$305.83	15	0.833	1.000	1.000	Rating Area 3	0.9005
86199PA0010004	Ambetter Balanced Care 11	\$331.30	16	0.859	1.000	1.000	Rating Area 6	1.0635
86199PA0010012	Ambetter Balanced Care 12	\$326.29	17	0.885	1.000	1.000	Rating Area 7	1.1120
86199PA0010032	Ambetter Balanced Care 30	\$296.88	18	0.913	1.000	1.000	Rating Area 8	1.0334
86199PA0010033	Ambetter Balanced Care 31	\$297.52	19	0.941	1.000	1.000		
86199PA0010034	Ambetter Balanced Care 32	\$313.94	20	0.970	1.000	1.000		
86199PA0010022	Ambetter Essential Care 2 HSA	\$232.25	21	1.000	1.150	1.000		
86199PA0010028	Ambetter Essential Care 5	\$244.85	22	1.000	1.150	1.000		
86199PA0010006	Ambetter Essential Care 10	\$236.86	23	1.000	1.150	1.000		
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	\$280.66	24	1.000	1.150	1.000		
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	\$265.74	25	1.004	1.150	1.000		
86199PA0030007	Ambetter Secure Care 201 HSA	\$291.66	26	1.024	1.150	1.000		
86199PA0030008	Ambetter Secure Care 202	\$333.28	27	1.048	1.150	1.000		
86199PA0030016	Ambetter Secure Care 203	\$300.41	28	1.087	1.150	1.000		
86199PA0030003	Ambetter Balanced Care 201 HSA	\$238.71	29	1.119	1.150	1.000		
86199PA0030004	Ambetter Balanced Care 203	\$241.90	30	1.135	1.150	1.000		
86199PA0030002	Ambetter Balanced Care 207	\$264.03	31	1.159	1.150	1.000		
86199PA0030001	Ambetter Balanced Care 209	\$262.71	32	1.183	1.150	1.000		
86199PA0030012	Ambetter Balanced Care 210	\$225.52	33	1.198	1.150	1.000		
86199PA0030009	Ambetter Essential Care 201	\$225.85	34	1.214	1.150	1.000		
86199PA0030010	Ambetter Essential Care 202 HSA	\$232.25	35	1.222	1.150	1.000		
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	\$341.57	36	1.230	1.150	1.000		
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	\$321.26	37	1.238	1.150	1.000		
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	\$348.01	38	1.246	1.150	1.000		
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	\$342.75	39	1.262	1.150	1.000		
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	\$311.86	40	1.278	1.150	1.000		
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	\$312.53	41	1.302	1.150	1.000		
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	\$329.78	42	1.325	1.150	1.000		
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	\$243.96	43	1.357	1.150	1.000		
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	\$257.20	44	1.397	1.150	1.000		
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	\$248.81	45	1.444	1.150	1.000		
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	\$294.82	46	1.500	1.150	1.000		
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	\$279.15	47	1.563	1.150	1.000		
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	\$306.38	48	1.635	1.150	1.000		
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	\$350.10	49	1.706	1.150	1.000		
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	\$250.75	50	1.786	1.150	1.000		
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	\$254.11	51	1.865	1.150	1.000		
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	\$277.35	52	1.952	1.150	1.000		
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	\$275.96	53	2.040	1.150	1.000		
			54	2.135	1.150	1.000		
			55	2.230	1.150	1.000		
			56	2.333	1.150	1.000		
			57	2.437	1.150	1.000		
			58	2.548	1.150	1.000		
			59	2.603	1.150	1.000		
			60	2.714	1.150	1.000		
			61	2.810	1.150	1.000		
			62	2.873	1.150	1.000		
			63	2.952	1.150	1.000		
			64 and Over	3.000	1.150	1.000		

Appendix 1.4
Pennsylvania Health & Wellness, Inc.
Rating Example

Family Rating Example

Plan Design:	Ambetter Secure Care 5
Product:	86199PA001

(e) = (a) x (b) x
(c) x (d)

Member	Age	Smoking Status	Rating Area	(a)	(b)	(c)	(d)	(e)
				Calibrated Plan-Adjusted Index Rate	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 3	\$325.17	1.278	1.000	0.9005	\$374.21
Spouse	38	Non-Smoker	Rating Area 3	\$325.17	1.246	1.000	0.9005	\$364.84
Child 1	18	Non-Smoker	Rating Area 3	\$325.17	0.913	1.000	0.9005	\$267.34
Child 2	16	Non-Smoker	Rating Area 3	\$325.17	0.859	1.000	0.9005	\$251.52
Child 3	14	Non-Smoker	Rating Area 3	\$325.17	0.765	1.000	0.9005	\$224.00
Child 4	11	Non-Smoker	Rating Area 3	\$325.17	0.000	1.000	0.9005	\$0.00
Total								\$1,481.91

Steps to Calculate Final Premium:

- (1) Look up the plan's Calibrated Plan-Adjusted Index Rate (a)
- (2) Look up the age factors for each member based on age (b).
 Note that premiums can only be charged for the first 3 children, so the age factor for all subsequent children will be 0.
- (3) Look up the tobacco factor for each member according to smoking status and age (c).
- (4) Look up the area factor based on the rating area (d).
- (5) Multiply column (a) by the age, tobacco and area factors for each member individually.
- (6) Sum the results from (5) for the final premium for the family.

Appendix 4.1
Pennsylvania Health & Wellness, Inc.
Experience Period Claims

	Allowed	Incurred (Paid) Claims
Claim System	\$9,806,846	\$7,945,229
Outside⁽¹⁾	\$146,542	\$118,725
IBNP	\$241,316	\$195,508
Total⁽²⁾	\$10,194,704	\$8,259,461

- (1) The claims processed outside of the issuer's claims system are for capitated services.
(2) Total claims are calculated using unrounded numbers.

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

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

Appendix 5.1
Pennsylvania Health & Wellness, Inc.
Benefit Category Mapping

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

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

Benefit Category	(a) Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Mix	(b) Provider Mix Change within existing Network	(c) 2020 to 2022 Charge Trend	(d) =[(a)*(b)*(c)]^0.5 URRT Yearly Cost Trend Factor
Inpatient Hospital	1.159	1.053	1.000	1.105
Outpatient Hospital	1.148	1.053	1.000	1.099
Professional	1.187	1.016	1.000	1.098
Other Medical	1.000	1.000	1.000	1.000
Capitation	1.000	1.000	1.000	1.000
Prescription Drug	0.968	1.000	1.085	1.025
Total	1.100	1.026	1.026	1.074

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

Annualized Util/1,000 Trend

Benefit Category	2022 URRT Annual Util Trend Factor	2021 URRT Worksheet 1 - Individual Market ⁽¹⁾			Milliman HCGs ⁽²⁾		Ambetter Nationwide Trend Study ⁽³⁾
		Median	20th Percentile	80th Percentile	Low	High	Midpoint
Inpatient Hospital	1.025	1.015	1.000	1.036	0.980	1.030	1.023
Outpatient Hospital	1.025	1.022	1.005	1.039	1.000	1.030	
Professional	1.025	1.025	1.004	1.040	0.980	1.020	
Other Medical	1.025	1.024	1.001	1.042	0.980	1.020	
Capitation ⁽⁴⁾	1.000	n/a	n/a	n/a	n/a	n/a	n/a

Annualized PMPM Trend⁽⁵⁾

Benefit Category	2022 URRT Annual PMPM Trend Factor	2021 URRT Worksheet 1 - Individual Market ⁽¹⁾			Milliman HCGs ⁽²⁾	
		Median	20th Percentile	80th Percentile	Low	High
Prescription Drug	1.065	1.073	1.038	1.105	1.023	1.075

- (1) Reflects Utilization trends from Worksheet 1, Section II in 802 different 2021 URRTs. Based on public use files released by CCIIO, filtered on all 2021 Individual Market URRTs with non-zero credibility and non-zero trends. Note, PMPM trends are provided for prescription drugs, see footnote (5).
- (2) See Section 8, "Manual Rate Adjustments", for more information on the Milliman HCGs.
- (3) The Ambetter nationwide trend study analyzed changes over time in normalized medical allowed claims PMPM for Ambetter individual marketplace products offered across the United States. In order to isolate secular forces of utilization trend, the study first normalized claims costs for differences in population characteristics (age/sex, morbidity), benefit design (induced demand), and network characteristics (e.g. unit cost and provider practice characteristics) by area and over time.
- (4) PHW capitation costs are based on actual and expected contracts in 2022, and do not require any trend adjustment.
- (5) Due to differences in how sources allocate intensity/mix change between utilization and unit cost trend, prescription drug trends are best compared at the PMPM level, instead of separately for utilization and unit cost.

Appendix 8.1
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup

Line Item	Claims PMPM							Adjustment Factors						
	Total	IP	OP	Prof	Other	Rx	Cap	Total	IP	OP	Prof	Other	Rx	Cap
Base Data	\$366.07	79.35	76.81	100.41	9.76	97.51	\$2.23							
Cost Trend	431.11	100.08	86.32	137.00	9.37	96.12	2.23	1.178	1.261	1.124	1.364	0.960	0.986	1.000
Utilization Trend	464.96	114.64	90.70	140.01	9.52	107.87	2.23	1.079	1.146	1.051	1.022	1.016	1.122	1.000
Change in Induced Utilization	434.03	108.12	85.00	131.10	8.39	99.20	2.23	0.933	0.943	0.937	0.936	0.881	0.920	1.000
Change in Morbidity - Reinsurance	433.60	108.01	84.92	130.97	8.38	99.10	2.22	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Change in Morbidity - All Other	382.00	94.67	74.25	114.73	7.33	88.79	2.23	0.881	0.876	0.874	0.876	0.875	0.896	1.001
Change in Demographics	435.96	107.86	86.75	125.98	7.98	105.17	2.23	1.141	1.139	1.168	1.098	1.088	1.184	1.000
Change in Covered Benefits	429.36	107.31	87.03	121.29	6.33	105.17	2.23	0.985	0.995	1.003	0.963	0.793	1.000	1.000
Change in Network	403.57	98.10	77.82	114.48	5.77	105.17	2.23	0.940	0.914	0.894	0.944	0.913	1.000	1.000
Change in Other	405.29	98.48	78.18	114.95	5.80	105.66	2.23	1.004	1.004	1.005	1.004	1.004	1.005	1.000
Manual EHB Allowed Claims PMPM	\$405.29	\$98.48	\$78.18	\$114.95	\$5.80	\$105.66	\$2.23							

All adjustments are informed by the Milliman Health Cost Guidelines and the anticipated network, plan, and population characteristics.

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

Plan ID	Plan Name	(1)	(2)	(3)	(4)	(5) = (2) * (4) + (3) * [1 - (4)]
		Projected Member Months	Experience Period Index Rate (Projected)	Credibility Manual Index Rate (Projected)	Credibility Factor	Projected Index Rate
86199PA0010025	Ambetter Secure Care 5	10,934	\$307.15	\$405.29	60%	\$346.74
86199PA0010035	Ambetter Secure Care 20	3,601	307.15	405.29	60%	346.74
86199PA0010004	Ambetter Balanced Care 11	21,402	307.15	405.29	60%	346.74
86199PA0010012	Ambetter Balanced Care 12	11,854	307.15	405.29	60%	346.74
86199PA0010032	Ambetter Balanced Care 30	2,760	307.15	405.29	60%	346.74
86199PA0010033	Ambetter Balanced Care 31	2,760	307.15	405.29	60%	346.74
86199PA0010034	Ambetter Balanced Care 32	9,943	307.15	405.29	60%	346.74
86199PA0010022	Ambetter Essential Care 2 HSA	13,566	307.15	405.29	60%	346.74
86199PA0010028	Ambetter Essential Care 5	3,721	307.15	405.29	60%	346.74
86199PA0010006	Ambetter Essential Care 10	5,040	307.15	405.29	60%	346.74
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	7,441	307.15	405.29	60%	346.74
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	7,441	307.15	405.29	60%	346.74
86199PA0030007	Ambetter Secure Care 201 HSA	13	307.15	405.29	60%	346.74
86199PA0030008	Ambetter Secure Care 202	13	307.15	405.29	60%	346.74
86199PA0030016	Ambetter Secure Care 203	16	307.15	405.29	60%	346.74
86199PA0030003	Ambetter Balanced Care 201 HSA	16	307.15	405.29	60%	346.74
86199PA0030004	Ambetter Balanced Care 203	16	307.15	405.29	60%	346.74
86199PA0030002	Ambetter Balanced Care 207	16	307.15	405.29	60%	346.74
86199PA0030001	Ambetter Balanced Care 209	16	307.15	405.29	60%	346.74
86199PA0030012	Ambetter Balanced Care 210	20	307.15	405.29	60%	346.74
86199PA0030009	Ambetter Essential Care 201	18	307.15	405.29	60%	346.74
86199PA0030010	Ambetter Essential Care 202 HSA	18	307.15	405.29	60%	346.74
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	3,045	307.15	405.29	60%	346.74
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	1,003	307.15	405.29	60%	346.74
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	5,666	307.15	405.29	60%	346.74
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	3,068	307.15	405.29	60%	346.74
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	730	307.15	405.29	60%	346.74
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	730	307.15	405.29	60%	346.74
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	2,614	307.15	405.29	60%	346.74
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	3,743	307.15	405.29	60%	346.74
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	1,027	307.15	405.29	60%	346.74
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	1,391	307.15	405.29	60%	346.74
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	2,054	307.15	405.29	60%	346.74
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	2,054	307.15	405.29	60%	346.74
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	3	307.15	405.29	60%	346.74
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	3	307.15	405.29	60%	346.74
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	4	307.15	405.29	60%	346.74
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	4	307.15	405.29	60%	346.74
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	4	307.15	405.29	60%	346.74
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	4	307.15	405.29	60%	346.74
Total		127,772	\$307.15	\$405.29	60%	\$346.74

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

Plan ID	Plan Name	(5)	(6)	(7)	(8)	(9) = (5) * (6) * (7) * (8)
		Projected Index Rate	Reinsurance Factor	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5	\$346.74	0.958	1.424	1.037	\$490.13
86199PA0010035	Ambetter Secure Care 20	346.74	0.958	1.424	1.037	490.13
86199PA0010004	Ambetter Balanced Care 11	346.74	0.958	1.424	1.037	490.13
86199PA0010012	Ambetter Balanced Care 12	346.74	0.958	1.424	1.037	490.13
86199PA0010032	Ambetter Balanced Care 30	346.74	0.958	1.424	1.037	490.13
86199PA0010033	Ambetter Balanced Care 31	346.74	0.958	1.424	1.037	490.13
86199PA0010034	Ambetter Balanced Care 32	346.74	0.958	1.424	1.037	490.13
86199PA0010022	Ambetter Essential Care 2 HSA	346.74	0.958	1.424	1.037	490.13
86199PA0010028	Ambetter Essential Care 5	346.74	0.958	1.424	1.037	490.13
86199PA0010006	Ambetter Essential Care 10	346.74	0.958	1.424	1.037	490.13
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	346.74	0.958	1.424	1.037	490.13
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	346.74	0.958	1.424	1.037	490.13
86199PA0030007	Ambetter Secure Care 201 HSA	346.74	0.958	1.424	1.037	490.13
86199PA0030008	Ambetter Secure Care 202	346.74	0.958	1.424	1.037	490.13
86199PA0030016	Ambetter Secure Care 203	346.74	0.958	1.424	1.037	490.13
86199PA0030003	Ambetter Balanced Care 201 HSA	346.74	0.958	1.424	1.037	490.13
86199PA0030004	Ambetter Balanced Care 203	346.74	0.958	1.424	1.037	490.13
86199PA0030002	Ambetter Balanced Care 207	346.74	0.958	1.424	1.037	490.13
86199PA0030001	Ambetter Balanced Care 209	346.74	0.958	1.424	1.037	490.13
86199PA0030012	Ambetter Balanced Care 210	346.74	0.958	1.424	1.037	490.13
86199PA0030009	Ambetter Essential Care 201	346.74	0.958	1.424	1.037	490.13
86199PA0030010	Ambetter Essential Care 202 HSA	346.74	0.958	1.424	1.037	490.13
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	346.74	0.958	1.424	1.037	490.13
Total		\$346.74	0.958	1.424	1.037	\$490.13

Appendix 11.2
Pennsylvania Health & Wellness, Inc.
Projected Risk Adjustment Transfers for 2022

Appendix 11.2 has been redacted.

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

(b+a/d+c/d) / (b+c/d)	Net Risk Adjustment Transfer Factor	1.424
(a)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$117.88
(b)	Projected Index Rate (App 10.1)	\$346.74
(c)	Reinsurance (URRT WS 2)	(\$12.34)
(d)	Paid to Allowed Ratio	0.838
(c+(a+b+d)/e) / (c+(b+d)/e)	Exchange User Fee Factor	1.037
(a)	Pennsylvania Exchange Fee (App 12.2)	\$14.61
(b)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$117.88
(c)	Projected Index Rate (App 10.1)	\$346.74
(d)	Reinsurance (URRT WS 2)	(\$12.34)
(e)	Paid to Allowed Ratio	0.838

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

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

Plan ID	Plan Name	(9)	(10)	(11)	(12)	(13)	(14)	(15) =	(16) = (9) * (15)
		Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Provider Network, Delivery System and Utilization Management	Benefits in Addition to the EHBS	Administrative Costs Excluding Exchange User Fees	Impact of Specific Eligibility Categories for Catastrophic Plans	(10) * ... * (14)	Plan Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5	\$490.13	0.923	1.000	1.000	1.186	1.000	1.095	\$536.64
86199PA0010035	Ambetter Secure Care 20	\$490.13	0.868	1.000	1.000	1.186	1.000	1.030	\$504.74
86199PA0010004	Ambetter Balanced Care 11	\$490.13	0.940	1.000	1.000	1.186	1.000	1.116	\$546.76
86199PA0010012	Ambetter Balanced Care 12	\$490.13	0.926	1.000	1.000	1.186	1.000	1.099	\$538.49
86199PA0010032	Ambetter Balanced Care 30	\$490.13	0.843	1.000	1.000	1.186	1.000	1.000	\$489.97
86199PA0010033	Ambetter Balanced Care 31	\$490.13	0.844	1.000	1.000	1.186	1.000	1.002	\$491.03
86199PA0010034	Ambetter Balanced Care 32	\$490.13	0.891	1.000	1.000	1.186	1.000	1.057	\$518.13
86199PA0010022	Ambetter Essential Care 2 HSA	\$490.13	0.659	1.000	1.000	1.186	1.000	0.782	\$383.29
86199PA0010028	Ambetter Essential Care 5	\$490.13	0.695	1.000	1.000	1.186	1.000	0.824	\$404.09
86199PA0010006	Ambetter Essential Care 10	\$490.13	0.672	1.000	1.000	1.186	1.000	0.798	\$390.91
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	\$490.13	0.797	1.000	1.000	1.186	1.000	0.945	\$463.20
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	\$490.13	0.754	1.000	1.000	1.186	1.000	0.895	\$438.58
86199PA0030007	Ambetter Secure Care 201 HSA	\$490.13	0.828	1.000	1.000	1.186	1.000	0.982	\$481.35
86199PA0030008	Ambetter Secure Care 202	\$490.13	0.946	1.000	1.000	1.186	1.000	1.122	\$550.04
86199PA0030016	Ambetter Secure Care 203	\$490.13	0.853	1.000	1.000	1.186	1.000	1.012	\$495.78
86199PA0030003	Ambetter Balanced Care 201 HSA	\$490.13	0.677	1.000	1.000	1.186	1.000	0.804	\$393.96
86199PA0030004	Ambetter Balanced Care 203	\$490.13	0.687	1.000	1.000	1.186	1.000	0.815	\$399.23
86199PA0030002	Ambetter Balanced Care 207	\$490.13	0.749	1.000	1.000	1.186	1.000	0.889	\$435.76
86199PA0030001	Ambetter Balanced Care 209	\$490.13	0.746	1.000	1.000	1.186	1.000	0.885	\$433.57
86199PA0030012	Ambetter Balanced Care 210	\$490.13	0.640	1.000	1.000	1.186	1.000	0.759	\$372.20
86199PA0030009	Ambetter Essential Care 201	\$490.13	0.641	1.000	1.000	1.186	1.000	0.760	\$372.73
86199PA0030010	Ambetter Essential Care 202 HSA	\$490.13	0.659	1.000	1.000	1.186	1.000	0.782	\$383.29
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	\$490.13	0.923	1.000	1.050	1.186	1.000	1.150	\$563.72
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	\$490.13	0.868	1.000	1.050	1.186	1.000	1.082	\$530.20
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	\$490.13	0.940	1.000	1.050	1.186	1.000	1.172	\$574.35
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	\$490.13	0.926	1.000	1.050	1.186	1.000	1.154	\$565.66
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	\$490.13	0.843	1.000	1.050	1.186	1.000	1.050	\$514.68
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	\$490.13	0.844	1.000	1.050	1.186	1.000	1.052	\$515.80
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	\$490.13	0.891	1.000	1.050	1.186	1.000	1.110	\$544.26
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	\$490.13	0.659	1.000	1.050	1.186	1.000	0.821	\$402.63
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	\$490.13	0.695	1.000	1.050	1.186	1.000	0.866	\$424.47
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	\$490.13	0.672	1.000	1.050	1.186	1.000	0.838	\$410.63
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	\$490.13	0.797	1.000	1.050	1.186	1.000	0.993	\$486.57
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	\$490.13	0.754	1.000	1.050	1.186	1.000	0.940	\$460.70
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	\$490.13	0.828	1.000	1.050	1.186	1.000	1.032	\$505.64
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	\$490.13	0.946	1.000	1.050	1.186	1.000	1.179	\$577.79
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	\$490.13	0.677	1.000	1.050	1.186	1.000	0.844	\$413.84
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	\$490.13	0.687	1.000	1.050	1.186	1.000	0.856	\$419.37
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	\$490.13	0.749	1.000	1.050	1.186	1.000	0.934	\$457.74
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	\$490.13	0.746	1.000	1.050	1.186	1.000	0.929	\$455.44
Total		\$490.13	0.838	1.000	1.011	1.186	1.000	1.005	\$492.79

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

<u>Expense Component</u>	<u>PMPM</u>	<u>% of Base Premium</u>
Base Product Premium PMPM ⁽¹⁾	\$487.58	100.00%
<u>Administrative Expense Load</u>		
General Administrative Expense		
Core CNC Admin	\$45.76	9.39%
Sales Compensation	\$9.26	1.90%
Marketing - Lead Generation	\$2.30	0.47%
Commercial Stop Loss	\$0.00	0.00%
Marketing - Post Enrollment Marketing Costs	\$0.00	0.00%
Risk Adjustment Optimization	\$0.00	0.00%
Premium Billings	\$0.00	0.00%
Connecture Front-End	\$0.00	0.00%
Non-Benefit Portion of Capitation Arrangements	\$0.42	0.09%
Quality Improvement Expense	\$3.00	0.62%
Provider Incentive Payments	\$2.00	0.41%
Total	\$62.74	12.87%
Post-Tax Profit and Contribution to Surplus	\$9.53	1.95%
<u>Taxes and Fees - % of Premium</u>		
State Income Tax	\$1.06	0.22%
Federal Income Tax	\$2.81	0.58%
Federal Transitional Reinsurance Program Fee	\$0.00	0.00%
Patient Centered Outcomes Research Fee	\$0.24	0.05%
Pennsylvania Exchange Fee	\$14.61	3.00%
Risk Adjustment User Fee	\$0.25	0.05%
Total	\$18.97	3.89%
<u>Non-Benefit Expenses, Risk and Profit</u>	\$91.24	18.71%
1) Base Product Premium does not include the premium associated with non-EHB benefits.		

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

(c)/(c-a+b)	Administrative Costs Excluding Exchange User Fees	1.186
(a)	Non-Benefit Expenses, Risk and Profit (App 12.2)	\$91.24
(b)	Pennsylvania Exchange Fee (App 12.2)	\$14.61
(c)	Base Product Premium (App 12.2)	\$487.58

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

Plan ID	Plan Name	(16)	(17)	(18)	(19)	(20) = (17) * (18) * (19)	(21) = (16) / (20)
		Plan Adjusted Index Rate	Geographic Calibration Factor	Age Calibration Factor ¹	Tobacco Use Calibration Factor	Calibration ²	Calibrated Plan-Adjusted Index Rate ³
86199PA0010025	Ambetter Secure Care 5	\$536.64	1.0000	1.642	1.005	1.650	\$325.17
86199PA0010035	Ambetter Secure Care 20	504.74	1.0000	1.642	1.005	1.650	305.83
86199PA0010004	Ambetter Balanced Care 11	546.76	1.0000	1.642	1.005	1.650	331.30
86199PA0010012	Ambetter Balanced Care 12	538.49	1.0000	1.642	1.005	1.650	326.29
86199PA0010032	Ambetter Balanced Care 30	489.97	1.0000	1.642	1.005	1.650	296.88
86199PA0010033	Ambetter Balanced Care 31	491.03	1.0000	1.642	1.005	1.650	297.52
86199PA0010034	Ambetter Balanced Care 32	518.13	1.0000	1.642	1.005	1.650	313.94
86199PA0010022	Ambetter Essential Care 2 HSA	383.29	1.0000	1.642	1.005	1.650	232.25
86199PA0010028	Ambetter Essential Care 5	404.09	1.0000	1.642	1.005	1.650	244.85
86199PA0010006	Ambetter Essential Care 10	390.91	1.0000	1.642	1.005	1.650	236.86
86199PA0010031	Ambetter Essential Care: \$0 Medical Deductible	463.20	1.0000	1.642	1.005	1.650	280.66
86199PA0010030	Ambetter Essential Care: \$1,500 Medical Deductible	438.58	1.0000	1.642	1.005	1.650	265.74
86199PA0030007	Ambetter Secure Care 201 HSA	481.35	1.0000	1.642	1.005	1.650	291.66
86199PA0030008	Ambetter Secure Care 202	550.04	1.0000	1.642	1.005	1.650	333.28
86199PA0030016	Ambetter Secure Care 203	495.78	1.0000	1.642	1.005	1.650	300.41
86199PA0030003	Ambetter Balanced Care 201 HSA	393.96	1.0000	1.642	1.005	1.650	238.71
86199PA0030004	Ambetter Balanced Care 203	399.23	1.0000	1.642	1.005	1.650	241.90
86199PA0030002	Ambetter Balanced Care 207	435.76	1.0000	1.642	1.005	1.650	264.03
86199PA0030001	Ambetter Balanced Care 209	433.57	1.0000	1.642	1.005	1.650	262.71
86199PA0030012	Ambetter Balanced Care 210	372.20	1.0000	1.642	1.005	1.650	225.52
86199PA0030009	Ambetter Essential Care 201	372.73	1.0000	1.642	1.005	1.650	225.85
86199PA0030010	Ambetter Essential Care 202 HSA	383.29	1.0000	1.642	1.005	1.650	232.25
86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental	563.72	1.0000	1.642	1.005	1.650	341.57
86199PA0020035	Ambetter Secure Care 20 + Vision + Adult Dental	530.20	1.0000	1.642	1.005	1.650	321.26
86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental	574.35	1.0000	1.642	1.005	1.650	348.01
86199PA0020016	Ambetter Balanced Care 12 + Vision + Adult Dental	565.66	1.0000	1.642	1.005	1.650	342.75
86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental	514.68	1.0000	1.642	1.005	1.650	311.86
86199PA0020033	Ambetter Balanced Care 31 + Vision + Adult Dental	515.80	1.0000	1.642	1.005	1.650	312.53
86199PA0020034	Ambetter Balanced Care 32 + Vision + Adult Dental	544.26	1.0000	1.642	1.005	1.650	329.78
86199PA0020022	Ambetter Essential Care 2 HSA + Vision + Adult Dental	402.63	1.0000	1.642	1.005	1.650	243.96
86199PA0020028	Ambetter Essential Care 5 + Vision + Adult Dental	424.47	1.0000	1.642	1.005	1.650	257.20
86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental	410.63	1.0000	1.642	1.005	1.650	248.81
86199PA0020031	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	486.57	1.0000	1.642	1.005	1.650	294.82
86199PA0020030	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	460.70	1.0000	1.642	1.005	1.650	279.15
86199PA0040007	Ambetter Secure Care 201 HSA + Vision + Adult Dental	505.64	1.0000	1.642	1.005	1.650	306.38
86199PA0040008	Ambetter Secure Care 202 + Vision + Adult Dental	577.79	1.0000	1.642	1.005	1.650	350.10
86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	413.84	1.0000	1.642	1.005	1.650	250.75
86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental	419.37	1.0000	1.642	1.005	1.650	254.11
86199PA0040002	Ambetter Balanced Care 207 + Vision + Adult Dental	457.74	1.0000	1.642	1.005	1.650	277.35
86199PA0040001	Ambetter Balanced Care 209 + Vision + Adult Dental	455.44	1.0000	1.642	1.005	1.650	275.96
Total		\$492.79	1.0000	1.642	1.005	1.650	\$298.60

Notes:

1) This is the adjustment to go from the true composite average age factor to an age factor 1.0 basis. The rounded weighted average age is 48.

2) The calibration value is the product of the geographic calibration factor (1.000), the age calibration factor (1.642), and the tobacco use calibration factor (1.005).

3) This is calibrated to an age factor of 1.0, a geographic factor of 1.0, and a tobacco use factor of 1.0. It can be multiplied by the appropriate area, age and tobacco use factors from Appendix 1.3 to closely mirror the Consumer Adjusted Premium Rate.

Appendix 13.2 Pennsylvania Health & Wellness, Inc. Age Factor Development
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Age Band	Projected Member Months	Composite CMS Proposed Relativity
Under 19	2,955	0.788
19-24	7,059	0.985
25-29	21,155	1.056
30-34	19,744	1.178
35-39	12,685	1.240
40-44	9,912	1.332
45-49	9,806	1.570
50-54	11,885	1.956
55-59	14,458	2.430
60-64	15,815	2.870
Over 65	2,298	3.000
Total	127,772	1.642

The rounded weighted average age is 48.

Appendix 13.3
Pennsylvania Health & Wellness, Inc.
Area Factor Development

Rating Area	Projected Member Months	EHB Paid PMPM	Area Factor
Pennsylvania Rating Area 3	35,007	\$261.64	0.9005
Pennsylvania Rating Area 6	6,597	\$308.98	1.0635
Pennsylvania Rating Area 7	2,355	\$323.09	1.1120
Pennsylvania Rating Area 8	83,814	\$300.25	1.0334
Total	127,772	\$290.54	1.0000

Appendix 13.4
Pennsylvania Health & Wellness, Inc.
Smoker Factor Development

Premium Rate	Projected Member Months	Adjustment Factor
Tobacco User	4,110	1.150
Non-Tobacco User	123,662	1.000
Total	127,772	1.005

Appendix 15.1
Pennsylvania Health & Wellness, Inc.
Projected MLR Table

a)	Incurred Claims, Quality Improvement, and Provider Incentives	\$287.51
b)	Risk Adjustment Transfer	\$117.89
c)	Projected Claims for MLR (a+b)	\$405.40
d)	Administrative Expenses ⁽¹⁾	\$58.60
e)	Post-Tax Profit and Contribution to Surplus ⁽¹⁾	\$9.63
f)	Taxes and Fees ⁽¹⁾	\$15.25
g)	Federal Income Tax ⁽¹⁾	\$2.84
h)	State Income Tax ⁽¹⁾	\$1.07
i)	Premium (c+d+e+f+g+h)	\$492.79
j)	Medical Loss Ratio (c/(i-f-g-h))	85.6%

This projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated; when applicable, credibility adjustments increase the projected MLR.

1) Administrative expenses, taxes, and fees above are shown in aggregate and so are expected to differ slightly from the EHB-only portion of these values shown on Appendix 12.2.

Appendix 16.1
Pennsylvania Health & Wellness, Inc.
AV Calculator Results

The AV Calculator Screenshots have been redacted.

**Appendix 17.1
Pennsylvania Health & Wellness, Inc.
Membership Projections**

Product	Plan Name	Plan ID	Projected Member Months							Total
			Gold	Silver Plan				Bronze		
				70%	73%	87%	94%			
	Aggregate		18,631	3,350	5,023	25,379	27,875	47,514	127,772	
Ambetter	Ambetter Secure Care 5	86199PA0010025	10,934	-	-	-	-	-	10,934	
Ambetter	Ambetter Secure Care 20	86199PA0010035	3,601	-	-	-	-	-	3,601	
Ambetter	Ambetter Balanced Care 11	86199PA0010004	-	1,084	1,781	10,685	7,852	-	21,402	
Ambetter	Ambetter Balanced Care 12	86199PA0010012	-	435	395	3,281	7,743	-	11,854	
Ambetter	Ambetter Balanced Care 30	86199PA0010032	-	253	395	998	1,114	-	2,760	
Ambetter	Ambetter Balanced Care 31	86199PA0010033	-	253	395	998	1,114	-	2,760	
Ambetter	Ambetter Balanced Care 32	86199PA0010034	-	506	990	3,991	4,456	-	9,943	
Ambetter	Ambetter Essential Care 2 HSA	86199PA0010022	-	-	-	-	-	13,566	13,566	
Ambetter	Ambetter Essential Care 5	86199PA0010028	-	-	-	-	-	3,721	3,721	
Ambetter	Ambetter Essential Care 10	86199PA0010006	-	-	-	-	-	5,040	5,040	
Ambetter	Ambetter Essential Care: \$0 Medical Deductible	86199PA0010031	-	-	-	-	-	7,441	7,441	
Ambetter	Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010030	-	-	-	-	-	7,441	7,441	
Ambetter	Ambetter Secure Care 201 HSA	86199PA0030007	13	-	-	-	-	-	13	
Ambetter	Ambetter Secure Care 202	86199PA0030008	13	-	-	-	-	-	13	
Ambetter	Ambetter Secure Care 203	86199PA0030016	16	-	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 201 HSA	86199PA0030003	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 203	86199PA0030004	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 207	86199PA0030002	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 209	86199PA0030001	-	16	-	-	-	-	16	
Ambetter	Ambetter Balanced Care 210	86199PA0030012	-	20	-	-	-	-	20	
Ambetter	Ambetter Essential Care 201	86199PA0030009	-	-	-	-	-	18	18	
Ambetter	Ambetter Essential Care 202 HSA	86199PA0030010	-	-	-	-	-	18	18	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 5 + Vision + Adult Dental	86199PA0020025	3,045	-	-	-	-	-	3,045	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 20 + Vision + Adult Dental	86199PA0020035	1,003	-	-	-	-	-	1,003	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 11 + Vision + Adult Dental	86199PA0020004	-	307	480	2,907	1,972	-	5,666	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 12 + Vision + Adult Dental	86199PA0020016	-	124	107	892	1,945	-	3,068	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 30 + Vision + Adult Dental	86199PA0020032	-	72	107	271	280	-	730	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 31 + Vision + Adult Dental	86199PA0020033	-	72	107	271	280	-	730	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 32 + Vision + Adult Dental	86199PA0020034	-	144	266	1,085	1,119	-	2,614	
Ambetter + Vision + Adult Dental	Ambetter Essential Care 2 HSA + Vision + Adult Dental	86199PA0020022	-	-	-	-	-	3,743	3,743	
Ambetter + Vision + Adult Dental	Ambetter Essential Care 5 + Vision + Adult Dental	86199PA0020028	-	-	-	-	-	1,027	1,027	
Ambetter + Vision + Adult Dental	Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	-	-	-	-	-	1,391	1,391	
Ambetter + Vision + Adult Dental	Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	86199PA0020031	-	-	-	-	-	2,054	2,054	
Ambetter + Vision + Adult Dental	Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020030	-	-	-	-	-	2,054	2,054	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 201 HSA + Vision + Adult Dental	86199PA0040007	3	-	-	-	-	-	3	
Ambetter + Vision + Adult Dental	Ambetter Secure Care 202 + Vision + Adult Dental	86199PA0040008	3	-	-	-	-	-	3	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 201 HSA + Vision + Adult Dental	86199PA0040003	-	4	-	-	-	-	4	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 203 + Vision + Adult Dental	86199PA0040004	-	4	-	-	-	-	4	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 207 + Vision + Adult Dental	86199PA0040002	-	4	-	-	-	-	4	
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 209 + Vision + Adult Dental	86199PA0040001	-	4	-	-	-	-	4	

Appendix 18.1
Pennsylvania Health & Wellness, Inc.
Terminated Plans

Terminated 2021 Plan ID	Terminated 2021 Plan Name	Mapped 2022 Plan ID	Mapped 2022 Plan Name
86199PA0030006	Ambetter Balanced Care 204 HSA	86199PA0030003	Ambetter Balanced Care 201 HSA
86199PA0040006	Ambetter Balanced Care 204 HSA + Vision + Adult Dental	86199PA0040003	Ambetter Balanced Care 201 HSA + Vision + Adult Dental
86199PA0030005	Ambetter Balanced Care 205	86199PA0030004	Ambetter Balanced Care 203
86199PA0040005	Ambetter Balanced Care 205 + Vision + Adult Dental	86199PA0040004	Ambetter Balanced Care 203 + Vision + Adult Dental
86199PA0010027	Ambetter Balanced Care 24	86199PA0010004	Ambetter Balanced Care 11
86199PA0020027	Ambetter Balanced Care 24 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010008	Ambetter Balanced Care 25 HSA	86199PA0010032	Ambetter Balanced Care 30
86199PA0020008	Ambetter Balanced Care 25 HSA + Vision + Adult Dental	86199PA0020032	Ambetter Balanced Care 30 + Vision + Adult Dental
86199PA0010009	Ambetter Balanced Care 26	86199PA0010004	Ambetter Balanced Care 11
86199PA0020009	Ambetter Balanced Care 26 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010010	Ambetter Balanced Care 28	86199PA0010004	Ambetter Balanced Care 11
86199PA0020010	Ambetter Balanced Care 28 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010026	Ambetter Secure Care 15	86199PA0010025	Ambetter Secure Care 5
86199PA0020026	Ambetter Secure Care 15 + Vision + Adult Dental	86199PA0020025	Ambetter Secure Care 5 + Vision + Adult Dental
Terminated 2020 Plan ID	Terminated 2020 Plan Name	Mapped 2022 Plan ID	Mapped 2022 Plan Name
86199PA0010014	Ambetter Balanced Care 14	86199PA0010004	Ambetter Balanced Care 11
86199PA0020014	Ambetter Balanced Care 14 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010015	Ambetter Balanced Care 15	86199PA0010004	Ambetter Balanced Care 11
86199PA0020015	Ambetter Balanced Care 15 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010005	Ambetter Balanced Care 5	86199PA0010004	Ambetter Balanced Care 11
86199PA0020005	Ambetter Balanced Care 5 + Vision + Adult Dental	86199PA0020004	Ambetter Balanced Care 11 + Vision + Adult Dental
86199PA0010002	Ambetter Essential Care 1	86199PA0010006	Ambetter Essential Care 10
86199PA0020002	Ambetter Essential Care 1 + Vision + Adult Dental	86199PA0020006	Ambetter Essential Care 10 + Vision + Adult Dental

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Pennsylvania Health & Wellness, Inc.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	285,125,961		285,125,961	79,397,042
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	.0		.0	.0
2.2 Common stocks .....	.0		.0	.0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			.0	.0
3.2 Other than first liens .....			.0	.0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			.0	.0
4.2 Properties held for the production of income (less \$ encumbrances) .....			.0	.0
4.3 Properties held for sale (less \$ encumbrances) .....			.0	.0
5. Cash (\$52,213,222 , Schedule E-Part 1), cash equivalents (\$108,553,995 , Schedule E-Part 2) and short-term investments (\$18,109,004 , Schedule DA).....	178,876,221		178,876,221	70,651,100
6. Contract loans (including \$ premium notes).....			.0	.0
7. Derivatives (Schedule DB).....	.0		.0	.0
8. Other invested assets (Schedule BA) .....	.0		.0	.0
9. Receivables for securities .....			.0	.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	.0
11. Aggregate write-ins for invested assets .....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11)	464,002,182	.0	464,002,182	150,048,142
13. Title plants less \$ charged off (for Title insurers only).....			.0	.0
14. Investment income due and accrued	1,954,191		1,954,191	600,456
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	257,127,979		257,127,979	191,986,475
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			.0	.0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	2,655,881		2,655,881	839,423
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....			.0	.0
16.2 Funds held by or deposited with reinsured companies .....			.0	.0
16.3 Other amounts receivable under reinsurance contracts .....			.0	.0
17. Amounts receivable relating to uninsured plans	60,716		60,716	1,085,329
18.1 Current federal and foreign income tax recoverable and interest thereon .....			.0	3,420,014
18.2 Net deferred tax asset.....	2,735,956		2,735,956	967,598
19. Guaranty funds receivable or on deposit .....			.0	.0
20. Electronic data processing equipment and software.....			.0	.0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			.0	.0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			.0	.0
23. Receivables from parent, subsidiaries and affiliates	2,382		2,382	894,186
24. Health care (\$5,753,150) and other amounts receivable.....	13,544,925	7,791,775	5,753,150	5,392,589
25. Aggregate write-ins for other-than-invested assets	10,499	.0	10,499	2,359
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	742,094,711	7,791,775	734,302,936	355,236,571
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	.0
28. Total (Lines 26 and 27)	742,094,711	7,791,775	734,302,936	355,236,571
DETAILS OF WRITE-INS				
1101. ....			.0	.0
1102. ....			.0	.0
1103. ....			.0	.0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	.0	.0	.0	.0
2501. ....			.0	.0
2502. Other Accounts Receivable.....	10,499		10,499	2,359
2503. ....			.0	.0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	10,499	.0	10,499	2,359

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	321,274,072		321,274,072	155,700,907
2. Accrued medical incentive pool and bonus amounts	98,598		98,598	22,016
3. Unpaid claims adjustment expenses	3,571,000		3,571,000	2,076,000
4. Aggregate health policy reserves, including the liability of \$ for medical loss ratio rebate per the Public Health Service Act	7,629,582		7,629,582	4,792,554
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves			0	0
8. Premiums received in advance	517,035		517,035	351,770
9. General expenses due or accrued	8,459,248		8,459,248	4,301,792
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses))	8,476,856		8,476,856	0
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable			0	0
12. Amounts withheld or retained for the account of others			0	0
13. Remittances and items not allocated			0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	411,913		411,913	2,849,540
16. Derivatives		0	0	0
17. Payable for securities	1,163,909		1,163,909	0
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers)			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans			0	0
23. Aggregate write-ins for other liabilities (including \$ current)	1,553,769	0	1,553,769	1,580,396
24. Total liabilities (Lines 1 to 23)	353,155,982	0	353,155,982	171,674,975
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	1,684,239
26. Common capital stock	XXX	XXX		0
27. Preferred capital stock	XXX	XXX		0
28. Gross paid in and contributed surplus	XXX	XXX	395,609,528	195,609,528
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	(14,462,574)	(13,732,172)
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		0
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	381,146,954	183,561,595
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	734,302,936	355,236,570
DETAILS OF WRITE-INS				
2301.			0	0
2302. State Income Tax Payable	1,553,769		1,553,769	1,535,224
2303. Marketplace Advance Premium Tax Credit			0	45,172
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,553,769	0	1,553,769	1,580,396
2501. 2020 HIF Surplus	XXX	XXX		1,684,239
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	0	1,684,239
3001.	XXX	XXX		0
3002.	XXX	XXX		0
3003.	XXX	XXX		0
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

FIVE - YEAR HISTORICAL DATA

	1 2020	2 2019	3 2018	4 2017	5 2016
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	734,302,936	355,236,571	126,333,057	1,610,943	1,500,000
2. Total liabilities (Page 3, Line 24)	353,155,982	171,674,975	57,602,803	0	0
3. Statutory minimum capital and surplus requirement	199,008,988	167,418,447	68,730,255	1,500,000	1,500,000
4. Total capital and surplus (Page 3, Line 33)	381,146,954	183,561,595	68,730,255	1,610,943	1,500,000
Income Statement (Page 4)					
5. Total revenues (Line 8)	2,858,989,458	1,592,458,793	483,429,037	0	0
6. Total medical and hospital expenses (Line 18)	2,734,676,848	1,543,941,394	464,941,113	0	0
7. Claims adjustment expenses (Line 20)	34,864,402	25,133,953	7,189,518	0	0
8. Total administrative expenses (Line 21)	91,939,502	38,246,388	7,751,399	0	0
9. Net underwriting gain (loss) (Line 24)	(2,491,294)	(13,380,542)	2,064,607	0	0
10. Net investment gain (loss) (Line 27)	2,834,718	3,140,608	444,399	1,415	0
11. Total other income (Lines 28 plus 29)	(274,036)	(45,603)	(2,433)	0	0
12. Net income or (loss) (Line 32)	(2,640,986)	(8,191,096)	1,540,324	1,415	0
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	113,954,626	(37,381,728)	(7,966,505)	610	0
Risk-Based Capital Analysis					
14. Total adjusted capital	381,146,954	183,561,595	68,730,255	1,610,943	1,500,000
15. Authorized control level risk-based capital	99,504,494	55,806,149	18,690,515	2,799	2,250
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	100,106	55,008	22,780	0	0
17. Total members months (Column 6, Line 7)	1,193,219	658,632	267,278	0	0
Operating Percentage (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	95.7	97.0	96.2	0.0	0.0
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	1.2	1.6	1.5	0.0	0.0
22. Total underwriting deductions (Line 23)	100.1	100.8	99.6	0.0	0.0
23. Total underwriting gain (loss) (Line 24)	(0.1)	(0.8)	0.4	0.0	0.0
Unpaid Claims Analysis					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	154,973,550	41,611,443	0	0	0
25. Estimated liability of unpaid claims – [prior year (Line 13, Col. 6)]	155,722,923	37,408,086	0	0	0
Investments in Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above	0	0	0	0	0

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

If no, please explain

Appendix 20.2
Pennsylvania Health & Wellness, Inc.
Sample Producer Agreement

Appendix 20.2 has been redacted.

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

Morbidity Adjustments

Service Category	URRT Trended Experience	Induced Utilization	After Induced Utilization	Impact of Reinsurance Program	After Reinsurance	Morbidity Adjustments							
						Remove Direct COVID-19 Costs	Unwind Pandemic-Related Suppression of 2020 Utilization	Impact of Reinsurance Program	2020 to 2022 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments	
URRT - Worksheet 1													
Inpatient Hospital	65.54	1.000	65.54	1.000	65.54	0.778	1.140	0.999	0.989	1.032	59.28	0.904	
Outpatient Hospital	60.26	1.000	60.26	1.000	60.26	0.993	1.140	0.999	0.989	1.006	67.86	1.126	
Professional	66.97	1.000	66.97	1.000	66.97	0.974	1.140	0.999	0.989	1.035	76.11	1.136	
Other Medical	4.02	1.000	4.02	1.000	4.02	0.993	1.140	0.999	0.989	0.935	4.20	1.046	
Capitation	2.57	1.000	2.57	1.000	2.57	1.000	1.000	0.999	1.001	1.000	2.57	1.000	
Prescription Drug	80.10	1.000	80.10	1.000	80.10	1.000	1.030	0.999	0.988	1.072	87.32	1.090	
Total	279.45		279.45		279.45						297.34	1.064	
PAAM Rate Exhibits - Table 5													
Inpatient Hospital	65.54	0.998	65.38	0.999	65.32	0.778	1.140	1.000	0.989	1.032	59.13	0.905	
Outpatient Hospital	60.26	1.006	60.61	0.999	60.55	0.993	1.140	1.000	0.989	1.006	68.26	1.127	
Professional	66.97	0.994	66.56	0.999	66.49	0.974	1.140	1.000	0.989	1.035	75.64	1.138	
Other Medical	4.02	1.036	4.16	0.999	4.16	0.993	1.140	1.000	0.989	0.935	4.35	1.047	
Capitation	2.57	1.000	2.57	0.999	2.56	1.000	1.000	1.000	1.001	1.000	2.57	1.001	
Prescription Drug	80.10	0.986	78.96	0.999	78.88	1.000	1.030	1.000	0.988	1.072	86.08	1.091	
Total	279.45		278.24	0.999	277.96						296.03	1.065	

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

Service Category	Demographic Shift				Network Significant			Plan Design Changes			
	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	Impact of Initial Demo After Demo	Impact of Initial Demo Adjustments	Provider Network Changes	After Network	Impact of Network Adjustment	Covered Benefit Changes	Induced Utilization	After Benefit	Impact of Benefit Adjustment
URRT - Worksheet 1											
Inpatient Hospital	1.003	1.050	62.43	1.053	1.000	62.43	n/a	1.000	0.998	62.27	0.998
Outpatient Hospital	0.984	1.037	69.28	1.021	1.000	69.28	n/a	1.000	1.006	69.69	1.006
Professional	0.994	1.031	77.95	1.024	1.000	77.95	n/a	1.000	0.994	77.46	0.994
Other Medical	0.980	1.051	4.33	1.030	1.000	4.33	n/a	1.000	1.036	4.49	1.036
Capitation	1.000	1.000	2.57	1.000	1.000	2.57	n/a	1.000	1.000	2.57	1.000
Prescription Drug	1.026	1.039	93.02	1.065	1.000	93.02	n/a	1.000	0.986	91.70	0.986
Total			309.57	1.041		309.57	n/a			308.18	0.995
PAAM Rate Exhibits - Table 5											
Inpatient Hospital	1.003	1.050	62.27	1.053	0.982	61.17	0.982	1.000	1.000	61.17	1.000
Outpatient Hospital	0.984	1.037	69.69	1.021	0.982	68.46	0.982	1.000	1.000	68.46	1.000
Professional	0.994	1.031	77.46	1.024	1.005	77.81	1.005	1.000	1.000	77.81	1.000
Other Medical	0.980	1.051	4.49	1.030	1.000	4.49	1.000	1.000	1.000	4.49	1.000
Capitation	1.000	1.000	2.57	1.000	1.000	2.57	1.000	1.000	1.000	2.57	1.000
Prescription Drug	1.026	1.039	91.70	1.065	1.000	91.70	1.000	1.000	1.000	91.70	1.000
Total			308.18	1.041		306.20	0.994			306.20	1.000

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

Service Category	Other Adjustments							After Other	Impact of Other Adjustments
	Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Significant Provider Network Changes	FFS/Capitation Split Shift	Grace Period	Other/Interaction ⁽¹⁾			
URRT - Worksheet 1									
Inpatient Hospital	1.000	1.000	0.982	1.000	1.006	1.000	61.53	0.988	
Outpatient Hospital	1.000	1.000	0.982	1.000	1.006	1.000	68.86	0.988	
Professional	1.000	1.000	1.005	1.000	1.006	1.000	78.27	1.010	
Other Medical	1.000	1.000	1.000	1.000	1.006	1.000	4.51	1.006	
Capitation	0.868	1.000	1.000	1.000	1.000	1.000	2.23	0.868	
Prescription Drug	1.000	0.993	1.000	1.000	1.006	1.002	91.76	1.001	
Total							307.15	0.997	
PAAM Rate Exhibits - Table 5									
Inpatient Hospital	1.000	1.000	1.000	1.000	1.006	1.000	61.53	1.006	
Outpatient Hospital	1.000	1.000	1.000	1.000	1.006	1.000	68.86	1.006	
Professional	1.000	1.000	1.000	1.000	1.006	1.000	78.27	1.006	
Other Medical	1.000	1.000	1.000	1.000	1.006	1.000	4.51	1.006	
Capitation	0.868	1.000	1.000	1.000	1.000	1.000	2.23	0.868	
Prescription Drug	1.000	0.993	1.000	1.000	1.006	1.002	91.76	1.001	
Total							307.15	1.003	

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

Appendix 20.5
Pennsylvania Health & Wellness, Inc.
Description of Benefit Changes

Ambetter Balanced Care 11 - 87% AV Level Silver Plan

	2022	2021
OOP Max	2,900	2,850

Appendix 21.1
Pennsylvania Health & Wellness, Inc.
Data and Assumption Reliance for 2022 Individual Marketplace Premium Development

Data / Assumption	Source
2020 Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2020 Anticipated Risk Adjustment Transfer Receivable/Payment	Pennsylvania Health & Wellness, Inc.
Other 2020 Individual QHP Marketplace Revenue and Expenditures	Pennsylvania Health & Wellness, Inc.
2020 MLR Rebate	Pennsylvania Health & Wellness, Inc.
2020 IBNP Estimate	Milliman
2020 Plan Liability Risk Score associated with Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness, Inc.
2020 Plan Liability Risk Score for the Individual Single Risk Pool	Pennsylvania Health & Wellness, Inc.
2022 Population Morbidity	Pennsylvania Health & Wellness, Inc.
2022 Statewide Average Premium	Pennsylvania Health & Wellness, Inc.
2022 Individual QHP Membership Projections	Pennsylvania Health & Wellness, Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness, Inc.
Pricing and Premium Development Models	Milliman
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary care/specialty care utilization distribution	Milliman (<i>Health Cost Guidelines</i>)
2022 Individual QHP Benefit Designs	Pennsylvania Health & Wellness, Inc.
Utilization trends	Milliman (<i>Health Cost Guidelines</i>), Pennsylvania Health & Wellness, Inc.
Unit Cost trends	Pennsylvania Health & Wellness, Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness, Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness, Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness, Inc.
Value Added Benefits	Pennsylvania Health & Wellness, Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness, Inc.
County Rating Areas	Pennsylvania Health & Wellness, Inc.
Plan Rating Factors	Pennsylvania Health & Wellness, Inc.
Pennsylvania Health & Wellness, Inc. Service Areas	Pennsylvania Health & Wellness, Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness, Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness, Inc.
Utilization Management	Pennsylvania Health & Wellness, Inc.
3:1 Age Band Factors	HHS
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization percentages, formularies, and Rx Management Assumptions	Envolve
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness, Inc.
Capital, Surplus, and RBC from Annual Statement	Pennsylvania Health & Wellness, Inc.
COVID-19 and American Rescue Plan Act Rate Impacts	Pennsylvania Health & Wellness, Inc.
Impact of individual mandate repeal	Pennsylvania 2022 ACA-Compliant Health Insurance Rate Filing Guidance
CSR non-funding rate and risk transfer impacts	Pennsylvania 2022 ACA-Compliant Health Insurance Rate Filing Guidance
Unique Plan Design Certification	Pennsylvania Health & Wellness, Inc.

Milliman

Rate Change Summary

Pennsylvania Health & Wellness, Inc. – Individual Plans

Rate request filing ID # CECO-132819212- This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	-7.39%
Revised requested average rate change:	N/A
Range of requested rate change:	-17.91% to -5.66%
Effective date:	January 1, 2022
Mapped Members:	4,433
Available in:	Rating Areas 3, 6, 7, 8

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$24,176,109
Claims	\$8,346,107
Administrative expenses	\$1,902,827
Taxes & fees	\$2,571,486
Company made (after taxes)	\$11,355,689

How it plans to spend your premium

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

Claims:	81.29%
Administrative:	12.87%
Taxes & fees:	3.89%
Profit:	1.95%

The company expects its annual medical costs to increase 10.37%.

Explanation of requested rate change

Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, anticipated changes in morbidity in relation to the single risk pool, and updated expectations regarding the impacts of COVID-19 in the rating period, all contribute to the 2022 rate change.

June 22, 2021

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

RE: PENNSYLVANIA HEALTH & WELLNESS, INC. 6/10/2021 AND 6/16/2021 OBJECTION RESPONSES - CECO-132819212

Mr. D'Agostino,

This response is in regard to the objection letter dated 6/10/2021 and Note to Filer letter dated 6/16/2021. As requested by PID, a full list of updated files as well as a reason for the changes, is listed below.

- *"PA_PY22UnifiedRateReview_v2_06.22.22.xlsm"*:
 - Objection 3: Per discussion with the PID regarding this objection, we revised PHW's projection of ceded claims under Pennsylvania's Section 1332 State Relief and Empowerment Waiver to apply full credibility to PHW's 2020 claims probability distribution experience, and to assume 45% coinsurance between attachment points of \$60,000 and \$100,000. This change in assumptions results in projected reinsurance savings equal to 4.2% of gross paid claims.
 - Note to Filer: Updated benefit designs to comply with maximum cost sharing limitations from the Notice of Benefit and Payment Parameters Final Rule Part Two.
- *"2022_PHW_Plan_Design_Summary_and_Rate_Tables_20210621.xlsm"*
 - Updated rates consistent with the changes described above for Objection 3 and the Note to Filer.
- *"PA_PY22RateTables_v2_06.22.22.xls"*
 - Updated rates consistent with the changes described above for Objection 3 and the Note to Filer.

Below you may find the requested company information, in response to the guidance sent to PHW on April 7, 2021.

REQUESTED COMPANY INFORMATION

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **-7.93%**
6. Range of rate change requested: **-19.65% to -4.60%**
7. Total additional annual revenue generated from the proposed rate change: **-\$1,496,796**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2021: **In 2021 plans were offered in Rating Areas 3, 6, and 8 only. For 2022, plans will continue to be offered in those areas and additionally will be available in Rating Area 7.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021 as shown in Cell V15 of Table 10: **Covered lives - 4,433; Policyholders - 3,688**

12. Number of plans offered in 2022 and the change this represents from 2021: **There are 40 plans offered in 2022. There were 35 plans offered in 2021.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-132809175; SERFF: CECO-132819212; Binder: CECO-PA22-125107398**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199-2018815824860820487; Submission tracking number: CECO-132819212**

In addition to the changes listed above, this submission includes documents supporting the objection responses. With the exception of Objection 3, which relates to reinsurance projections, all numeric responses and exhibits were prepared consistent with the initial PHW 2022 rate filing certified on May 6, 2021, rather than the updated rate filing documents described above. The documents supporting the objection response span three files:

- *"CECO-132819212 Response to 20210610 Objections.pdf"*
- *"CECO-132819212 Response to 20210610 Objections - Exhibits.xlsx"*
- *"CECO-132819212 Response to 20210610 Objection 23 - PAAM Exhibits.xlsx"*

Objection Letter for CECO-132819212

SERFF Tracking Number: CECO-132819212 **State:** Pennsylvania

Filing Company: Pennsylvania Health & Wellness, Inc.

Company Tracking Number: RATES - 86199

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name: Ambetter from PA Health & Wellness

Note to Rate Reviewer:

With one exception, all objection response exhibits and any numeric values quoted in the responses below have been prepared based on the initial 2022 rate filing submission by Pennsylvania Health & Wellness (PHW), certified 5/6/2021, rather than the updated rate filing submission certified 6/21/2021.

The sole exception is the response to objection #3, regarding reinsurance assumptions. This objection response reflects calculations consistent with the revised filing submission certified 6/21/2021, due to material changes between filing submissions in the methodology and assumptions with which PHW estimated its reinsurance savings.

Objection 1

Please provide additional support and quantitative exhibits showing the calculations used for developing the following membership distributions regarding projected membership (Similar to the [Objection Exhibit 3] tab in CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx provided last year):

- a. Membership distribution by rating region
- b. Membership distribution by plan
- c. Membership distribution by age

Response:

Please refer [Objection Exhibit 1] in the file “CECO-132819212 Response to 20210610 Objections – Exhibits.xlsx” for the quantitative exhibits showing the calculations used for developing the membership distributions by rating region, plan and age.

Objection 2

Please provide detailed quantitative support for the trend assumptions included in Appendices 6.1, 6.2 and 8.1 (Similar to the [Objection Exhibit 3] tab in CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx and the [Objection Exhibit 4.a.i-iii] tabs in CECO-132346847 Response to 20200707 Objections – Exhibits.xlsx):

- a. Service category cost trend
- b. Service category utilization trend
- c. Service category induced utilization trend
- d. Service category weights
- e. Support for how the trends on these tabs tie to the trends in the URRT

Response:

Objection Exhibit 2d-e provides detailed quantitative support for the annualized trend assumptions in Tables 3 and 3b of the PA Rate Template, including reconciliation of the experience projection trends to URRT Worksheet 1.

While consistent assumptions regarding reimbursement, secular trends, and population/network characteristics were assumed between the manual and experience based claims projections, differences between the reported experience and manual trends in Tables 3 and 3b are driven by the following:

- i. The starting point for the experience projection and the manual projection is different, so the applicable trend values are different, accordingly.
- ii. The URRT instructions prescribe certain adjustments to the experience projection to be carved out of reported trends and instead reported elsewhere on URRT Worksheet 1. For the manual rate, there is less specific guidance, and we therefore captured a broader set of adjustments.

The differences in the trend bases noted above make it difficult to obtain a meaningful comparison between the two reported sets of trends.

The reported cost trend is comprised of unit adjustments to both the experience projection and manual rate. See [Objection Exhibit 2a] for additional quantitative support for the development of experience and manual cost trends.

- The experience cost trend represents the change in contractual reimbursement between the 2020 experience period and the 2022 rating period.
- The manual trends represent the change in contractual reimbursement from unit cost assumptions inherent in the manual commercial market base data to anticipated reimbursement for the 2022 rating period. The manual trends in Table 3b additionally include unit cost adjustments that are carved out of reported trend for the experience projection; most notably, the rating area adjustment, which reflects differences in nationwide costs versus the Pennsylvania service area.

Similarly, the reported utilization trend represents utilization adjustments to both the experience projection and manual rate. A consistent secular force of trend was applied to utilization in both the PHW experience and the manual rate; however, four years of trend was applied to the manual base data (versus two years of trend applied to the PHW experience data) to reflect the 2018 Milliman *Health Cost Guidelines* (HCGs) starting point for the manual rate projection.

- Please refer to Appendix 6.2 for additional quantitative support for the secular utilization trend assumption.
- See also [Objection Exhibit 2b] for additional quantitative support for the PHW cost and utilization trend adjustments.
- In addition to the secular force of trend, the reported manual utilization trend in Table 3b also reflects adjustments from the manual commercial base data population and network characteristics to the projected population and network.

The reported induced utilization adjustment is derived based on assessment of benefit differences between the starting point(s) and the rating period. For the experience projection, the starting point reflects PHW's 2020 enrollment by benefit plan. The induced utilization adjustments to experience show a modest *increase* (1.004) in utilization associated with a greater proportion of members expected to enroll in the 94% CSR variation plans. For the manual projection, the starting point represents claims from the Milliman HCGs, which have been standardized to a benefit design that is richer than the average plan in PHW's 2022 rate projection.

- See [Objection Exhibit 2c] for additional quantitative support for the base and projection period induced utilization trend adjustments.

The category weights differ between the experience and manual trend adjustments, due to differences in the initial allowed PMPM claims underlying each of the experience and manual rate projections, respectively.

As demonstrated in the formulas in [Objection Exhibit 2d-e], the experience projection factors reconcile directly to the URRT Worksheet 1 projection factors.

Objection 3

Please provide additional quantitative support for the membership distribution and claims cost assumptions included on tab II.b. of the PA Rate Template.

- a. Please provide support for the projected impact of the reinsurance program decreasing in the projection period on tab II.b compared to the experience period on tab II.a.

Response:

Per communication with the PID on 6/17/2021, our response to this objection reflects an updated projection of plan year 2022 (PY2022) reinsurance savings based on applying 100% credibility to PHW's trended 2020 experience claims probability distribution (CPD), and is consistent with PHW's revised rate filing submission certified June 21, 2020.

See the [Objection Exhibit 3-i] tab for the projected PY2022 reinsurance savings using PHW's un-trended 2020 experience CPD and reinsurance parameters of 45% coinsurance on annual enrollee claim costs between \$60,000 and \$100,000.

See the [Objection Exhibit 3-ii] tab for development of the projected PY2022 reinsurance savings in which the experience period claims were trended to reflect anticipated 2022 cost levels, consistent with PHW's revised rate filing submission certified June 21, 2020. Under the same reinsurance parameters, the projected impact is a 4.2% reduction in PHW's PY2022 incurred claims liability.

Note that the total projected incurred claims in the [Objection Exhibit 3-ii] tab reconcile to the sum of components 4.3 (Reinsurance) and 4.6 (Incurred Claims) in Section IV: Projected Plan Level Information in URRT Worksheet 2. Similarly, the total member months reconcile to 4.9 (Projected Member Months) in Section IV.

Objection 4

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

Response:

Please refer to the [Objection Exhibit 4] tab for quantitative support for the development of the projected allowed non-EHB claims PMPM. The amount shown reflects the updated PAAM Exhibits Table 5 value. The response to Objection #23 details the reason for the changes.

Objection 5

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

Response:

Please see the [Objection Exhibit 5] tab for quantitative support for the development of the rating region factors in appendix 13.3. The geographic area rating factors reflect provider reimbursement and practice pattern differences by area. Practice pattern differences are modeled using the *Milliman Health Cost Guidelines* (HCGs) area utilization factors. Projected risk pool morbidity and age/gender factors were fixed at statewide levels during development of the rating region factors. The area factors are reflective of differences in delivery costs (including unit cost and provider practice differences) only and do not reflect differences in population morbidity accordingly.

Objection 6

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

- a. This exhibit should include additional information and development for the various factors in column N:S of Appendix 8.1 for the development of the manual rate.

Response:

Please see the [Objection Exhibit 6] tab for development of the manual rate adjustments shown in Appendix 8.1 including the data sources. The adjustments listed in Section 8 of the Actuarial Memorandum are the same as those used in Table 5.

The experience projection adjustments and a reconciliation of the values those shown in Table 5 are included in Appendix 20.4.

Objection 7

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

Response:

Please refer to the [Objection Exhibit 7-i] tab for quantitative support of the statewide and carrier-specific GCF values underlying the risk transfer projection.

Please refer to the [Objection Exhibit 7-ii] and [Objection Exhibit 7-iii] tabs for quantitative support for each of the components used in the development of the carrier-specific PLRS of [REDACTED]. [Objection Exhibit 7-ii] provides support for the relative demographic mix and relative plan mix factors, and [Objection Exhibit 7-iii] includes development of the PHW relative morbidity factor. Development of the projected 2022 statewide PLRS is shown in Appendix 11.2 itself. The residual impact of HHS-HCC coefficient changes on relative risk scores [REDACTED] is based on a study of detailed nationwide Ambetter claims data.

Please refer to the [Objection Exhibit 7-iv] tab for quantitative support of the 2019-2022 statewide average premium (SWAP) trend underlying the risk transfer projection.

- a. Support should also be provided as to the use of 2019 information as the starting point instead of 2020 information.

Response:

We have reason to believe the statewide and PHW PLRS levels are materially understated in the 2020 interim risk adjustment report relative to what we would project for the same population risk profile in 2022, for two reasons:

- i. The interim risk adjustment report is based on incomplete runout. For example, the final 2019 statewide PLRS for the Pennsylvania individual marketplace was 4% higher than that reported in the 2019 interim risk adjustment report.
- ii. The COVID-19 pandemic and mitigating actions by state and local authorities, consumers, and providers were associated with a substantial and temporary reduction in medical and prescription drug utilization, which we have reason to believe may have materially suppressed 2020 risk scores relative to what would be expected for the same population in the absence of deferred and forgone care.

For this reason, we used the final 2019 statewide PLRS level as the basis for projecting the 2022 statewide PLRS, and then estimated PHW's 2022 PLRS based on its relative PLRS level in 2020 and anticipated changes in its relative population profile versus the state.

Objection 8

For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.

Response:

Please see the table below for the effectuated enrollment data by month.

Market	January	February	March	April	May	June
On-Ex APTC	3,420	3,912	3,846	3,921	4,040	4,283
On-Ex Non-APTC	457	529	513	534	544	428
Off-Ex	10	12	15	22	23	22

Objection 9

For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Response:

We are still evaluating the impact of the ARPA and do not yet have an estimate of what percentage of On-Exchange non-APTC membership will receive APTCs in 2022.

Objection 10

For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Response:

We are still evaluating the impact of the ARPA and do not yet have an estimate of what percentage of Off-Exchange non-APTC membership will receive APTCs in 2022.

Objection 11

Per the Actuarial Memorandum, Broker Commissions, the sample producer agreement, and commission schedule are to be in Appendix 20.2. Currently, Appendix 20.2 is blank. Please update Appendix 20.2 to include the sample producer agreement and commission schedule.

Response:

Please see [Exhibit 11] pertaining to the sample producer agreement and commission schedule.

Objection 12

Per the Actuarial Memorandum, page 12, please provide an excel workbook which quantitatively demonstrates each adjustment made due to COVID-19.

Response:

Please see [Objection Exhibit 12-i] and [Objection Exhibit 12-ii] for quantitative demonstration of all COVID-19 related adjustments underlying the PHW 2022 rate projection. [Objection Exhibit 12-i] demonstrates the impact of removing direct COVID-19 costs and, separately, unwinding the impact of pandemic-related suppression of 2020 utilization. [Objection Exhibit 12-ii] provides additional support for the estimated adjustment required to unwind pandemic related suppression of 2020 utilization, including various methodologies/analyses conducted to triangulate the assumption ultimately selected for rate development.

We assumed no further impacts of COVID-19 in the projection of 2022 costs.

Objection 13

Per the Actuarial Memorandum, it states “The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization, and Milliman Health Cost Guidelines underlying the rate projections have been updated. The filed rates reflect the projected utilization trend applied to experience (from 2020 to 2022) and the manual base data (from 2021 to 2022).”

- a. Please provide a quantitative exhibit demonstrating the morbidity adjustment used to estimate the impacts of the COVID-19 pandemic had on the base period claims.
- b. Also, quantitatively demonstrate the effect the COVID-19 pandemic had on the utilization trend for the base experience.

Response:

Please refer to our response to “Objection 12” above, alongside the accompanying objection exhibits, for quantitative support of the COVID-19 sub-components of the morbidity projection factor; specifically, “Removing Direct COVID-19 Costs” and “Unwinding Pandemic-Related Suppression of 2020 Utilization”.

While base period 2020 PHW experience claims were adjusted to reflect the one-time net indirect impacts of suppressed utilization attributable to the pandemic on 2020 healthcare costs, utilization trends were not explicitly modified to reflect the pandemic’s impact on healthcare utilization. Instead, secular cost and utilization trends were applied to the adjusted 2020 PHW claims experience to trend the adjusted base period claims to the rating period. See our response to “Objection 2” above for additional detail around the secular utilization trends.

Objection 14

Per the Actuarial Memorandum, page 13, it states “Utilization was adjusted for projected changes in statewide single risk pool morbidity from 2020 to 2022 based on consideration of regulatory and market uncertainties, including enrollment associated with the American Rescue Plan Act of 2021.”

- a. Please provide a more detailed explanation regarding the effect of the American Rescue Plan Act of 2021 on the statewide single risk pool morbidity.
- b. Please also provide a quantitatively exhibit showing the effect the American Rescue Plan had on this filing.

Response:

We assumed that the Pennsylvania ACA individual risk pool would experience net enrollment growth of approximately 10% attributable to provisions of the American Rescue Plan Act of 2021 (ARP). Based on the assumption that these additional enrollees would be approximately 15% less morbid than the average existing enrollee in the risk pool, we estimated an impact of approximately -1.5% to projected statewide morbidity, which we incorporated into both the manual and experience-based projections of allowed claims.

Please refer to the [Objection Exhibit 14] tab for a quantitative demonstration of the incorporation of ARP morbidity impacts into PHW's rate development, and the effect of these adjustments on PHW's 2022 rate filing submission.

Objection 15

For plans that offer benefits in addition to EHBs are the only non-EHBs adult dental and vision coverage? If not, please provide a list of all plans, their respective non-EHBs covered, and respective PMPM cost.

Response:

Yes, the only benefits in addition to EHBs are adult dental and vision coverage.

Objection 16

Per Table 5, the Actual Experience Data, Change in Demographics factor is 1.041. Please provide an excel workbook that quantitatively develops this factor.

Response:

Please refer to Appendix 20.4 for quantitative support of the Change in Demographics factor applied to the Actual Experience Data in Table 5.

Objection 17

Per Table 5, the Actual Experience Data, the Change in Network factor is 0.994. Given that the new network has the same network factor in Table 14, please explain the reason for the factor. Also, please provide an excel exhibit which quantitatively demonstrates the 0.994 change in network factor.

Response:

The Change in Network projection factor reflects anticipated changes in PHW average reimbursement from 2020 to 2022 attributable to "Significant Network Changes" as defined in the 2022 URR instructions, specifically the expansion of PHW's provider network. Per URR instructions, unit cost impacts associated with provider network expansion and other Significant Network Changes must be excluded from the Cost Trend component of the two-year trend projection factor.

The factors in Table 14 both equal 1.0 because PHW only offers a single network and per URR instructions, network factor must composite to 1.0 when weighted by membership within a plan year.

Please see [Objection Exhibit 17] for development of the Significant Network Changes impact by service category, and see Appendix 20.4 for how the resulting impacts by service category composite to an overall adjustment factor of 0.994.

Objection 18

Per Table 5, the Actual Experience Data, the Change in Other Factor is 1.003. Please explain what the 1.003 represents and provide an excel workbook which quantitatively demonstrates the development of Change in Other factor.

Response:

Please refer to Appendix 20.4 for quantitative support of the Change in Other Factor applied to the Actual Experience Data in Table 5.

Objection 19

Per Table 6: Retention, the Federal Income Tax is listed as 0.58%. Using the 1.95% after-tax profit and 21% federal income tax, please provide an excel workbook demonstrating the development of the 0.58% federal income tax percentage.

Response:

Please see [Objection Exhibit 19] for development of the Federal Income Tax assumption as a percentage (0.58%) of the projected required revenue (\$493.80).

Objection 20

Per Appendix 12.2, the Sales Compensation is listed as \$9.26 PMPM. Using the commission schedule, please provide an exhibit that demonstrates the development of the \$9.26 PMPM sales commission.

Response:

Please see [Objection Exhibit 20] for development of the \$9.26 PMPM sales commission assumption.

Objection 21

Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) has been met.

Response:

Please see [Objection Exhibit 21] for the demonstration that the criteria for the expanded bronze plans have been met.

Objection 22

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

Response:

Please refer to the [Objection Exhibit 22] tab in *CECO-132346847 Response to 20200616 Objections – Exhibits.xlsx* for actual and projected claim costs PMPM for calendar year 2019 and 2020. PHW first offered coverage in PA in 2019, such that no claims experience was available for the projection of 2019 and 2020 claims.

The actual to expected factor for 2020 claims (0.607 net of risk adjustment) may be attributable to several factors, including suppression of 2020 claims costs due to deferred care during the COVID-19 pandemic, statistical volatility associated with a low volume of enrollment, and reliance on a 100% manual rate projection during 2020 rate development. For the current 2022 rate projections, we have assigned 60% credibility to PHW's adjusted 2020 claims experience. We have not otherwise adjusted the manual rate projection for the actual-to-expected result, to avoid overstating the credibility of the experience.

Objection 23

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

Response:

The rates shown in the PAAM Exhibits included in the initial submission differ slightly from those listed in the other documents for the following two reasons:

1. The calculation of the Market Adjusted Index Rate in Table 5 does not permit differences in the composite Paid to Allowed ratio and AV and Cost Sharing Design of Plan factors for EHB versus non-EHB benefits. This makes it impossible for all components of the PAAM exhibits to reconcile precisely to the rates developed in the Uniform Rate Review Template (URRT) in cases where variation in these factors by product leads to a different composite actuarial value for EHB versus non-EHB benefits.

In the initial filing, we modified the Non-EHB Claims PMPM input into PAAM Table 5 in order to arrive at the correct Table 6 "Projected required revenue." However, this approach leads to differences in the reported Market Adjusted Index Rate, and therefore produces differences in the plan rates reported in Table 11.

To address these differences, we have attached a revised copy of the PAAM Exhibits consistent with the initially filed rates, in which we instead filled out all inputs consistently with the rate development reflected in the URRT. This change produces plan rates in Table 11 that reconcile to the PA Plan Design Summary and Rate Table, Federal Rate Template, and binder (with the exception of the \$0.01 premium adjustment described in Item (2), below). Due to limitations of the PAAM inputs and formulas (as described above), the projected required revenue calculated in PAAM Table 6 in this revision of the PHW PAAM Exhibits no longer ties to the total premium PMPM shown in the URRT worksheet 2.

Please refer to the [Objection Exhibit 23] tab for a demonstration of the differences in methodology between the URRT and the PAAM Exhibits, and a comparison of the revised approach to the prior approach taken for filling out PAAM Table 5. Unless requested otherwise, we intend to populate the PAAM exhibits consistent with this revised approach for all future PHW rate filing submissions.

2. The Federal Rate Table we provide includes a +\$0.01 premium adjustment to the ages 21-24 rates and a -\$0.01 adjustment to the "64 and over" rates. This ensures that all plans comply with the ACA 3:1 age rating regulations once rounding is applied.

Item (1) above has been addressed in the revised PAAM Exhibits included with this objection response in the file "CECO-132819212 Response to 20210610 Objection 23 - PAAM Exhibits.xlsb," as described above and as demonstrated in the [Objection Exhibit 23] tab.

Item (2) leads to rates in Table 11 that diverge by at most +/- \$0.01 from the rates in the other documents, while ensuring that all plan premiums in the PA and Federal Rate Tables comply to the penny with the ACA 3:1 age rating restrictions after application of rounding.

**Objection Exhibit 1.a
Pennsylvania Health & Wellness, Inc.
Membership Summary by County**

Membership for expansion counties									
State	Rating Area	County	FIPS	Market signups 2020	Expansion county share assumption	2022 projected January membership	2022 observed PA member month multiplier	2022 Member months	
PA	Rating Area 3	Carbon County	42025	1,742	0.018	31	11.2	345	
PA	Rating Area 8	Chester County	42029	16,067	0.018	283	11.2	3,178	
PA	Rating Area 7	Lancaster County	42071	11,906	0.018	210	11.2	2,355	
PA	Rating Area 6	Lehigh County	42077	9,179	0.018	162	11.2	1,816	
PA	Rating Area 3	Monroe County	42089	4,953	0.018	87	11.2	980	
PA	Rating Area 6	Northampton County	42095	8,217	0.018	145	11.2	1,625	
PA	Rating Area 6	Schuylkill County	42107	3,070	0.018	54	11.2	607	

Membership for existing counties									
State	Rating Area	County	FIPS	2021 observed January membership	Assumed growth factor	2022 projected January membership	2020 observed PA member month multiplier	2022 Member months	
PA	Rating Area 3	Bradford County	42015	61	4.441	271	11.2	3,044	
PA	Rating Area 8	Bucks County	42017	653	1.429	933	11.2	10,487	
PA	Rating Area 6	Columbia County	42037	16	14.175	227	11.2	2,549	
PA	Rating Area 8	Delaware County	42045	213	14.042	2,991	11.2	33,610	
PA	Rating Area 3	Lackawanna County	42069	118	7.768	917	11.2	10,300	
PA	Rating Area 3	Luzerne County	42079	66	17.256	1,139	11.2	12,798	
PA	Rating Area 8	Montgomery County	42091	605	1.661	1,005	11.2	11,293	
PA	Rating Area 8	Philadelphia County	42101	1,976	1.137	2,247	11.2	25,246	
PA	Rating Area 3	Sullivan County	42113	5	7.130	36	11.2	401	
PA	Rating Area 3	Susquehanna County	42115	30	6.912	207	11.2	2,330	
PA	Rating Area 3	Wayne County	42127	45	6.524	294	11.2	3,299	
PA	Rating Area 3	Wyoming County	42131	13	10.340	134	11.2	1,510	

**Objection Exhibit 1.b
 Pennsylvania Health & Wellness, Inc.
 Membership Summary by Metal Tier**

2022 Projected Member Months			
35,007	6,597	2,355	83,814

Developed based on Experience

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	37.2%	37.2%	37.2%	37.2%
Gold	14.6%	14.6%	14.6%	14.6%
Silver - 73%	3.9%	3.9%	3.9%	3.9%
Silver - 87%	19.9%	19.9%	19.9%	19.9%
Silver - 94%	21.8%	21.8%	21.8%	21.8%
Silver - Standard	2.5%	2.5%	2.5%	2.5%
Bronze - Off Exchange	0.0%	0.0%	0.0%	0.0%
Silver - Off Exchange	0.1%	0.0%	0.0%	0.1%
Gold - Off Exchange	0.0%	0.0%	0.0%	0.0%
Grand Total	100.0%	100.0%	100.0%	100.0%

Projected Member Months by Metal

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	13,014	2,455	876	31,145
Gold	5,094	961	343	12,196
Silver - 73%	1,377	260	93	3,297
Silver - 87%	6,957	1,312	468	16,656
Silver - 94%	7,641	1,441	514	18,294
Silver - Standard	891	168	60	2,133
Bronze - Off Exchange	3	3	3	3
Silver - Off Exchange	30	0	0	71
Gold - Off Exchange	3	3	3	3
Grand Total	35,010	6,603	2,361	83,799

Metal	Plan	Plan Allocation Factor				Total MM	
		Based on Experience	Rating Area 3 MM	Rating Area 6 MM	Rating Area 7 MM		Rating Area 8 MM
Bronze	Essential Care 10	13.5%	1,763	333	119	4,221	6,435
Bronze	Essential Care 2 HSA	36.5%	4,744	895	319	11,309	17,267
Bronze	Essential Care 5	10.0%	1,301	245	88	3,116	4,750
Bronze	Essential Care: \$0 Medical	20.0%	2,603	491	175	6,232	9,501
Bronze	Essential Care: \$1,500 Me	20.0%	2,603	491	175	6,232	9,501
Gold	Secure Care 20	24.8%	1,262	238	85	3,022	4,607
Gold	Secure Care 5	75.2%	3,832	723	258	9,174	13,987
Silver - 73%	Balanced Care 11	45.0%	620	117	42	1,484	2,262
Silver - 73%	Balanced Care 12	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 32	25.0%	344	65	23	824	1,257
Silver - 73%	Balanced Care 30	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 31	10.0%	138	26	9	330	503
Silver - 87%	Balanced Care 11	53.6%	3,726	703	251	8,920	13,600
Silver - 87%	Balanced Care 12	16.4%	1,144	216	77	2,739	4,176
Silver - 87%	Balanced Care 32	20.0%	1,391	262	94	3,331	5,079
Silver - 87%	Balanced Care 30	5.0%	348	66	23	833	1,270
Silver - 87%	Balanced Care 31	5.0%	348	66	23	833	1,270
Silver - 94%	Balanced Care 11	35.2%	2,693	508	181	6,448	9,830
Silver - 94%	Balanced Care 12	34.8%	2,656	501	179	6,358	9,693
Silver - 94%	Balanced Care 32	20.0%	1,528	288	103	3,659	5,578
Silver - 94%	Balanced Care 30	5.0%	382	72	26	915	1,395
Silver - 94%	Balanced Care 31	5.0%	382	72	26	915	1,395
Silver - Standard	Balanced Care 11	42.8%	381	72	26	913	1,392
Silver - Standard	Balanced Care 12	17.2%	153	29	10	367	560
Silver - Standard	Balanced Care 32	20.0%	178	34	12	427	650
Silver - Standard	Balanced Care 30	10.0%	89	17	6	213	325
Silver - Standard	Balanced Care 31	10.0%	89	17	6	213	325
Bronze - Off Exchange	Essential Care 201	50.0%	3	3	3	3	12
Bronze - Off Exchange	Essential Care 202 HSA	50.0%	3	3	3	3	12
Gold - Off Exchange	Secure Care 201 HSA	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 202	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 203	33.3%	3	3	3	3	12
Silver - Off Exchange	Balanced Care 201 HSA	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 203	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 207	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 209	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 210	20.0%	6	0	0	14	20
Total			35,007	6,597	2,355	83,814	127,772

**Objection Exhibit 1.c
Pennsylvania Health & Wellness, Inc.
Membership Summary by Age**

2022 existing county age breakdown											
State	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	5.52%	16.56%	15.45%	9.93%	7.76%	7.67%	9.30%	11.32%	12.38%	1.80%	2.31%

2022 assumed membership multiplied by 2022 existing county age breakdown														
State	Rating Area	County	2022 Member months (from Membership calculations tab)	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	Rating Area 3	Carbon County	345	19	57	53	34	27	26	32	39	43	6	8
PA	Rating Area 8	Chester County	3,178	176	526	491	315	247	244	296	360	393	57	73
PA	Rating Area 7	Lancaster County	2,355	130	390	364	234	183	181	219	266	291	42	54
PA	Rating Area 6	Lehigh County	1,816	100	301	281	180	141	139	169	205	225	33	42
PA	Rating Area 3	Monroe County	980	54	162	151	97	76	75	91	111	121	18	23
PA	Rating Area 6	Northampton County	1,625	90	269	251	161	126	125	151	184	201	29	38
PA	Rating Area 6	Schuylkill County	607	34	101	94	60	47	47	56	69	75	11	14

2022 expansion county age breakdown											
State	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	5.52%	16.56%	15.45%	9.93%	7.76%	7.67%	9.30%	11.32%	12.38%	1.80%	2.31%

2022 assumed membership multiplied by 2022 expansion county age breakdown														
State	Rating Area	County	2022 Member months (from Membership calculations tab)	19-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over 65	Under 19
PA	Rating Area 3	Bradford County	3,044	168	504	470	302	236	234	283	344	377	55	70
PA	Rating Area 8	Bucks County	10,487	579	1,736	1,620	1,041	814	805	975	1,187	1,298	189	243
PA	Rating Area 6	Columbia County	2,549	141	422	394	253	198	196	237	288	315	46	59
PA	Rating Area 8	Delaware County	33,610	1,857	5,565	5,194	3,337	2,607	2,580	3,126	3,803	4,160	605	777
PA	Rating Area 3	Lackawanna County	10,300	569	1,705	1,592	1,023	799	791	958	1,165	1,275	185	238
PA	Rating Area 3	Luzerne County	12,798	707	2,119	1,978	1,271	993	982	1,190	1,448	1,584	230	296
PA	Rating Area 8	Montgomery County	11,293	624	1,870	1,745	1,121	876	867	1,051	1,278	1,398	203	261
PA	Rating Area 8	Philadelphia County	25,246	1,395	4,180	3,901	2,506	1,958	1,938	2,348	2,857	3,125	454	584
PA	Rating Area 3	Sullivan County	401	22	66	62	40	31	31	37	45	50	7	9
PA	Rating Area 3	Susquehanna County	2,330	129	386	360	231	181	179	217	264	288	42	54
PA	Rating Area 3	Wayne County	3,299	182	546	510	328	256	253	307	373	408	59	76
PA	Rating Area 3	Wyoming County	1,510	83	250	233	150	117	116	141	171	187	27	35

Objection Exhibit 2a Pennsylvania Health & Wellness, Inc. Cost Trend Factor Support
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Experience Contractual Reimbursement and Charge Trend

Please refer to Appendix 6.1 for support of these factors.

Manual Contractual Reimbursement and Charge Trend

Service Category	Contractual Reimbursement ⁽¹⁾	Charge Trend ⁽²⁾
Inpatient Hospital		
Outpatient Hospital		
Professional		
Other Medical		
Capitation		
Prescription Drugs		

(1) Ratio of projected contractual reimbursement as percentage of Medicare (medical) or AWP (pharmacy) relative to that reflected in base data, based on actual and anticipated contracts with providers and pharmacy benefit manager.

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

Objection Exhibit 2b
Pennsylvania Health & Wellness, Inc.
Cost and Utilization Trend Factor Support

MSA	Projected Enrollment	% of Enrollment
Allentown-Bethlehem-Easton, PA-NJ	3,785	3.0%
Bloomsburg-Berwick, PA	2,549	2.0%
East Stroudsburg, PA	980	0.8%
Lancaster, PA	2,355	1.8%
Montgomery-Bucks-Chester, PA	24,958	19.5%
Non-MSA Area, PA	9,681	7.6%
Philadelphia, PA	58,856	46.1%
Scranton-Wilkes-Barre-Hazleton, PA	24,609	19.3%

	Regional Unit Cost Adjustments ⁽¹⁾			Regional Utilization Adjustments ⁽¹⁾		
	(a)	(b)	(c) = (b) / (a)	(d)	(e)	(f) = (e) / (d)
Service Category	Base Data	Projected Population	Adjustment Factor	Base Data	Projected Population	Adjustment Factor
Inpatient Hospital	1.000	0.988	0.988	1.000	1.038	1.038
Outpatient Hospital	1.000	0.937	0.937	1.000	0.952	0.952
Professional	1.000	1.047	1.047	1.000	0.929	0.929
Other Medical	1.000	1.051	1.051	1.000	0.920	0.920
Capitation	n/a	n/a	n/a	n/a	n/a	n/a
Prescription Drugs	1.000	1.052	1.052	1.000	0.968	0.968

(1) Calculated by applying regional cost factors from the Milliman Health Cost Guidelines to the projected enrollment by MSA.

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

Approximate base period experience induced utilization factor ⁽¹⁾ :	1.008
Projected induced utilization factor ⁽¹⁾ :	0.935

2020 Plan Name	Induced Utilization Factor ⁽²⁾	% of Base Period Claims
Weighted Composite Factor	1.008	100.0%
Essential Care 1 (2020) - Standard Bronze On Exchange Plan	0.845	6.2%
Essential Care 2 HSA (2020) - Standard Bronze On Exchange Plan	0.870	1.6%
Essential Care 10 (2020) - Standard Bronze On Exchange Plan	0.840	0.0%
Balanced Care 5 (2020) - Standard Silver On Exchange Plan	0.855	0.0%
Balanced Care 5 (2020) - 73% AV Level Silver Plan	0.860	0.0%
Balanced Care 5 (2020) - 87% AV Level Silver Plan	0.995	0.0%
Balanced Care 5 (2020) - 94% AV Level Silver Plan	1.050	31.9%
Balanced Care 11 (2020) - Standard Silver On Exchange Plan	0.865	0.0%
Balanced Care 11 (2020) - 73% AV Level Silver Plan	0.870	0.0%
Balanced Care 11 (2020) - 87% AV Level Silver Plan	0.990	0.0%
Balanced Care 11 (2020) - 94% AV Level Silver Plan	1.085	6.4%
Balanced Care 12 (2020) - Standard Silver On Exchange Plan	0.855	0.0%
Balanced Care 12 (2020) - 73% AV Level Silver Plan	0.855	0.0%
Balanced Care 12 (2020) - 87% AV Level Silver Plan	0.970	0.0%
Balanced Care 12 (2020) - 94% AV Level Silver Plan	1.060	20.3%
Balanced Care 14 (2020) - Standard Silver On Exchange Plan	0.860	0.0%
Balanced Care 14 (2020) - 73% AV Level Silver Plan	0.850	0.0%
Balanced Care 14 (2020) - 87% AV Level Silver Plan	0.955	0.0%
Balanced Care 14 (2020) - 94% AV Level Silver Plan	1.035	0.0%
Balanced Care 15 (2020) - Standard Silver On Exchange Plan	0.880	0.0%
Balanced Care 15 (2020) - 73% AV Level Silver Plan	0.860	0.0%
Balanced Care 15 (2020) - 87% AV Level Silver Plan	0.955	0.0%
Balanced Care 15 (2020) - 94% AV Level Silver Plan	1.040	0.0%
Secure Care 5 (2020) - Standard Gold On Exchange Plan	0.960	33.6%

2022 Plan Name	Induced Utilization Factor ⁽²⁾	% of Projected Enrollment
Weighted Composite Factor	0.935	100.0%
Secure Care 5 (2022) - Standard Gold On Exchange Plan	0.955	10.9%
Secure Care 20 (2022) - Standard Gold On Exchange Plan	0.910	3.6%
Balanced Care 11 (2022) - Standard Silver On Exchange Plan	0.860	1.1%
Balanced Care 11 (2022) - 73% AV Level Silver Plan	0.865	1.8%
Balanced Care 11 (2022) - 87% AV Level Silver Plan	0.970	10.6%
Balanced Care 11 (2022) - 94% AV Level Silver Plan	1.085	7.7%
Balanced Care 12 (2022) - Standard Silver On Exchange Plan	0.850	0.4%
Balanced Care 12 (2022) - 73% AV Level Silver Plan	0.855	0.4%
Balanced Care 12 (2022) - 87% AV Level Silver Plan	0.970	3.3%
Balanced Care 12 (2022) - 94% AV Level Silver Plan	1.060	7.6%
Balanced Care 30 (2022) - Standard Silver On Exchange Plan	0.860	0.3%
Balanced Care 30 (2022) - 73% AV Level Silver Plan	0.855	0.4%
Balanced Care 30 (2022) - 87% AV Level Silver Plan	0.930	1.0%
Balanced Care 30 (2022) - 94% AV Level Silver Plan	0.995	1.1%
Balanced Care 31 (2022) - Standard Silver On Exchange Plan	0.860	0.3%
Balanced Care 31 (2022) - 73% AV Level Silver Plan	0.860	0.4%
Balanced Care 31 (2022) - 87% AV Level Silver Plan	0.935	1.0%
Balanced Care 31 (2022) - 94% AV Level Silver Plan	1.005	1.1%
Balanced Care 32 (2022) - Standard Silver On Exchange Plan	0.830	0.5%
Balanced Care 32 (2022) - 73% AV Level Silver Plan	0.830	1.0%
Balanced Care 32 (2022) - 87% AV Level Silver Plan	0.960	4.0%
Balanced Care 32 (2022) - 94% AV Level Silver Plan	1.060	4.4%
Essential Care 2 HSA (2022) - Standard Bronze On Exchange Plan	0.870	13.5%
Essential Care 5 (2022) - Standard Bronze On Exchange Plan	0.830	3.7%
Essential Care 10 (2022) - Standard Bronze On Exchange Plan	0.825	5.0%
Essential Care: \$0 Medical Deductible (2022) - Standard Bronze On Exchange Plan	0.865	7.4%
Essential Care: \$1,500 Medical Deductible (2022) - Standard Bronze On Exchange Plan	0.860	7.4%
Secure Care 201 HSA (2022) - Gold Off Exchange Plan	0.960	0.0%
Secure Care 202 (2022) - Gold Off Exchange Plan	0.950	0.0%
Secure Care 203 (2022) - Gold Off Exchange Plan	0.905	0.0%
Balanced Care 201 HSA (2022) - Silver Off Exchange Plan	0.895	0.0%
Balanced Care 203 (2022) - Silver Off Exchange Plan	0.870	0.0%
Balanced Care 207 (2022) - Silver Off Exchange Plan	0.880	0.0%
Balanced Care 209 (2022) - Silver Off Exchange Plan	0.880	0.0%
Balanced Care 210 (2022) - Silver Off Exchange Plan	0.885	0.0%
Essential Care 201 (2022) - Standard Bronze Off Exchange Plan	0.830	0.0%
Essential Care 202 HSA (2022) - Standard Bronze Off Exchange Plan	0.870	0.0%

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

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

**Objection Exhibit 2d-e
Pennsylvania Health & Wellness, Inc.
Development of Trend Assumptions in the PA Rate Template**

Experience Projection

Benefit Category	Cost Components				Utilization Components				Induced Utilization				Weight		URRT	
	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3 Annualized Cost Trend	Secular Utilization Trend Excluding Induced Util	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3 Annualized Util.	Base Induced Utilization Factor	Projected Induced Utilization Factor ⁽¹⁾	Cumulative "Induced Utilization" Adjustment	Table 3 Induced Utilization	Starting Experience Allowed PMPM (URRT WS1)	Table 3 Weight %	WS 1 Cost Projection Factor	WS 1 Utilization Projection Factor
Inpatient Hospital			1.225	10.66%	1.051		1.051	2.50%	0.980	0.979	0.998	-0.08%	\$51.12	22.38%	1.107	1.025
Outpatient Hospital		Included in URRT 'Other'	1.213	10.12%	1.051	Included in URRT 'Other'	1.051	2.50%	0.972	0.979	1.007	0.33%	\$47.45	20.77%	1.101	1.025
Professional			1.209	9.95%	1.051		1.051	2.50%	0.984	0.979	0.995	-0.27%	\$52.90	23.16%	1.100	1.025
Other Medical		Projection Factor	1.000	0.00%	1.051	Projection Factor	1.051	2.50%	0.944	0.979	1.037	1.82%	\$3.83	1.68%	1.000	1.025
Capitation			n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a	n/a	\$2.57	1.13%	1.000	1.000
Prescription Drugs			1.050	2.48%	1.081		1.081	3.96%	0.992	0.979	0.987	-0.67%	\$70.56	30.89%	1.025	1.040

Manual Rate Development

Benefit Category	Cost Components				Utilization Components				Induced Utilization				Weight	
	Contractual Reimbursement and Charge Trend	Rating Area Adjustment	Cumulative "Cost Trend" Adjustment	Table 3b Annualized Cost Trend ⁽²⁾	Secular Utilization Trend Excluding Induced Util ²	Regional Network and Demographic Adjustments	Cumulative "Utilization Trend" Adjustment	Table 3b Annualized Utilization Trend ⁽²⁾	Base Induced Utilization Factor	Projected Induced Utilization Factor ¹	Cumulative "Induced Utilization" Adjustment	Table 3b Induced Utilization	Starting Manual Allowed PMPM	Table 3b Weight %
Inpatient Hospital		0.988	1.265	12.49%	1.104	1.038	1.146	7.03%	1.000	0.942	0.942	-2.95%	\$79.35	21.68%
Outpatient Hospital		0.937	1.127	6.17%	1.104	0.952	1.051	2.51%	1.000	0.936	0.936	-3.25%	\$76.81	20.98%
Professional		1.047	1.369	16.99%	1.100	0.929	1.022	1.09%	1.000	0.937	0.937	-3.20%	\$100.41	27.43%
Other Medical		1.051	0.960	-2.02%	1.104	0.920	1.016	0.79%	1.000	0.880	0.880	-6.20%	\$9.76	2.67%
Capitation		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$2.23	0.61%
Prescription Drugs		1.052	0.986	-0.72%	1.159	0.968	1.122	5.94%	1.000	0.924	0.924	-3.90%	\$97.51	26.64%

(1) Induced utilization is modeled at the service category level for the manual rate development but only modeled in aggregate for the experience projection.

(2) The manual rate projection includes four years of utilization trend (from 2018 to 2022). However, Table 3b in the Rating Exhibits must be filled out assuming only 24 months of trend, resulting in annualized trends appearing larger than they otherwise would.

Objection Exhibit 3-i
Pennsylvania Health & Wellness, Inc.
Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	45%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	-3.5%
Incurred Dates:	1/1/2020 to 12/31/2020		

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$4,090,764
\$30,000	\$34,999				\$418,688
\$35,000	\$39,999				\$300,650
\$40,000	\$44,999				\$84,645
\$45,000	\$49,999				\$144,523
\$50,000	\$54,999				\$209,968
\$55,000	\$59,999				\$285,502
\$60,000	\$64,999				\$123,737
\$65,000	\$69,999				\$62,774
\$70,000	\$74,999				\$133,206
\$75,000	\$79,999				\$141,461
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$155,717
\$95,000	\$99,999				\$162,546
\$100,000	\$109,999				\$83,012
\$110,000	\$119,999				\$292,596
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$117,864
\$140,000	\$149,999				\$123,802
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$147,633
\$170,000	\$179,999				\$156,201
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$247,865
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$278,442
\$300,000	\$324,999				\$288,787
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$8,050,383

Objection Exhibit 3-ii
 Pennsylvania Health & Wellness, Inc.
 Continuation Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information (adjusted to reflect anticipated 2022 cost levels)

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	45%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	-4.2%

Reinsurance Program Impact Continuation Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$18,725,542
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$1,916,550
\$55,000	\$59,999				\$1,376,231
\$60,000	\$64,999				\$375,104
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$606,857
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$825,623
\$90,000	\$94,999				\$1,096,790
\$95,000	\$99,999				\$725,977
\$100,000	\$109,999				\$551,209
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$619,913
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$738,568
\$150,000	\$159,999				\$1,203,784
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$1,424,548
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$567,920
\$210,000	\$219,999				\$595,103
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$704,187
\$260,000	\$269,999				\$743,407
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$1,163,002
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$2,653,293
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total					\$36,613,610

Objection Exhibit 4 Pennsylvania Health & Wellness, Inc. Development of Projected Allowed Non-EHB Claims PMPM
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Non-EHB Claims - Covered Members Only

		Allowed Claims PMPM
Adult Vision		\$5.21
Adult Dental	+	18.97
Total	=	\$24.18

Vision/Dental Member Months		27,147
Total Member Months		127,772

Non-EHB Claims - All Members

		Allowed Claims PMPM
Adult Vision		\$1.11
Adult Dental	+	4.03
Total	=	5.14

Objection Exhibit 5
Pennsylvania Health & Wellness, Inc.
Quantitative Support for Geographic Rating Area Factors

		EHB Paid Claims PMPM		
		Facility	Non-Facility	Total
Statewide	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	1.000	1.000	1.000
	= Interim PMPM	\$92.75	\$145.93	\$238.68
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 3	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	0.788	0.907	0.861
	= Interim PMPM	\$73.06	\$132.35	\$205.41
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 6	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	1.065	1.032	1.045
	= Interim PMPM	\$98.79	\$150.66	\$249.45
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 7	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	0.850	0.915	0.890
	= Interim PMPM	\$78.86	\$133.53	\$212.39
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				
Rating Area 8	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68
	x Apply Manual Area Factors (From Statewide) ⁽¹⁾	1.088	1.039	1.058
	= Interim PMPM	\$100.89	\$151.58	\$252.47
	= Area and Reimbursement-Adjusted EHB Paid PMPM			
<i>Projected Area Rating Factor, Relative to Statewide</i>				

Notes:

(1) Developed using the Milliman Health Cost Guidelines and consideration of market relativities by area. Guidelines factors reflect differences in practice patterns and the delivery system by area, holding population characteristics (e.g. health status) constant.

(2) Reflects actual and anticipated 2022 provider reimbursement by rating area, based on Pennsylvania Health and Wellness Inc. provider contracting estimates.

**Objection Exhibit 6
Pennsylvania Health & Wellness, Inc.
Manual Rate Buildup Detail**

PAAM Table 5 Step	Detailed Step	Claims PMPM							Adjustment Factors									
		Total	Medical			Prescr. Drug	Total	Medical					Prescr. Drug					
			Medical	IP	OP			Prof.	Other Med.	Cap.	Medical	IP		OP	Prof.	Other Med.	Cap.	
		\$366.07	\$268.56	\$79.35	\$76.81	\$100.41	\$9.76	\$2.23	\$97.51									
Cost Trend	AWP Trend (2018 to 2022)	375.57	268.56	79.35	76.81	100.41	9.76	2.23	107.01	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.097
	Contractual reimbursement (1)																	
	AWP discount (1)																	
	Dispensing fees and rebates (1)	427.85	336.45	101.63	92.45	131.23	8.91	2.23	91.40	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.878
	Area charge adjustment (2)	432.13	336.01	100.40	86.59	137.42	9.37	2.23	96.12	1.010	0.999	0.988	0.937	1.047	1.051	1.000	1.000	1.052
Utilization Trend	Area utilization (2)	486.87	373.28	119.70	94.69	146.76	9.91	2.23	113.59	1.127	1.111	1.192	1.094	1.068	1.057	1.000	1.000	1.182
	Pharmacy management (3)	480.19	373.28	119.70	94.69	146.76	9.91	2.23	106.91	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.941
	Calibration - See footnote (4)	418.18	325.11	104.20	82.43	127.64	8.62	2.23	93.07	0.871	0.871	0.871	0.871	0.870	0.871	1.000	1.000	0.871
	Utilization trend (2018 to 2022)	466.06	358.19	115.01	90.98	140.45	9.52	2.23	107.87	1.115	1.102	1.104	1.104	1.100	1.104	1.000	1.000	1.159
Change in Induced Utilization	Induced utilization (5)	435.33	335.71	108.33	85.17	131.61	8.37	2.23	99.62	0.934	0.937	0.942	0.936	0.937	0.880	1.000	1.000	0.924
Change in Morbidity - Reinsurance	Reinsurance impact on morbidity (6)	434.90	335.38	108.22	85.09	131.48	8.37	2.22	99.52	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Change in Morbidity - All Other	Statewide risk pool morbidity relative to base data (7)	542.40	416.41	134.66	105.63	163.51	10.40	2.21	125.99	1.247	1.242	1.244	1.241	1.244	1.243	0.991	1.000	1.266
	Ambetter morbidity relative to statewide risk pool (8)	388.16	298.15	96.21	75.47	116.83	7.43	2.21	90.02	0.716	0.716	0.714	0.714	0.714	0.714	1.000	1.000	0.714
	Individual adjustment (9)	392.05	301.13	97.18	76.23	118.00	7.50	2.23	90.92	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Change in Demographics	Age/gender average charge (2)	394.66	304.47	98.37	78.26	118.25	7.36	2.23	90.19	1.007	1.011	1.012	1.027	1.002	0.982	1.000	1.000	0.992
	Age/gender utilization (2)	447.41	339.73	110.72	89.05	129.56	8.16	2.23	107.69	1.134	1.116	1.126	1.138	1.096	1.108	1.000	1.000	1.194
Change in Benefits	Non-covered benefits (10)	441.26	333.57	110.72	89.05	125.43	6.14	2.23	107.69	0.986	0.982	1.000	1.000	0.968	0.753	1.000	1.000	1.000
	Covered benefits (11)	440.56	332.87	110.11	89.30	124.77	6.46	2.23	107.69	0.998	0.998	0.994	1.003	0.995	1.052	1.000	1.000	1.000
Change in Network	Medical management (12)	414.06	306.38	100.65	79.85	117.75	5.90	2.23	107.69	0.940	0.920	0.914	0.894	0.944	0.913	1.000	1.000	1.000
Change in Other	Grace Period (13)	415.79	307.62	101.04	80.22	118.22	5.92	2.23	108.17	1.004	1.004	1.004	1.005	1.004	1.004	1.000	1.000	1.005
Manual EHB Allowed Claims PMPM		\$415.79	\$307.62	\$101.04	\$80.22	\$118.22	\$5.92	\$2.23	\$108.17									

Notes

- (1) Based on anticipated and actual PHW contractual reimbursement arrangements with medical providers and pharmacy benefit manager versus what is reflected in the base data.
- (2) Based on PHW's anticipated membership mix, composited using area and demographic claims projection factors from the Milliman *Health Cost Guidelines*.
- (3) Reflects anticipated savings associated with PHW pharmacy management practices.
- (4) Based on the relationship between allowed claims experience and *Health Cost Guidelines* manual claims estimates for over 14 million member months of Ambetter claims data. The 0.871 adjustment factor equals the ratio of actual allowed PMPM over the weighted average manual claims estimate, after adjusting for the other population and network characteristics shown in this table.
- (5) Based on the average benefit richness of PHW's projected plan portfolio versus that reflected in the base data, using benefit richness factors from the Milliman Health Cost Guidelines.
- (6) Consistent with PID guidance, we have modeled a 0.999 (-0.1%) adjustment to reflect the impact of reinsurance on health status morbidity.
- (7) Based on comparison of Pennsylvania individual risk pool risk scores to those from the membership comprising the base data, controlling for plan mix and demographics.
- (8) Consistent with PHW's historical and projected risk transfer.
- (9) Consistent with PID guidance, we have modeled an individual adjustment of 1.01 as an additional adjustment to expected morbidity.
- (10) Removes Milliman *Health Cost Guidelines* costs for services not covered as an Essential Health Benefit (EHB).
- (11) Incorporates EHB benefit costs not already included in the Milliman *Health Cost Guidelines*.
- (12) Reflects anticipated savings associated with PHW medical management practices, informed by historical experience and review of Ambetter management practices and utilization patterns versus that reflected in the base data.
- (13) Reflects the anticipated cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise.

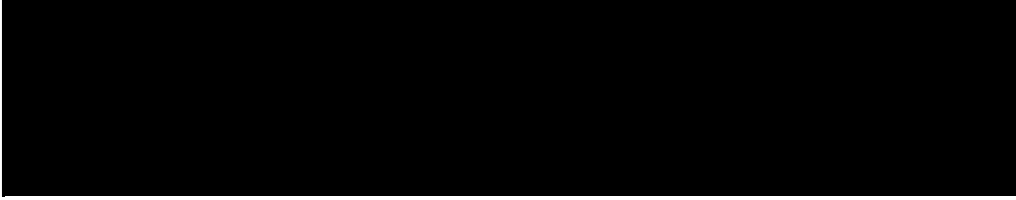
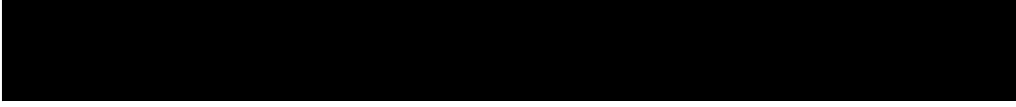
Objection Exhibit 7-i
Pennsylvania Health & Wellness, Inc.
Risk Transfer Geographic Cost Factor (GCF) Support

Rating Area	2020 Statewide Membership	Projected 2022 PHW Membership	2020 GCF ⁽¹⁾	GCF Trend ⁽²⁾	Projected 2022 GCF
Rating Area 1	13,018				
Rating Area 2	1,258				
Rating Area 3	31,881	35,007			
Rating Area 4	62,136				
Rating Area 5	12,034				
Rating Area 6	29,438	6,597			
Rating Area 7	34,744	2,355			
Rating Area 8	128,198	83,814			
Rating Area 9	19,118				

Calculated Statewide GCF: [REDACTED]
Calculated PHW GCF: [REDACTED]

(1) From the 2019 interim risk adjustment report released by CMS.
(2) Reflects actual and anticipated changes in carrier rates and market share.

Objection Exhibit 7-ii
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Demographic and Plan Mix



Objection Exhibit 7-iii
Pennsylvania Health & Wellness, Inc.
Projected PLRS Support - Relative Morbidity

Line Item	2020		2020 to 2022 Trend		2022	
	Value	Source / Calculation	Value	Value	Source / Calculation	Source / Calculation

Objection Exhibit 7-iv Pennsylvania Health & Wellness, Inc. Development of 2019-2022 SWAP Rate Increase Trend
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	Historical Actual Statewide Average Premium (SWAP) ⁽¹⁾	\$625.81
×	19-20 CMS Final to CMS Interim Trend	-1.0%
	2020 SWAP Estimate - From CMS Interim RA Report	\$619.74
	2020 Statewide Average Premium Estimate ⁽²⁾	\$439.99
×	20-21 Calculated Trend	-5.7%
	2021 Statewide Average Premium Estimate ⁽²⁾	\$415.12
×	21-22 Calculated Trend	-3.4%
	2022 Statewide Average Premium Estimate ⁽²⁾	\$400.93
<hr/>		
=	Projected Gross Statewide Average Premium	\$564.72
	2019-2022 SWAP Rate Increase Trend	0.902

Notes:

-
- (1) 2019 CY CMS Report
 - (2) Using projected premiums and PHW's market share assumptions

Objection Exhibit 11
Pennsylvania Health & Wellness, Inc.
Sample Producer Agreement

Please refer to pages 65-91 of the Actuarial Memorandum for the Broker Commissions, sample producer agreement, and commission schedule.

**Objection Exhibit 12-i
 Pennsylvania Health & Wellness, Inc.
 COVID-19 Experience Adjustments**

	Allowed Claims PMPM								COVID-19 Experience Adjustment Factors								
	Total Allwd.	Medical				Prescr. Drug	Total Allwd.	Medical				Prescr. Drug					
		Total Medical	IP	OP	Prof.			Other Med.	Total Medical	IP	OP		Prof.				
2020 Completed FFS Allowed Claims (1)	\$228.43	\$155.30	\$51.12	\$47.45	\$52.90	\$3.83	\$2.57	\$70.56									
* Apply 2020 to 2022 Utilization and Cost Trends	280.09	197.43	65.76	60.46	67.19	4.02	2.57	80.10	1.226	1.271	1.286	1.274	1.270	1.049	0.998	1.135	
* Remove Direct COVID-19 Costs (2)(3)	263.37	180.71	51.19	60.06	65.47	3.99	2.57	80.10	0.940	0.915	0.778	0.993	0.974	0.993	1.000	1.000	
* Unwind Pandemic-Related Suppression of 2020 Utilization (4)(5)	291.07	206.01	58.35	68.47	74.64	4.55	2.57	82.50	1.105	1.140	1.140	1.140	1.140	1.140	1.000	1.030	
2020 COVID-19 Adjusted Trended EHB Allowed Claims PMPM (6)	\$291.07	\$206.01	\$58.35	\$68.47	\$74.64	\$4.55	\$2.57	\$82.50									

Notes:

(1) PMPM claims costs reconcile to Worksheet 1, Section II "Experience Period Index Rate PMPM" costs by service category.

(2) Direct COVID-19 testing costs identified via the following HCPCS codes:

- U0001: RT-PCR test.
- U0002: In response to FDA issuing policy for certain labs to develop their own COVID-19 tests.
- 87635: Infectious agent detection by nucleic acid (DNA or RNA); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]), amplified probe technique).
- 86328: Immunoassay for infectious agent antibody(ies), qualitative or semiquantitative, single step method (e.g. reagent strip); severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).
- 86769: Antibody; severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Coronavirus disease [COVID-19]).

Direct COVID-19 treatment costs identified via the following diagnosis codes:

- Presumed Positive: B97.29 and one of these other dx codes J12.89, J20.8, J40, J22, J98.8, J80 and is only effective from February 20th 2020 until April 1st 2020.
- Positive for COVID-19: U07.1 this is the COVID-19 specific ICD-10 code, unlike the B9729 above which is a generic coronavirus diagnosis code. Effective April 1st 2020.
- Probable or Suspected COVID-19: U07.2
- Possible Exposure to COVID-19 but ruled out: Z03.818 Encounter for observation for suspected exposure to other biological agents ruled out.
- Actual Exposure to someone with COVID-19: Z20.828 Contact with and (suspected) exposure to other viral communicable diseases.

(3) The net impact on 2020 total FFS allowed claims experience of removing direct COVID-19 costs associated with treatment of individuals with the virus (e.g. COVID-19 hospitalizations) and testing for the presence of the virus is approximately -6.0%.

(4) Claims experience adjusted upwards using assumed net deferred and returning utilization unwinding factors of +14.0% on major medical categories of service and +3.0% on prescription drugs. The deferred and returning utilization adjustment on medical services is assumed to be approximately five times higher than the corresponding adjustment to prescription drug experience due to the assumption that prescription drug utilization was less disrupted by the pandemic than was medical service utilization.

(5) See 'Objection Exhibit 12-ii' for additional detail around the estimated adjustment required to unwind 'Pandemic-Related Suppression of 2020 Utilization'.

(6) The total assumed impact associated with unwinding direct and indirect costs of the COVID-19 pandemic on 2020 Pennsylvania Health & Wellness, Inc. claims experience, including but not limited to, the net impact of COVID-19 treatment and testing and deferred and foregone care is +3.9%.

Objection Exhibit 12-ii
Pennsylvania Health & Wellness, Inc.
Estimated Adjustment Required to Unwind Pandemic-Related Suppression of 2020 Utilization

Estimate	Pennsylvania Health & Wellness, Inc. Marketplace Experience	Nationwide Marketplace Experience
Method A (1) (Project Forward 2019 Experience, vs. 2020 Excluding Direct COVID-19 Costs)	7.25%	8.25%
Method B (2) (Extrapolate January/February 2020 Experience, vs. 2020 Excluding Direct COVID-19 Costs)	27.50% (3)	10.75%
Selected Assumption for Rate Development (4)	10.5% (+14% medical / +3% prescription drug)	

Notes:

(1) 2019 experience medical claims are projected forward to an alternate 2020 plan year in the absence of COVID-19, based on known changes in population and network characteristics, combined with secular trends.

(2) PMPM claims from January and February 2020 (before the impacts of COVID-19 lockdowns in the US) are extrapolated to a full calendar year based on historical seasonal patterns in PMPM costs.

(3) The Method B result for PHW is subject to statistical volatility based on PHW's limited enrollment in 2019 and 2020. Method B gives full credibility to two months of 2020 experience and the seasonal slope of PMPM claims across 2019. PHW had fewer than 21,000 member months in 2019 and only 7,900 member months across January and February of 2020, both which fall well below our threshold for statistical credibility.

(4) 2020 claims are adjusted to remove the direct costs of COVID-19 testing and treatment, and then to 'unwind' the estimated impact of deferred and returning utilization. Deferred and returning utilization adjustments of +14.0% to major medical categories of service and +3.0% to prescription drugs were selected based on review of Method A and Method B alternate 2020 claims experience.

Objection Exhibit 14
Pennsylvania Health & Wellness, Inc.
Impact of American Rescue Plan Act (ARPA) on 2022 Pennsylvania ACA Individual Risk Pool and PHW's 2022 Rate Filing

Development of American Rescue Plan Morbidity Impact		
Assumption	Description	Value
(a) Risk Pool Enrollment Increase	Estimated percentage increase in plan year 2022 Pennsylvania ACA individual risk pool enrollment attributable to provisions of the American Rescue Plan	10%
(b) Relative Morbidity of New Enrollees	Assumed health status morbidity of new enrollment associated with American Rescue Plan, as a percentage of the existing Pennsylvania ACA individual risk pool	0.850
(c) Risk Pool Morbidity Impact	Assumed combined impact of the American Rescue Plan on the average morbidity level of the Pennsylvania ACA individual risk pool in plan year 2022	-1.5%

Experience Claims Projection - Development of "2020 to 2022 Statewide Morbidity Trend" on Appendix 20.4				
Service Category	(d)		(e)	(f) = (d) * (e)
	2020 to 2022 Statewide Morbidity Trend, Other than Reinsurance or American Rescue Plan	American Rescue Plan Experience Claims Adjustment Factor (1)		2020 to 2022 Statewide Morbidity Trend
Inpatient Hospital	1.006	0.983		0.989
Outpatient Hospital	1.006	0.983		0.989
Professional	1.006	0.983		0.989
Other Medical	1.006	0.983		0.989
Capitation	1.001	1.000		1.001
Prescription Drug	1.005	0.983		0.988

Manual Claims Projection - Development of "Change in Morbidity - All Other" on Appendix 8.1				
Service Category	(g)		(h)	(i) = (g) * (h)
	Change in Morbidity Other than Reinsurance or American Rescue Plan	American Rescue Plan Manual Claims Adjustment Factor (1)		Change in Morbidity - All Other
Inpatient Hospital	0.908	0.988		0.898
Outpatient Hospital	0.908	0.986		0.896
Professional	0.908	0.988		0.897
Other Medical	0.908	0.987		0.897
Capitation	1.001	1.000		1.001
Prescription Drug	0.926	0.986		0.914

Demonstration of Blended Experience and Manual American Rescue Plan Claims Adjustment Factor Impact				
Service Category	(j)	(k)	(l) = Credibility blend of (e) and (h)	
	Experience Credibility	Projected Allowed Claims PMPM	Approximate American Rescue Plan Impact to Blended Experience/Manual Claims Projection (1)	
Inpatient Hospital	60%	\$77.58		-1.5%
Outpatient Hospital		\$73.62		-1.6%
Professional		\$94.53		-1.5%
Other Medical		\$5.08		-1.5%
Capitation		\$2.23		0.0%
Prescription Drug		\$98.44		-1.6%
Total			\$351.48		-1.5%

Note:

(1) The 1.5% morbidity adjustment to PHW allowed claims projections for the impact of the American Rescue Plan is calculated as a percentage of the blended experience and allowed claims projections, such that the impact factors for each of manual and experience claims projections diverge slightly from the 1.5% figure. We have included a simplified demonstration of how the experience and manual adjustment factors blend to composite back to the 1.5% estimated marketwide impact. Due to simplifications for the purpose of clarity, slight differences from the 1.5% impact assumption remain in total and at the service category level.

Objection Exhibit 17
Pennsylvania Health & Wellness, Inc.
Network Factor Development

	% of Projected 2022 PHW Provider Reimbursement		
	Facility	Professional	Other
Excluding Provider Systems not in 2020 Experience	101.8%	99.6%	100.0%
Including all Provider Systems	100.0%	100.0%	100.0%
"Significant Network Changes" URRT Projection Factor	0.982	1.005	1.000

(1) The adjustments shown above are applied to experience by service category in column V in Appendix 20.4.

Objection Exhibit 19
Pennsylvania Health & Wellness, Inc.
Development of Federal Income Tax Percentage

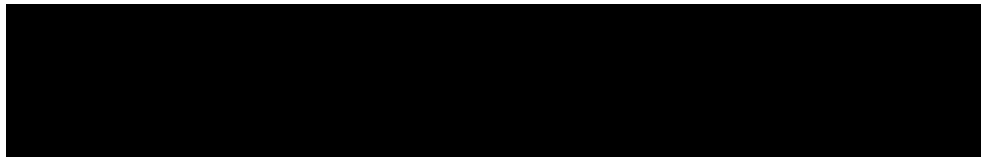
<u>Assumption</u>	<u>PMPM</u>	<u>% of Profit / Contingency</u>	<u>% of Premium</u>	<u>PMPM Source</u>
Projected Required Revenue PMPM	\$493.80	n/a	n/a	Table 6
Profit/Contingency (before tax) ⁽¹⁾	\$13.57	n/a	2.75%	See Footnote (1)
Federal Income Tax -	\$2.85	21.0%	0.58% (2)	Appendix 15.1
State Income Tax -	\$1.07	7.9%	0.22%	Appendix 15.1
Profit/Contingency (after tax) =	\$9.65	n/a	1.95%	Table 6

Notes:

(1) Sum of profit/contingency (after tax) plus federal and state income tax.

(2) Reconciles to the Federal Income Tax Percentage of 'Projected Required Revenue' in Table 6 in the PAAM.

**Objection Exhibit 20
Pennsylvania Health & Wellness, Inc.
Development of Sales Comission PMPM**



Objection Exhibit 21
Pennsylvania Health & Wellness, Inc.
Expanded Bronze Criteria Met

Plan Design	Plan ID	Expanded bronze criteria met
Ambetter Essential Care 2 HSA	86199PA0010022	Plan is a qualified HDHP
Ambetter Essential Care 5	86199PA0010028	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care 10	86199PA0010006	PCP visit - coinsurance 50% not subject to deductible
Ambetter Essential Care: \$0 Medical Deductible	86199PA0010031	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care: \$1,500 Medical Deductible	86199PA0010030	PCP visit - copay \$35 not subject to deductible
Ambetter Essential Care 202 HSA	86199PA0030010	Plan is a qualified HDHP
Ambetter Essential Care 2 HSA + Vision + Adult Dental	86199PA0020022	Plan is a qualified HDHP
Ambetter Essential Care 5 + Vision + Adult Dental	86199PA0020028	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care 10 + Vision + Adult Dental	86199PA0020006	PCP visit - coinsurance 50% not subject to deductible
Ambetter Essential Care: \$0 Medical Deductible + Vision + Adult Dental	86199PA0020031	PCP visit - copay \$40 not subject to deductible
Ambetter Essential Care: \$1,500 Medical Deductible + Vision + Adult Dental	86199PA0020030	PCP visit - copay \$35 not subject to deductible

Objection Exhibit 22 Pennsylvania Health & Wellness, Inc. Actual to Expected Claim Cost PMPMs
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Component	2019 Actual	2019 Projected	A/E Ratio
Incurred Claims PMPM	\$198.07	\$390.30	0.507
Risk Adjustment Transfer PMPM	-\$121.16		
Claims Net of Risk Adj. PMPM	\$319.23		

Component	2020 Actual	2020 Projected	A/E Ratio
Incurred Claims PMPM	\$185.66	\$442.23	0.420
Risk Adjustment Transfer PMPM	-\$115.85		
Claims Net of Risk Adj. PMPM	\$301.51		

Objection Exhibit 23
Pennsylvania Health & Wellness, Inc.
PAAM Exhibits: Market-Adjusted Index Rate Calculation

	URRT Implied Calculation	5/18 Initial Filing	Difference from URRT		6-10 Objections Response	Difference from URRT		
			Difference	% Difference		Difference	% Difference	
Table 5: Development of the Market-Adjusted Index Rate ⁽¹⁾								
Adjusted Projected Allowed EHB Claims PMPM	\$351.48	\$351.48	\$0.00	0.0%	\$351.48	\$0.00	0.0%	
Projected Paid to Allowed Ratio		0.8375			0.8375			
Projected Incurred EHB Claims PMPM		\$294.35			\$294.35			
Market-wide Adjustments								
Projected Incurred Risk Adjustment PMPM								
Projected Incurred Exchange User Fees PMPM		\$14.64			\$14.64			
Projected Incurred Reinsurance Recoveries PMPM		\$8.64			\$8.63			
Market-Adjusted Projected Incurred EHB Claims PMPM		\$411.41			\$411.42			
EHB								
Market-Adjusted Projected Allowed EHB Claims PMPM	\$491.27	\$491.26	-\$0.01	0.0%	\$491.27	\$0.00	0.0%	
Weighted average AV & Cost Sharing Design factor ⁽²⁾	0.8380							
Implied Market-Adjusted Projected Incurred EHB Claims PMPM ⁽³⁾	\$411.67							
Non-EHB								
Projected Allowed Non-EHB Claims PMPM	\$5.14	\$5.56	\$0.42	8.2%	\$5.14	\$0.00	0.0%	
Weighted average product of AV & Cost Sharing Design factor and Benefits in Addition to EHB ⁽²⁾	0.8469							
Implied Market-Adjusted Projected Incurred Non-EHB Claims PMPM ⁽⁴⁾	\$4.40							
Total								
Market-Adjusted Projected Incurred Total Claims PMPM	\$416.06	\$416.06	\$0.00	0.0%	\$415.72	-\$0.34	-0.1%	
Table 6: Retention ⁽¹⁾								
Market-Adjusted Projected Incurred Total Claims PMPM	\$416.06	\$416.06	\$0.00	0.0%	\$415.72	-\$0.34	-0.1%	
Total Retention	15.74%	15.74%	0.00%	0.0%	15.74%	0.00%	0.0%	
Projected Required Revenue PMPM ⁽¹⁾	\$493.80	\$493.80	\$0.00	0.0%	\$493.39	-\$0.41	-0.1%	

Notes:

- (1) Outlined values show key differences between the columns. The projected allowed non-EHB claims have been revised as part of this objection response in order to align the market-adjusted projected allowed EHB claims with the URRT value. Since the template does not allow for different ratios to be applied in rows 8, 17, and 21, the projected required revenue does not align with the premium calculated in the URRT.
- (2) This represents the membership-weighted average of the "Actuarial Value and Cost Sharing Design of the Plan" factors in URRT Worksheet 2. For PHW, this equals the composite "AV and Cost Sharing Design of the Plan" factor developed in Appendix 20.3.
- (3) This represents the membership-weighted average of the product of the "Actuarial Value and Cost Sharing Design of the Plan" and "Benefits in Addition to EHB" factors in URRT worksheet 2.
- (4) This represents the difference in the membership-weighted average Market Adjusted Index Rate adjusted for the AV & Cost Sharing Design of the Plan, before and after adjusting for Benefits in Addition to EHB.

Objection Letter for CECO-132819212

SERFF Tracking Number: CECO-132819212 **State:** Pennsylvania

Filing Company: Pennsylvania Health & Wellness, Inc.

Company Tracking Number: RATES - 86199

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name: Ambetter from PA Health & Wellness

Note to Rate Reviewer:

With the exception of [Objection Exhibit 11], which was prepared based on the 7/13/2021 (re)filing submission, all other objection response exhibits have been prepared based on the initial 2022 rate filing submission by Pennsylvania Health & Wellness (PHW), certified 5/6/2021.

The intent of this approach is to aid review of the objection responses below in the context of PHW's prior round 1 objection responses, which were also prepared based on the initial 2022 rate filing submission, certified 5/6/2021.

Objection 1

Regarding the response to Objection 1, please clarify the below additional questions:

- a. Please provide quantitative support for developing the "Expansion county share assumption" and "Assumed growth factor" figures in column G of Exhibit 1.a.
- b. Please explain why the total membership figures in row 32 of Exhibit 1.b do not match with the member months presented in row 6 of the same exhibit.

Response:

For existing counties, membership is based on Centene's historic performance in the county along with the price advantage being projected in that county. For new counties, membership is assigned by starting with a reasonable market share assumption for that county based on Centene's historic performance in that state, as well as the expected membership gain associated with adding that region to our service area. This assumption was set at 1.8%.

Objection 2

Regarding the response to Objection 2, please provide the quantitative development of "Contractual Reimbursement" factors provided in Exhibit 2a.

Response:

Please see [Objection Exhibit 2] in the "CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx" file for quantitative development of the "Contractual Reimbursement" factors provided in Exhibit 2a.

PHW's provider contracts were translated to a percentage of Medicare fee schedules and compared to the corresponding percentage of Medicare reflected in the manual base data ("benchmark") in order to determine the 'Reimbursement (% of Benchmark)' factors. PHW is not at liberty to disclose the underlying provider contracts themselves.

Please note: The 'Reimbursement (% of Benchmark)' factors provided in [Objection Exhibit 2] and the statewide 'Contractual Reimbursement' factors in [Objection Exhibit 3] (as detailed below) represent the

same underlying PHW provider contracts, but the factors themselves are not directly comparable for the following reasons:

- (1) The [Objection Exhibit 2] contractual reimbursement factors are developed on an allowed basis in the manual rate build,
- (2) The contractual reimbursement factors in [Objection Exhibit 3] represent the impact of applying PHW contractual reimbursement to paid claims, and therefore include the impact of actuarial value leveraging, and
- (3) The [Objection Exhibit 2] factors represent the impact of applying statewide average PHW reimbursement midway through the manual rate development, whereas the [Objection Exhibit 3] factors represent the impact of applying PHW reimbursement to complete manual claims projections. This difference in order of operations drives minor differences in service mix and, therefore, the reported reimbursement factors.

Objection 3

Regarding the response to Objection 5, please provide the quantitative development of the “Contractual Reimbursement” factors used in the rating region factor development.

Response:

Please see [Objection Exhibit 3] in the “CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx” file for quantitative development of the “Contractual Reimbursement” factors shown in the round 1 [Objection Exhibit 5].

The geographic area rating factors were developed to reflect (i) practice pattern differences by area and (ii) PHW’s projected provider reimbursement levels in each area. PHW’s provider contracts were translated to a percentage of Medicare fee schedules and compared to the corresponding percentage of Medicare underlying the *Milliman Health Cost Guidelines* manual base data in order to calculate the required adjustment to the manual base data. The paid claims factors in this exhibit reflect the same contractual reimbursement as the allowed claims factors in [Objection Exhibit 2]; any residual differences are attributable to order of operations and the impact of actuarial value leveraging. PHW is not at liberty to disclose the underlying provider contracts themselves.

Objection 4

The following questions are regarding the response to Objection 7

- a. Please provide the quantitative development of the 2020 statewide membership in Exhibit 7-i as it does not align with the 2020 interim information.
- b. Please provide the quantitative development of the “GCF Trend” from Exhibit 7-i.
- c. Please provide the source from Exhibit 7-ii for the statewide allowable age rating factor (1.801) and induced demand factor (1.037) as they do not align with the 2020 interim information (1.807 and 1.033, respectively).
- d. Please explain why the “2019-2022 SWAP Rate Increase Trend” changed from 0.904 (in Appendix 11.2) to 0.902 in Exhibit 7-iv.

Response:

- a. The ‘2020 statewide membership’ in Exhibit 7-i is sourced from the county level 2020 Marketplace Open Enrollment Period (OEP) Public Use File.

Source Link: <https://www.cms.gov/files/zip/2020-oep-county-level-public-use-file.zip>

- b. Please see [Objection Exhibit 4b] in the “CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx” file for quantitative development of the “GCF Trend” shown in Exhibit 7-i in PHW’s round 1 objection responses.

- c. The statewide allowable rating factor (ARF) and induced demand factor (IDF) from Exhibit 7-ii were based on the December Wakely National Risk Adjustment Reporting (WNRAR) Project detail. The 7/13 re-filing will reflect the final 2020 CMS risk adjustment report information, released 6/30/2021.
- d. The 0.902 2019-2022 SWAP Rate Increase Trend from Exhibit 7-iv is the product of the 2019-2022 SWAP Demographic Trend, Plan Mix Trend, and SWAP Rate Increase Trend from Appendix 11.2.

Objection 5

While this information was previously requested in Round 1, please provide updated information regarding the following items:

- a. For each month between January 2021 and the most recent date available, please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.
- b. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.
- c. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Response:

- a. Please see the table below for the updated effectuated enrollment data by month.

Market	January	February	March	April	May	June	July
On-Ex APTC	3,418	3,908	3,842	3,916	4,043	4,320	4,486
On-Ex Non-APTC	457	530	513	532	544	443	408
Off-Ex	10	12	15	22	23	23	24

- b. Prior to enhanced APTCs, we could only estimate FPL by a member's CSR or APTC. Because of this, it is impossible to identify what FPL level our members are once they were 400% or higher and therefore impossible to provide an accurate estimate.

So far in 2021, we have seen 3,606 members with altered APTCs vs 4,732 total members in June. More than half of members would already have gained the enhanced APTCs. We do not have additional data sources to project the impact for 2022.

- c. See the above response to Objection 5b.

Objection 6

Does PA Health & Wellness have any transitional membership? If so, has there recently been a significant drop in transition membership? Do you anticipate a drop in 2022?

Response:

PA Health & Wellness entered marketplace in 2019 and due to this PA H&W has no transitional membership.

Objection 7

In the PAAM Exhibits, II.a.Reins Table – Exp tab, please update the Coinsurance Rate, in cell E5, to 40%.

Response:

In line with follow-up guidance from by the PID, we have entered 45% (rather than 40%) as the coinsurance rate underlying the projection of reinsurance savings in plan year 2022.

Per communication from the PID on 6/17/2021, the projected 2022 PHW reinsurance savings is based on applying 100% credibility to PHW's trended 2020 experience claims probability distribution (CPD), and is consistent with PHW's revised, partial rate filing submission certified June 21, 2020.

Objection 8

Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.

Response:

Outside of the change to the projected incurred claims impact associated with the change in the coinsurance rate, we have not made additional changes or adjustments to other pricing assumptions.

Objection 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.

Response:

We have updated the experience period risk adjustment amount in Table 2, as requested.

Objection 10

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

Response:

We are confirming that the projected risk adjustment transfer in the 7/13 re-filing submission reflects the final 2020 CMS transfer payment information published on June 30th, 2021. The following changes were made to the projected risk transfer calculation, accordingly:

- (1) Update to all statewide risk transfer components to reflect the statewide risk adjustment actuals included in the CY20 CMS report issued June 30th, 2021,
- (2) Update the projection of the 2022 statewide average (SWA) premium assumption to use of the 2020 SWA premium in the June 30 CMS risk adjustment report as the premium projection starting point, and
- (3) Change PHW's relative PLRS consistent with changes to the base period 2020 risk adjustment payment amount, which is used as the starting point for PHW's relative risk score projection.

Please refer to 'Appendix 11.2' in the 7/13 re-filing for detailed development of the projected 2022 PHW risk adjustment transfer.

Objection 11

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.

Response:

Please see [Objection Exhibit 11] in the “CECO-132819212 Response to 20210706 Objections – Exhibits.xlsx” file for an exhibit that shows the various financial metrics requested in the objection for each of calendar years 2019 – 2022. PHW entered the marketplace in calendar year 2019, so historical experience prior to 2019 is not applicable.

Objection 12

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

Response:

The Federal Rate Table and the PA Plan Design Summary and Rate Tables that we provide include a +\$0.01 premium adjustment to the ages 21-24 rates and a -\$0.01 adjustment to the “64 and over” rates. This ensures that all plans comply with the ACA 3:1 age rating regulations once rounding is applied. Due to these adjustments, the 21 year-old rates calculated in Table 11 of the Actuarial Memorandum Exhibits are \$0.01 lower than the rates shown in the other documents. Otherwise, the rates are identical between these locations in the filing.

Objection 13

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.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department’s Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

We are confirming that all required documents are included with the July 13th response to this data call.

Objection 14

Please be aware that the final coinsurance parameter will be communicated on Friday, July 16th. Then, the revised exhibits and rates will be due on Tuesday, July 20th.

Response:

We await your guidance, thank you.

**Objection Exhibit 1.b
 Pennsylvania Health & Wellness, Inc.
 Membership Summary by Metal Tier**

2022 Projected Member Months			
35,010	6,603	2,361	83,799

Developed based on Experience

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	37.2%	37.2%	37.2%	37.2%
Gold	14.6%	14.6%	14.6%	14.6%
Silver - 73%	3.9%	3.9%	3.9%	3.9%
Silver - 87%	19.9%	19.9%	19.9%	19.9%
Silver - 94%	21.8%	21.8%	21.8%	21.8%
Silver - Standard	2.5%	2.5%	2.5%	2.5%
Bronze - Off Exchange	0.0%	0.0%	0.0%	0.0%
Silver - Off Exchange	0.1%	0.0%	0.0%	0.1%
Gold - Off Exchange	0.0%	0.0%	0.0%	0.0%
Grand Total	100.0%	100.0%	100.0%	100.0%

Projected Member Months by Metal

Metal	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 8
Bronze	13,014	2,455	876	31,145
Gold	5,094	961	343	12,196
Silver - 73%	1,377	260	93	3,297
Silver - 87%	6,957	1,312	468	16,656
Silver - 94%	7,641	1,441	514	18,294
Silver - Standard	891	168	60	2,133
Bronze - Off Exchange	3	3	3	3
Silver - Off Exchange	30	0	0	71
Gold - Off Exchange	3	3	3	3
Grand Total	35,010	6,603	2,361	83,799

Metal	Plan	Plan Allocation Factor				Total MM	
		Based on Experience	Rating Area 3 MM	Rating Area 6 MM	Rating Area 7 MM		Rating Area 8 MM
Bronze	Essential Care 10	13.5%	1,763	333	119	4,221	6,435
Bronze	Essential Care 2 HSA	36.5%	4,744	895	319	11,309	17,267
Bronze	Essential Care 5	10.0%	1,301	245	88	3,116	4,750
Bronze	Essential Care: \$0 Medical	20.0%	2,603	491	175	6,232	9,501
Bronze	Essential Care: \$1,500 Me	20.0%	2,603	491	175	6,232	9,501
Gold	Secure Care 20	24.8%	1,262	238	85	3,022	4,607
Gold	Secure Care 5	75.2%	3,832	723	258	9,174	13,987
Silver - 73%	Balanced Care 11	45.0%	620	117	42	1,484	2,262
Silver - 73%	Balanced Care 12	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 32	25.0%	344	65	23	824	1,257
Silver - 73%	Balanced Care 30	10.0%	138	26	9	330	503
Silver - 73%	Balanced Care 31	10.0%	138	26	9	330	503
Silver - 87%	Balanced Care 11	53.6%	3,726	703	251	8,920	13,600
Silver - 87%	Balanced Care 12	16.4%	1,144	216	77	2,739	4,176
Silver - 87%	Balanced Care 32	20.0%	1,391	262	94	3,331	5,079
Silver - 87%	Balanced Care 30	5.0%	348	66	23	833	1,270
Silver - 87%	Balanced Care 31	5.0%	348	66	23	833	1,270
Silver - 94%	Balanced Care 11	35.2%	2,693	508	181	6,448	9,830
Silver - 94%	Balanced Care 12	34.8%	2,656	501	179	6,358	9,693
Silver - 94%	Balanced Care 32	20.0%	1,528	288	103	3,659	5,578
Silver - 94%	Balanced Care 30	5.0%	382	72	26	915	1,395
Silver - 94%	Balanced Care 31	5.0%	382	72	26	915	1,395
Silver - Standard	Balanced Care 11	42.8%	381	72	26	913	1,392
Silver - Standard	Balanced Care 12	17.2%	153	29	10	367	560
Silver - Standard	Balanced Care 32	20.0%	178	34	12	427	650
Silver - Standard	Balanced Care 30	10.0%	89	17	6	213	325
Silver - Standard	Balanced Care 31	10.0%	89	17	6	213	325
Bronze - Off Exchange	Essential Care 201	50.0%	3	3	3	3	12
Bronze - Off Exchange	Essential Care 202 HSA	50.0%	3	3	3	3	12
Gold - Off Exchange	Secure Care 201 HSA	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 202	33.3%	3	3	3	3	12
Gold - Off Exchange	Secure Care 203	33.3%	3	3	3	3	12
Silver - Off Exchange	Balanced Care 201 HSA	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 203	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 207	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 209	20.0%	6	0	0	14	20
Silver - Off Exchange	Balanced Care 210	20.0%	6	0	0	14	20
Total			35,007	6,597	2,355	83,814	127,772

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

Service Category	Trend Manual Base Data to Contracting Benchmark	Reimbursement (% of Benchmark)	Average Wholesale Price (AWP) Discount	Usual and Customary (U&C) Adjustment	Dispensing Fee	Rebates	Contractual Reimbursement and Charge Trend (2)
Inpatient Hospital							1.281
Outpatient Hospital							1.204
Professional			<i>n/a (1)</i>	<i>n/a (1)</i>	<i>n/a (1)</i>	<i>n/a (1)</i>	1.307
Other Medical							0.913
Capitation							<i>n/a</i>
Prescription Drugs				0.990	1.001	0.877	0.854

Notes:

(1) Subcomponents applicable to prescription drugs only.

(2) Reconciles to the 'Manual Contractual Reimbursement and Charge Trend' factors in [Objection Exhibit 2a] in the round 1 objection responses.

Objection Exhibit 3
Pennsylvania Health & Wellness, Inc.
Additional Quantitative Support for Geographic Rating Area Factors

		EHB Paid Claims PMPM			Service Category Detail						
		Facility	Non-Facility	Total	Inpatient	Outpatient	Professional	Other	Pharmacy	Capitation	Total
Statewide	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	= Interim PMPM	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
	<i>Projected Area Rating Factor, Relative to Statewide</i>										
Rating Area 3	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	0.788	0.907	0.861	0.810	0.764	0.924	0.884	0.887	1.000	0.861
	= Interim PMPM	\$73.06	\$132.35	\$205.41	\$39.13	\$33.93	\$66.03	\$3.45	\$60.76	\$2.12	\$205.41
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
	<i>Projected Area Rating Factor, Relative to Statewide</i>										
Rating Area 6	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	1.065	1.032	1.045	1.039	1.094	1.035	1.047	1.030	1.000	1.045
	= Interim PMPM	\$98.79	\$150.66	\$249.45	\$50.19	\$48.60	\$73.93	\$4.09	\$70.53	\$2.12	\$249.45
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
	<i>Projected Area Rating Factor, Relative to Statewide</i>										
Rating Area 7	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	0.850	0.915	0.890	0.828	0.874	0.975	0.910	0.850	1.000	0.890
	= Interim PMPM	\$78.86	\$133.53	\$212.39	\$40.00	\$38.85	\$69.67	\$3.55	\$58.19	\$2.12	\$212.39
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
	<i>Projected Area Rating Factor, Relative to Statewide</i>										
Rating Area 8	Projected PMPM at Statewide Util and Base Reimbursement	\$92.75	\$145.93	\$238.68	\$48.31	\$44.44	\$71.43	\$3.90	\$68.48	\$2.12	\$238.68
	x Apply Manual Area Factors (From Statewide)1	1.088	1.039	1.058	1.082	1.094	1.030	1.045	1.049	1.000	1.058
	= Interim PMPM	\$100.89	\$151.58	\$252.47	\$52.27	\$48.62	\$73.55	\$4.08	\$71.83	\$2.12	\$252.47
	x Apply Contractual Reimbursement (From Base)2										
	= Area and Reimbursement-Adjusted EHB Paid PMPM										
	<i>Projected Area Rating Factor, Relative to Statewide</i>										

Notes
(1) Developed using the Milliman Health Cost Guidelines and consideration of market relativities by area. Guidelines factors reflect differences in practice patterns and the delivery system by area, holding population characteristics (e.g. health status) constant.
(2) Reflects actual and anticipated 2022 provider reimbursement by rating area, based on Pennsylvania Health and Wellness, Inc. provider contracting estimates.

**Objection Exhibit 4b
 Pennsylvania Health & Wellness, Inc.
 GCF Trend Development**

			(a)	(b)	(c)	(d)	(e)	(f) = [(e)/(c) / (d)/(b)] - 1	(g) = (a) x [1+(f)]	(h)	(i) = (h) / (a) - 1
Rating Area	2020 Statewide Membership (1)	Projected 2022 PHW Membership	2020 GCF (2)	2020 Estimated SWAP	2022 Estimated SWAP	2020 Estimated Region Premium	2022 Estimated Region Premium	2020 to 2022 GCF Trend	Unnormalized Proj Statewide GCF	Normalized GCF (3)	Normalized GCF Trend (4)
Rating Area 1	13,018	-	0.819								
Rating Area 2	1,258	-	1.055								
Rating Area 3	31,881	35,007	1.038								
Rating Area 4	62,136	-	0.765								
Rating Area 5	12,034	-	0.897								
Rating Area 6	29,438	6,597	1.269								
Rating Area 7	34,744	2,355	1.290								
Rating Area 8	128,198	83,814	1.044								
Rating Area 9	19,118	-	1.195								

Projected Statewide GCF: [REDACTED]
 Projected PHW GCF: [REDACTED]

Notes:

- (1) 2020 Statewide Membership pulled from the 2020 Marketplace Open Enrollment Period Public Use File. Source: <https://www.cms.gov/files/zip/2020-oep-county-level-public-use-file.zip>
- (2) From the 2020 interim CMS risk adjustment report.
- (3) Projected 2022 GCFs normalized to 1.0 statewide GCF to enable a more intuitive interpretation of the calculated PHW relative GCF.
- (4) Reconciles to the "GCF Trends" in Exhibit 7-i from the round 1 objection responses.

Objection Exhibit 11 Pennsylvania Health & Wellness, Inc. Reporting of Historical and Projected PHW Financials

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Member Months	20,216	44,487	57,063	127,772
Total Earned Premium (net revenue) (1)	\$9,790,437	\$18,593,282	\$21,256,179	\$48,399,218
- Total Incurred Claims (2)	\$4,131,656	\$8,546,897	\$15,331,579	\$36,096,837
- Total Admin Expenses	\$1,371,449	\$1,902,827	\$4,037,883	\$7,487,185
- Total Actual Paid Taxes and Fees (3)	\$1,621,288	\$2,571,486	\$876,185	\$1,948,927
= Total Underwriting Gain/(Loss)	\$2,666,044	\$5,572,072	\$1,010,532	\$2,866,270
Underwriting Gain/(Loss) PMPM	\$131.88	\$125.25	\$17.71	\$22.43
Profit (4)	\$3,363,666	\$6,757,886	\$515,687	\$1,230,641

Notes:

- (1) Reflects total earned premium net of the total risk adjustment payment/(receivable).
- (2) Includes grace period adjustment, which reflects the [anticipated] cost associated with covering claims for enrollees who do not pay their premiums in full, due to grace period rules or otherwise. 2020 total incurred claims reflect adjustments for IBNR.
- (3) Excludes state and federal income taxes.
- (4) Reported net of state and federal income tax liability.