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May 18, 2021

Ms. Tracie Gray, Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: Keystone Health Plan East Small Group HMO Rate Filing effective 1/1/2022 INAC-132818409

Dear Ms. Gray:

Keystone Health Plan East (KHPE) is proposing a reduction in Small Group Health Insurance rates effective January 1, 2022 and later.

Attached is the 2022 rate filing for HMO plans of Keystone Health Plan East (KHPE), and Direct Point-of-Service (DPOS) plans, of which a large majority of benefit expenses is attributed to KHPE and the remainder to QCC Insurance Company (QCC), and offered to small employer groups in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2022 through December 31, 2022.

The proposed 2022 rates represent a 3.4% increase over the previously approved 2021 rates.

Information for the Pennsylvania Bulletin:

Total Annual Revenue Generated from

1. Company Name and NAIC Number: Keystone Health Plan East; 95056 2. Market Small Group 3. On or Off Exchange Off 4. Effective Date of Coverage January 1, 2022 5. Average Rate Change Requested 3.4% Range of Rate Changes Requested -3.0% to 4.5% 6.

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	the Proposed Rate Change	\$23,057,657
8.	Products	HMO
9.	Rating Areas and Change from 2021	Rating Area 8; No Change
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2021	103,318 lives
12.	Number of plans offered in 2022 and change from 2021	22 plans in 2022; 21 plans in 2021
13.	Corresponding contract form number,	SERFF # INBC-132821835
	SERFF, and binder numbers	See appendix for form numbers.
14.	HIOS Issuer ID # and submission tracking	HIOS Issuer ID # 33871; Filing #
	Number	33871-2015250937999930375
	se contact at at tions regarding this filing.	or with any
Since	erely,	
cc:		

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APPENDIX

Form Numbers

KE 670 WPR GMC Rev. 1.22 KE 670 SG EXC-OFF Rev. 1.22 KE 670 SG EXC-OFF.Direct Rev. 1.22 KE 670 SG EXC-OFF.Tier Rev. 1.22 PREV/SCH-II Rev. 1.22

Attachment I

Rate Change Summary

Keystone Health Plan East – Small Group Plans

Rate request filing ID # INAC-132818409- This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change: 3.4% Revised requested average rate change: N/A

Range of requested rate change: -3.0% to 4.5% Effective date: January 1, 2022

Mapped Members: 103,318 Available in: Area 8

Key information

Jan. 2020-Dec. 2020 financial experience

Company made (after taxes)	\$12,847,406
Taxes & fees	\$90,576,871
Administrative expenses	\$43,737,799
Claims	\$503,233,323
Premiums	\$650,395,400

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims: 83.3%
Administrative: 14.2%
Taxes & fees: 0.5%
Profit: 2.0%

The company expects its annual medical costs to increase 9.2%.

Explanation of requested rate change

Keystone Health Plan East ("KHPE") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2022.

About 103,000 members will be affected.

Changes in Taxes and Fees:

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2021.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

Financial Experience of the Product:

KHPE is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80% using the state's estimates for individual mandate and CSRs not being funded.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

In addition, the Affordable Care Act (ACA) imposes taxes and other levies.

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

NAIC #: 95056

Market:Small GroupMarketplace:Off Exchange

Effective Date(s): 1/1/2022 – 3/31/2022, 4/1/2022 – 6/30/2022, 7/1/2022 – 9/30/2022,

10/1/2022 - 12/31/2022

Average Rate Change: 3.4%

Range of Rate Changes: -3.0% to 4.5%

Products: HMO

Rating Areas: Rating Area 8

Metal Levels: Platinum, Gold, Silver, Bronze

Current Members: 103,318

Number of 2022 Plans: 22 **HIOS Issuer ID (5-digit):** 33871

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 33871.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:

INAC-132818409 KHPE Small Group



B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2015	8.40%	INAC- 129626509
October 1, 2015	-0.30%	INAC- 130111004
January 1, 2016	6.88%	INAC- 129955625
January 1, 2017	27.97%	INAC- 130539718
July 1, 2017	2.00%	INAC- 130959307
January 1, 2018	10.19%	INAC- 131005809
July 1, 2018	1.59%	INAC- 131405465
January 1, 2019	4.26%	INAC- 131478481
April 1, 2019	-1.12%	INAC- 131750260
July 1, 2019	-3.10%	INAC- 131860437
January 1, 2020	9.70%	INAC- 131927130
April 1, 2020	6.70%	INAC- 132132176
January 1, 2021	0.90%	INAC- 132358832
July 1, 2021	3.63%	INAC- 132762206

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 3.4%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2020 to calendar year 2022 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 3.5%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2021, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2020 and paid through February 2021. Earned premiums and member months are for January through December 2020. The data are for all direct-written small group business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2020 risk transfer results.

In the URRT v5.3, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell G52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2017 through 2020 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

J. TERMINATED PLANS

No plans are being terminated in 2022.

2. RATE DEVELOPMENT AND CHANGE

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

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

COVID-19 Impact			

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

We incorporated the quarterly trend methodology from Table 5A into the URRT Part 1 Worksheet 1 Section II so that the calculated MAIR in the URRT was consistent with the MAIR calculated in the Actuarial Memo Rate Exhibits. The factor is also applied in the URRT Worksheet 2 Section 3, Plan Adjustment Factors, to correctly calculate the first quarter 2022 rates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		15.34%
General and Claims	9.57%	
Agent/Broker Fees and Commissions	4.97%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.51%
Risk Adjustment User Fee	0.05%	
PCORI Fee	0.04%	
PA Premium Tax	0.00%	
Federal Income Tax	0.42%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		17.84%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2021 filing. The changes in the factors reflect small differences from the projected populations in 2021 and 2022.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2021 and 2022 URRT with the exceptions of Risk Adjustment and Reinsurance which were revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2022 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first quarter factor from cell J34 of Table 5A of the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2021 filing.

6. ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

■ The projected index rate is:

- —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
- —Developed in compliance with applicable Actuarial Standards of Practice;
- Reasonable in relation to the benefits provided and the population anticipated to be covered; and
- -Neither excessive nor deficient.
- 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.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.

May 18, 2021

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022
Base Period Start Date:	1/1/2020
Date of Most Recent Membership:	2/1/2021

to 12/31/2022 to 12/31/2020

Table 1. Number of Members

	Member-months	Members	Member-months		
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period		
Average Age	36.6	36.6	36.6		
Total	1,285,783	103,318	1,239,816		
<18	214,157	17,056	204,672		
18-24	113,370	8,950	107,400		
25-29	124,724	9,924	119,088		
30-34	131.625	10.745	128.940		
35-39	117,865	9,519	114,228		
40-44	105,865	8,798	105,576		
45-49	105,101	8,262	99,144		
50-54	120,148	9,609	115,308		
55-59	128.601	10.299	123.588		
60-63	92,968	7,571	90,852		
ca.	24.250	2.505	24.020		

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
\$ 666,417,701.50	\$ 414,172,596.84	\$ 419,968,287.21	1,285,783	\$ 76,763,263.51	\$ 496,731,550.72	\$ -	\$ (30,649,969.54)	\$ 108,113,863.34	\$ 5,801,142.29	\$ (14,189,948.86)	S -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (not of prescription drug rebates)									\$ 446.57		
Loss Ratio											77.16%

Loss Ratio
"Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*					
Inpatient Hospital	3.11%	11.42%	0.00%	14.88%	18.93%					
Outpatient Hospital	3.01%	11.42%	0.00%	14.78%	16.31%					
Professional	2.24%	11.42%	0.00%	13.91%	23.65%					
Other Medical	2.24%	11.42%	0.00%	13.91%	0.00%					
Capitation				-11.33%	19.06%					
Prescription Drugs	-0.47%	11.42%	0.00%	10.90%	22.06%					
Total Annual Trend				9.21%	100.00%					
Months of Trend				24						
Total Applied Trend Projection Factor				1.193						
* Express Cost, Utilization, Induced Utilization and Weight as percentage ** Should equal UNRT Trend Table 4. Historical Experience	These Appelled Projection Retains 1 1993 1.									

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	\$	38,478,567.18	1.0000	\$ 38,478,567.18	120,494	\$ 319.34		\$ (787,461.01)	\$ 45,814,938.22 \$	38
Feb-17	\$	33,791,636.94	1.0000	\$ 33,791,636.94	120,524	\$ 280.37		\$ (718,820.72)	\$ 39,448,207.51 \$	3.
Mar-17	s	39.766.332.17	1.0000		119.980	\$ 331.44		S (717.203.39)	S 44.783.886.93 S	3
Apr-17	\$	35,364,653.33	1.0000		119,781	\$ 295.24		\$ (751,305.84)	\$ 40,869,364.98 \$	3
May-17	\$	38,117,705.57	1.0000	\$ 38,117,705.57	119,562	\$ 318.81		\$ (846,861.75)	\$ 43,747,527.44 \$	
Jun-17	s	37.318.288.14	1.0000		119.378	\$ 312.61		S (803.888.17)	S 43.443.232.16 S	
Jul-17	\$	34,707,185.24	1.0000		118,503	\$ 292.88		\$ (771,607.03)	\$ 39,327,715.46 \$	
Aug-17	S	39.343.032.69	1.0000		118.336	\$ 332.47		\$ (849.592.31)	S 44.954.808.55 S	
Sep-17	<u>s</u>	36,769,184.70	1.0000		118,388	\$ 310.58		\$ (765,732.44)	\$ 41,697,246.94 \$	
Oct-17	\$	39,638,382.68	1.0000		118,076	\$ 335.70		\$ (820,479.46)	\$ 44,518,627.89 \$	
Nov-17	s	37.331.163.70	1.0000		117.921	\$ 316.58		S (805,411,37)	S 42,900,998,96 S	
Dec-17	\$ 688,690,482,49 \$	34,998,022.16	1.0000		116,566	\$ 300.24	\$ 75,072,025,63	\$ (841,034.74)	\$ 39,710,226.86 \$	
Jan-18	S	37,391,538.59	1.0000		115,274	\$ 324.37		\$ (970,493.68)	\$ 43,543,885.37 \$	
Feb-18	\$	34,851,229.47	1.0000	\$ 34,851,229.47	114,798	\$ 303.59		\$ (874,552.42)	\$ 40,710,433.52 \$	
Mar-18	s	35,592,985.65	1.0000		113,438	\$ 313.77		\$ (915,193.61)	\$ 41,232,350.47 \$	
Apr-18	s	37.028.281.47	1,0000		112,273	\$ 329.81		S (916.268.54)	S 42.831.278.36 S	
May-18	s	37,938,810.99	1.0000		111,764	\$ 339.45		\$ (919,907.24)	\$ 43,874,924.35 \$	
Jun-18	s	35.895.409.02	1.0000		110.911	\$ 323.64		S (860.902.48)	S 41.384.247.74 S	
Jul-18	s	35,784,670.16	1.0000		109,868	\$ 325.71		\$ (932,159.80)	\$ 41,124,078.60 \$	
Aug-18	s	35,491,793.93	1.0000		109,391	\$ 324.45		\$ (971,141.87)	\$ 41,101,199.81 \$	
Sep-18	s	34,692,094,78	1.0000	S 34,692,094,78	109.163	\$ 317.80		S (887,970,06)	S 39,590,733,08 S	
Oct-18	s	36,936,273.18	1.0000		108,663	\$ 339.92		\$ (965,094.08)	\$ 42,558,611.49 \$	
Nov-18	s	33.829.763.50	1.0000		108.603	\$ 311.50		\$ (953.762.59)	S 38.879.456.07 S	
Dec-18	\$ 701,191,671,56 \$	34,333,829.11	1.0000		109,277	\$ 314.19	\$ 77,598,996,95		\$ 39,417,009.26 \$	
Jan-19	s	36,192,715.70	1.0000		109,972	\$ 329.11		\$ (1,012,898.68)	\$ 42,485,042.24 \$	
Feb-19	s	32.224.594.94	1.0000		109.681	\$ 293.80		S (900.448.64)	S 37.742.880.58 S	
Mar-19	s	35,927,386,47	1.0000		109,448	5 328.26		S (984,785,70)	S 42.044.480.68 S	
Apr-19	s	37,078,398.00	1.0000	\$ 37,078,398.00	109,291	\$ 339.26		\$ (1,004,573.87)	\$ 43,117,759.99 \$	
May-19	s	37.442.173.76	1.0000		109.219	\$ 342.82		S (1.025.843.93)	S 43.594.240.12 S	
Jun-19	s	33,404,916.91	1.0000	\$ 33,404,916.91	108,970	\$ 306.55		\$ (956,546.93)	\$ 38,733,813.54 \$	
Jul-19	s	35,893,085.08	1.0000		108,842	\$ 329.77		\$ (1,055,933.84)	\$ 41,557,231.05 \$	
Aug-19	s	36.493.011.81	1.0000		108.753	\$ 335.56		\$ (1,034,069,46)	S 42.122.005.46 S	
Sep-19	s	35,277,378.05	1.0000		108,646	\$ 324.70		\$ (1,006,972.61)	\$ 40,625,599.21 \$	
Oct-19	s	37.627.281.64	1.0000		108.708	\$ 346.13		S (1.113.787.64)	S 43.529.490.76 S	
Nov-19	\$	34,995,713.78	1.0000	\$ 34,995,713.78	108,719	\$ 321.89		\$ (1,047,414.49)	\$ 40,334,469.84 \$	
Dec-19	\$ 676,249,629.13 \$	35,443,367.98	1.0000	\$ 35,443,367.98	109,811	\$ 322.77	\$ 81,324,973.70	\$ (1,110,250.49)	\$ 41,184,458.07 \$	
Jan-20	S	37.807.575.42	1.0000		110.499	\$ 342.16		S (2.792.310.79)	S 42.724.579.51 S	
Feb-20	s	36.216.794.85	0.9967		110,299	\$ 329.43		S (2.591.218.57)	S 40.701.821.97 S	
Mar-20	s	32,931,946.48	0.9968		110,191	\$ 299.82		\$ (2,908,635.30)	\$ 36,673,411.76 \$	
Apr-20	S	26.233.424.40	0.9960		108.849	\$ 241.99		S (2.583.405.49)	S 28.648.895.53 S	
May-20	s	30,631,303.82	0.9946	\$ 30,796,196.12	108,198	\$ 284.63		\$ (2,507,706.14)	\$ 33,679,322.37 \$	
Jun-20	s	34.245.653.84	0.9929		107.150	\$ 321.90		\$ (2.540.765.30)	S 38.172.647.10 S	
Jul-20	5	36.068.319.92	0.9908	\$ 36,404,607,47	106,600	\$ 341.51		S (2,509,946,24)	S 40,473,966,59 S	
Aug-20	s	34,680,632.09	0.9877		106,136	\$ 330.82		\$ (2,477,687.71)	\$ 39,069,832.44 \$	
Sep-20	S	35.519.058.66	0.9834		105.082	\$ 343.71		S (2.429.007.38)	S 40.155.394.94 S	
Oct-20	5	38,400,122.58	0.9785	\$ 39,245,386.95	104,816	\$ 374.42		\$ (2,463,027.45)	\$ 43,462,614.63 \$	
Nov-20	5	35,587,771.16	0.9680	\$ 36,764,488.32	104,237	\$ 352.70		\$ (2,332,063.62)	\$ 40,876,414.73 \$	
Dec-20	S 666 417 701 50 S	35.849.993.62	0.9556	\$ 37.514.582.95	103 726	\$ 361.67	5 76 763 263 51	\$ (2.514.195.56)	\$ 41,442,679,61 \$	

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

Carrier Name: Keystone Health Plan East
Product[s]: HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,202,060,239,95	\$ 801.880.438.42	S 811.300.972.14	2.177.673	\$ 160,679,565,36	\$ 971,980,537,50	s -	\$ (59.168.396.41)	\$ 113.651.542.12	S 10.412.422.77	\$ 9,508,191.00	s -
Experience Period Total Allowed Ex	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									\$ 471.36	
Loss Ratio											72.32%

Loss Ratio
"Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.72%	8.23%	0.00%	12.25%	18.58%
Outpatient Hospital	3.61%	8.23%	0.00%	12.14%	19.20%
Professional	2.50%	8.23%	0.00%	10.94%	27.48%
Other Medical	2.50%	8.23%	0.00%	10.94%	0.00%
Capitation				-11.33%	11.19%
Prescription Drugs	-0.47%	8.23%	0.00%	7.73%	23.54%
Total Annual Trend				8.40%	100.00%
Months of Trend				24	
Total Applied Trend Brojection Earter	***************************************			4.435	

* Express Cost, Utilization, Induced Utilization and Weight as percentage:

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		\$ 70.068.316.45	1.0000	\$ 70.068.316.45	195.639			\$ (1.508.861.43)		
Feb-17		\$ 63,980,966.62	1.0000	\$ 63,980,966.62	195,764			\$ (1,384,903.47)		\$ 387.90
Mar-17		\$ 75.868.899.38	1.0000	\$ 75.868.899.38	195.106			\$ (1.410.672.19)		
Apr-17		S 64,473,642,06	1,0000	S 64.473.642.06	194.623			S (1.454,738.09)		
May-17		\$ 72,461,021.34	1.0000	\$ 72,461,021.34	194,634			\$ (1,639,975.79)	\$ 84,762,100.91	\$ 435.46
Jun-17		\$ 70.344.127.67	1.0000	S 70.344.127.67	194.391			S (1.549.972.90)		S 427.81
Jul-17		\$ 66,014,541.94	1.0000	\$ 66,014,541.94	193,387			\$ (1,494,071.63)	\$ 75,839,473.83	\$ 392.16
Aug-17		\$ 72,216,991.46	1.0000	\$ 72,216,991.46	193,539			\$ (1,641,780.65)	\$ 83,318,938.68	\$ 430.50
Sep-17		S 66.745.113.40	1.0000	S 66.745.113.40	193,449			S (1.472.147.11)		S 397.29
Oct-17		\$ 73,546,112.66	1.0000	\$ 73,546,112.66	192,485			\$ (1,599,847.24)		
Nov-17		\$ 71.587.604.38	1.0000	\$ 71.587.604.38	192.113			\$ (1.557.125.66)		
Dec-17	\$ 1,177,944,996,65		1.0000	\$ 65,524,738.22	189,817					
Jan-18		\$ 68,147,578.94	1.0000	\$ 68,147,578.94	186,751			\$ (1,828,394.04)		
Feb-18		\$ 63.703.564.43	1.0000	\$ 63.703.564.43	186.172			\$ (1.656.553.72)	S 75.480.251.52	S 405.43
Mar-18		S 64.817.574.25	1.0000	S 64.817.574.25	184,203			\$ (1.746.580.89)	S 76,746,949,19	S 416.64
Apr-18		\$ 66,310,227.42	1.0000	\$ 66,310,227.42	181,974			\$ (1,720,449.61)	\$ 78,321,532.44	\$ 430.40
May-18		S 69.187.643.41	1.0000	S 69.187.643.41	180.882			\$ (1.765.433.53)		
Jun-18		\$ 64,026,485.04	1.0000	\$ 64,026,485.04	179,721			\$ (1,649,230.12)		
Jul-18		\$ 64.112.869.94	1.0000	S 64.112.869.94	178.646			S (1.757.164.41)		
Aug-18		\$ 69.282.657.20	1.0000	\$ 69.282.657.20	178,480			S (1.853,436,31)		
Sep-18		\$ 62,715,247.41	1.0000	\$ 62,715,247.41	178,594			\$ (1,685,736.58)	\$ 72,759,581.85	\$ 407.40
Oct-18		\$ 70.268.277.78	1.0000	\$ 70.268.277.78	178.331			\$ (1.846.120.64)		S 458.94
Nov-18		\$ 65,876,833.84	1.0000	\$ 65,876,833.84	178,328			\$ (1,804,872.36)	\$ 76,387,012.27	\$ 428.35
Dec-18	\$ 1,207,654,010.46	\$ 63,740,002.00	1.0000	\$ 63,740,002.00	180,004		\$ 158,632,821.60	\$ (1,812,234.58)		S 413.50
Jan-19		\$ 68.613.791.32	1.0000	\$ 68.613.791.32	181.474			\$ (1.914.826.06)		
Feb-19		S 62.087.022.06	1.0000	S 62.087.022.06	181.175			S (1.715.273.37)		S 410.05
Mar-19		\$ 69,020,591.13	1.0000	\$ 69,020,591.13	181,194			\$ (1,871,928.18)		
Apr-19		\$ 69.091.637.36	1.0000	\$ 69.091.637.36	181.371			\$ (1.929.649.95)		
May-19		\$ 70,144,477.61	1.0000	\$ 70,144,477.61	181,413			\$ (1,964,303.76)		\$ 456.81
Jun-19		\$ 63,436,556,55	1.0000	\$ 63.436.556.55	181.799			S (1.837.768.89)	\$ 75.089.686.70	S 413.04
Jul-19		S 69.381.250.75	1.0000	S 69.381.250.75	181.904			S (2.021.689.29)		S 446.97
Aug-19		\$ 69,598,983.77	1.0000	\$ 69,598,983.77	182,245			\$ (1,994,183.99)	\$ 81,346,208.29	\$ 446.36
Sep-19		S 66.831.892.43	1.0000	\$ 66.831.892.43	182.491			\$ (1.941.034.07)	S 78.081.583.26	S 427.87
Oct-19		\$ 74,863,280.98	1.0000	\$ 74,863,280.98	183,074			\$ (2,138,644.38)		\$ 477.10
Nov-19		\$ 68.484.300.63	1.0000	S 68.484.300.63	183.584			S (2.014.920.37)		
Dec-19	\$ 1.195.183.658.24	S 71.275.234.65	1.0000	\$ 71,275,234.65	185,809		S 171.050.172.24	S (2.156.023.47)		
Jan-20		\$ 74,076,161.92	1.0000	\$ 74,076,883.76	186,378			\$ (5,376,286.74)		\$ 460.45
Feb-20		\$ 71,660,447.91	0.9981	\$ 71,799,196.57	185,887			\$ (4,968,672.25)		S 441.48
Mar-20		S 63.939.956.62	0.9980	S 64.068.642.73	185,679			\$ (5.582.855.40)	S 72.049.287.79	S 388.03
Apr-20		\$ 49,342,637.04	0.9974	\$ 49,472,459.55	183,805			\$ (4,959,558.81)	\$ 54,000,670.00	\$ 293.79
May-20		\$ 57.242.156.64	0.9963	S 57.453.287.58	182.608			S (4.845.371.94)		S 347.48
Jun-20		\$ 68,009,000,16	0.9948	\$ 68.365.765.34	181.011			S (4.914.499.23)		
Jul-20		\$ 69,937,995.26	0.9929	\$ 70,439,328.77	180,866			\$ (4,828,669.49)		
Aug-20		\$ 68.693.537.97	0.9897	S 69.409.444.84	180.102			S (4.790.709.43)	S 78.045.836.27	S 433.34
Sep-20		\$ 68,765,302.90	0.9853	\$ 69,788,552.46	178,670			\$ (4,700,094.91)		
Oct-20		\$ 73.192.365.69	0.9807	\$ 74.631.916.23	178.624			\$ (4.754.606.14)		S 470.52
Nov-20		\$ 67.804.995.26	0.9722	S 69.746.980.43	177.466			\$ (4.547,590,80)	S 78.609.777.62	S 442.96
Dec-20	\$ 1,202,060,239.95	\$ 69,215,881.05	0.9607	\$ 72,048,513.87	176,577	\$ 408.03	\$ 160,679,565.36	\$ (4,899,481.28)	\$ 80,544,183.49	\$ 456.14

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

PA Rate Template Part II
Rate Development and Change
Carrier Name:
Product(s):
Market Segment:
Rate (Trictube Date:

Development of the Projected Index Rate	Ac	tual Experience Data		Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	s	446.57	s	471.36	 Actual Experience PMPM sh
Two was trend projection Factor Unadjusted Projected Allowed EHB Claims PMPM	\$	1.193 532.61	\$	1.175 553.87	
Sinale Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		1.052		1.052	<- See URRT Instructions
Total Non-Morbidity Changes		1.005		0.969	
Change in Demographics		1.009		1.008	<- See URRT Instructions
Change in Network		0.995		0.961	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Charsee in Other		1.000		1.000	<- See URRT Instructions
Total Adjusted Projected Allowed ENS Claims PMPM	5	564.57	s	564.57	
Credibility Factors		0%		100%	<- See Instructions
Blended Projected ENB Claims PMPM			٠	564.57	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHB Claims PMPM	5	564.57	<- Inc	lex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.774			
Projected Incurred EHB Claims PMPM	5	436.74			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM		-\$22.00			
Projected Incurred Exchange User Fees PMPM		\$0.00			
Projected Incurred Reinsurance Recoveries PMPM Market-Adjusted Projected Incurred EHB Claims PMPM		\$0.00 458.74			
	,	438.74			
				rket-Adjusted In	der Bate
Market-Adjusted Projected Allowed INS Claims PMPM	\$	593.01	< Mi	inter-wayanted in	
	s	593.01	< Mi	mar-vapanes iii	
Market-Adjusted Projected Allowed DHI Claims PMPM	s s		< Ma	non-vaganta iii	

Blended Base Period Unadjusted Claims before Normalization	5	471.36	Index Rate of Experience Period on UR
Blended Earned Premium	5	1,202,060,239.95	
Blended Loss Ratio		72.32%	

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

Effective Date		1/1/2022	4/1/2022		7/1/2022	10	1/1/2022	Total :	Grade Risk Pool
# of Member Months Renewing in Quarter		460,314	262	50	218,996		343,475		1,285,783
Adjusted Projected Allowed EHS Claims PMPM	5	564.57	\$ 56	4.57	\$ 564.57	\$	564.57	\$	564.57
Months of Trend				3	6		9		
Annual Trend		6.14%		14%	6.14%		6.14%		
Single Risk Pool Projected Allowed Claims	5	564.57	\$ 57	3.04	\$ 581.64	\$	590.36	\$	576.10

Table 6. Retention

letention Items - Express in percentages	Percentages	PMPM Amounts
Idministrative Expenses	15.3	586.45
General and Claims	9.5	\$53.94
Agent/Broker Fees and Commissions	4.9	\$28.00
Quality Improvement Initiatives	0.8	\$4.50
axes and Fees	0.5	53.35
Risk Adjustment User Fee	0.0	\$0.25
PCORt Fee	0.0	\$0.23
PA Premium & Other Taxes (if applicable)	0.0	\$0.00
Federal Income Tax	0.5	\$2.80
Health Insurance Providers Fee (Prorated for Small Groups only)	0.0	\$0.00
rofit/Contingency (after tax)	1.9	IN \$10.78
otal Retention	17.8	\$100.5
rojected Required Revenue PMPM	\$ 563.0	17

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors		2021		2022
Average Age Factor		1.503		1.510
Average Geographic Factor		1.000		1.000
Average Tobacco Factor		1.006		1.001
Average Benefit Richness (induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	Ś	576.20	5	598.65
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$	380.61	5	393.53
	1			

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 362.90	\$ 375.14	\$ 12.24	3.4%
Base period allowed claims before normalization	\$ 465.95	\$ 471.36	\$ 5.41	1.5%
C. Normalization factor component of change	\$ (158.00)	\$ (161.51)	\$ (3.51)	-1.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 307.95	\$ 309.85	\$ 1.91	0.5%
D2. URRT Trend	\$ 39.50	\$ 54.24	\$ 14.74	4.1%
D3. URRT Morbidity	\$ 3.47	\$ 18.93	\$ 15.46	4.3%
DA. URRT Other	\$ 3.80	\$ (11.90)	\$ (15.70)	4.3%
DS. Normalized URRT Risk Adjustment on an allowed basis	\$ 22.50	\$ 18.69	\$ (3.80)	-1.0%
DG. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	s .	s -	s -	0.0%
DB. Subtotal - Sum(D1:D7)	\$ 377.22	\$ 389.82	\$ 12.60	3.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	s .	\$ 0.00	\$ 0.00	0.0%
E2. Pricing AV	5 (82.89)	5 (88.26)	\$ (5.37)	-1.5%
E3. Benefit Richness	\$ 0.00	\$ 0.00	\$ 0.00	0.0%
E4. Catastrophic Eligibility	s .	s -	s -	0.0%
ES. Subtotal - Sum(E3-E4)	5 (82.89)	5 (88.26)	\$ (5.37)	-1.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 57.09	\$ 57.53	\$ 0.44	0.1%
F2. Taxes and Fees	5 1.82	5 2.23	\$ 0.41	0.1%
F3. Profit and/or Contingency	\$ 7.26	\$ 7.17	\$ (0.09)	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 66.17	5 66.93	\$ 0.77	0.2%
G. Change in Miscellaneous Items	s .	s -	s -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 360.50	\$ 368.50	\$ 8.00	2.2%

	2021	2022	1
Paid-to-Allowed	0.780	0.774	1
			ı
URRT Trend (Total Applied Trend Factor)	1.128	1.175	
URRT Morbidity	1.010	1.052	
URRT "Other"	1.011	0.969	ı
	\$ 26.56		ı
Risk Adjustment Exchange User Fee	\$ 26.56	\$ 22.00	
Reinsurance Recoveries	1		ı
Capitation			
Capitation			
Network	1.000	1.000	ı
Pricing AV	0.780	0.774	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	15.73%	15.34%	ı
Taxes and Fees	0.50%	0.59%	ı
Profit and/or Contingency	2.00%	1.91%	ı

PA Rate Template Part III Table 10. Plan Rates

Base Period Start Date of Most Rec Market Adjusted	ent Membership:	1/1/2020 2/1/2021 \$ 593.01										45 CFR	Part 156.8 (d) (2) Allowable	Factors											02-0	11-2021 Number of 6	Covered tives by	Rating Area		
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E.M.N.DM, DNMI for 2022	1/1/2022 HIOS Plan ID (if 1/1/2021 Plan Discontinued & Masoed)	Metallic Actual	: Tier Standard AV, rial Approach (1), se Approach (2)	Exchange On/Off or	Pricing AV (company- determined (Senefit tichness Ser induced add	nefits in dition to	Provider Cat	astrophic inbility A	on-Funding of CSR idjustment	Pure Premium A	1 idmin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contineency	Total Covered Lives Mapped into 2022 Plans @ 02-01-	Fotal Projected Lives	2021 Call Plan Ad Index	ibrated 2022 Calibrated justed Plan Adjusted Rate Index Rate PM PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total	1	2 3	4 5		7 8	9 Total	2022 Continued/ Discontinued Plans
Totals - Current Me Total - Projected N	embership Tembership					0.	.774 .774		0.774	1.000	1.010	1.000	1.000	1.000 1	468.85 468.85	15.3% 15.3%	0.6%	1.9%	103,318	103,319	\$	362.90 \$ 375.14	3.4%		-	- -			- 103,318	- 103,31	18
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL Keystone HMO Platinum Preferred	ONM	TRANSITIONAL	N/A N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A	N/.	A N		A N	W/A	N/A	-		N/A	N/A	N/A	N/A		-	_	-	=		0
Plan 1	31871PA0100020	HMO	\$10/\$20/\$200 Keystone HMO Platinum Preferred			Platinum 0.9156	2786 Approach 1	Off	0.961	1.118	1.010	1.046	1.000	1,000	\$673.84	15.3%	0.6%	1.9%	1.484	1.484	5	521.94 5 519.16	3.3%	1.4%		-	-	-	1,454	1.45	14 1
Plan 2	31871PA0100021	нмо	S20/540/5250 Keystone HMO Gold Preferred			Platinum 0.8951	8473 Approach 1	Off	0.940	1.101	1.010	1.048	1.000	1.000	\$649.71	15.3%	0.6%	1.9%	4.511	18,330		502.72 S 519.85 400.94 S 409.64	3.4% 2.2%	4.4%			-		4.511	4.51	1 1
Plan 3	31871PA0100022	HMO	Keystone HMO Gold Classic 51 sgn/5sn/5sn/snw			Gold 0.8031	1974 Approach 1	Off	0.809	1.009	1,010	1.048	1000	1,000	5511.97	15.3%	0.6%	1.9%	18.330	18.310		407.23 5 415.41	2.2%	0.8%					18,310	18.13	. 1
Dian 5	33871940100034	IMO	Keystone HMO Silver Classic S4.750/S30/S60/70%			Sher 0.7194	2192 Annuarh 1	off	0.714	0.951	1.010	1048	1.000	1,000	5411 75	15.7%	0.6%	1.0%	1 240	1240		114.69 5 145.45	3.2%	1.2%					1.240	1.24	40 1
Plan 6	31871PA0100025	нмо	Keystone HMO Séver Classic \$3,750/\$30/\$60/\$0%	E		Silver 0.7192	1597 Approach 1	Off	0.711	0.962	1.010	1.048	1.000	1.000	\$429.03	15.3%	0.6%	1.9%	1,331	1,331	s	332.58 \$ 343.28	3.2%	1.3%					1,331	1,33	31 1
Plan 7	33871PA0100025	нмо	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	·		Bronze 0.6470	4965 Approach 1	Off	0.554	0.923	1.010	1.048	1.000	1.000	\$320.76	15.3%	0.6%	1.9%	2,184	2,184	s	249.25 \$ 256.65	3.0%	2.1%					2,184	2,18	84 1
Plan 8	33871PA0110011	POS	\$10/\$20/\$200			Platinum 0.9156	2785 Approach 1	off	0.985	1.140	1.010	1.048	1.000	1.000	\$705.38	15.3%	0.6%	1.9%	2,223	2,223	s	545.47 \$ 564.39	3.5%	2.2%				_	2,223	2,22	23 1
Plan 9	33871PA0110012	POS	\$20/\$40/\$250 Keystone DPOS Gold Preferred	t		Platinum 0.8951	8473 Approach 1	Off	0.965	1.122	1.010	1.048	1.000	1.000	\$679.56	15.3%	0.6%	1.9%	4,880	4,880	s	525.43 \$ 543.73	3.5%	4.7%		-	—	-	4,880	4,88	
Plan 10	33871PA0110013	POS	\$40/\$80/\$650 Keystone DPOS Gold Classic	t		Gold 0.8031	1974 Approach 1	Off	0.832	1.023	1.010	1.048	1.000	1.000	\$534.53	15.3%	0.6%	1.9%	7,547	7,547	s	418.18 \$ 427.69	2.3%	7.3%		-	-	-	7,547	7,54	
Plan 11	33871PA0110014	POS	\$1,500/\$30/\$60/90% Keystone DPOS Silver Classic			Gold 0.8092	2574 Approach 1	Off	0.839	1.027	1.010	2.048	1.000	1.000	\$540.68	15.3%	0.6%	1.9%	1,310	1,310	s	423.99 \$ 432.61	2.0%	1.3%		\blacksquare			1,310	1,33	
Plan 12	33871PA0110019	POS	Signature DPOS Bronze Essential			Sover 0.7192	1597 Approach 1	Off	0.735	0.972	1.010	1.048	1.000	1.000	\$447.91	15.3%	0.6%	1.9%	1,404	1,404	5	347.30 \$ 358.38	3.2%	1.4%					1,404	1,40	
Plan 14 Plan 15	31871PA0110020 31871PA0100044	HMO	Services HMO Gold Proactive			Gold 0.787	4204 Approach 2	Off	0.575 0.837	0.926 1.026	1.010	0.953	1.000	1.000	\$133.85 \$489.85 \$167.00	15.3% 15.3%	0.6%	1.9%	317 14,040 35,597	317 14.040 35,597	5	259.49 \$ 267.12 377.08 \$ 391.95 280.88 \$ 293.65	2.9% 3.9% 4.5%	0.9% 13.6% 34.5%					14,040	31 14,04 35,59	
Plan 16	33871PA0100047	нмо	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%			Gold 0.8128	3466 Approach 1	off	0.833	1.024	1.010	1.048	1.000	1.000	\$535.01	15.3%	0.6%	1.9%	472	472	5	419.48 \$ 428.08	2.1%	0.5%					472	47	
Plan 17	33871PA0100048	нмо	Keystone HMO Sever Classic \$4,500/\$50/\$100/100%	e e		5fiver 0.7112	1124 Approach 1	off	0.705	0.960	1.010	1.048	1.000	1.000	\$424.85	15.3%	0.6%	1.9%	1,119	1,119	s	329.31 \$ 339.93	3.2%	1.1%					1,119	1,11	19 1
Plan 18	33871PA0100049	нмо	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600			5liver 0.7125	4389 Approach 1	off	0.641	0.939	1.010	1.048	1.000	1.000	\$377.98	15.3%	0.6%	1.9%	762	762	s	311.77 \$ 302.43	-3.0%	0.7%					762	76	62 1
Plan 19	33871PA0100050	нмо	Keystone HMO Platinum Preferred \$30/\$60/\$400	t		Platinum 0.8657.	2679 Approach 1	Off	0.911	1.078	1.010	1.048	1.000	1.000	\$616.30	15.3%	0.6%	1.9%	808	acs	s	477.87 \$ 493.11	3.2%	0.8%				_	808	80	ð6 1
Plan 20	33871PA0100051	HMO	\$1,000/\$40/\$80/\$650			Gold 0.7860	0639 Approach 1 8387 Approach 2	Off	0.793	1.000	1.010	1.048	1.000	1.000	\$497.52 \$152.16	15.3%	0.6%	1.9%	311 2.655	311 2.655	s	389.45 \$ 398.08 269.59 \$ 281.77	2.2% 4.5%	0.3% 2.6%				-	311 2,655	31 2,65	11 1
Plan 22	33871PA0100053	нмо	Keystone HMO Platinum Preferred \$5/\$15/\$500	N		Platinum 0.8979	6027 Approach 1	off	0.936	1.095	1.010	1.048	1.000	1.000	5644.95	15.3%	0.6%	1.9%		1	5	- \$ 516.04							2,033		1
Plan 23 Plan 24											_				\$0.00 \$0.00							s -	0.0%	0.0%		==	_	=	_	==:	. 0
Plan 25 Plan 26															\$0.00 \$0.00 \$0.00 \$0.00 \$0.00				- :			\$ - \$ -	0.0%	0.0%							. 0
Plan 27 Plan 28															50.00							\$ - \$ -	0.0%	0.0%			_				. 0
Plan 30															\$0.00							\$ -	0.0%	0.0%		_		_	_		. 0
Plan 32 Plan 33															\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00							\$ -	0.0%	0.0%		_		-	_		. 0
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Plan 35 Plan 37															\$0.00 \$0.00							\$ ·	0.0%	0.0%							. 0
Plan 38 Plan 39															\$0.00 \$0.00 \$0.00							\$ -	0.0%	0.0%							0
Plan 41															\$0.00							5 -	0.0%	0.0%			_		_		. 0
Plan 43 Plan 43															\$0.00 \$0.00							\$.	0.0%	0.0%		_	_	=	_		. 0
Plan 45 Plan 46															\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00				- :			\$.	0.0%	0.0%		_	==	=	_	:	. 0
Plan 47 Plan 45															\$0.00 \$0.00							\$ - \$ -	0.0%	0.0%							. 0
Plan 49 Plan 50															\$0.00 \$0.00							\$ -	0.0%	0.0%							0
Plan 52 Plan 52															\$0.00							5 -	0.0%	0.0%			_				0
Plan 54 Dian 55									_						\$0.00 \$0.00 \$0.00 \$0.00	_						\$.	0.0%	0.0%		_	_	=	_		0
Plan 56 Plan 57													-		\$0.00 \$0.00							\$.	0.0%	0.0%		_	_	-	_		. 0
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Plan 60 Plan 61															\$0.00 \$0.00							\$ ·	0.0%	0.0%							0
Plan 62 Plan 63															\$0.00 \$0.00							\$.	0.0%	0.0%							0
Plan 65															\$0.00 \$0.00							\$.	0.0%	0.0%							0
Pian 67 Pian 68															\$0.00 \$0.00							5 .	0.0%	0.0%							0
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Plan 77 Plan 78															\$0.00 \$0.00							\$.	0.0%	0.0%							. 0
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Plan 82 Plan 83															\$0.00 \$0.00							s -	0.0%	0.0%							0

PA Rate Template Part IV B - Small Group Annual Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Canter Name:	Keydone Health Plan Lad
Product(c):	HARD
Market Segment	Small Group

	Control 1977 Transaction Charles Business Business	Partie I WIT Partie of the Adams Region WWW	Change to Change 1. The annual Change Theory Street on 1999	Control 1997 Property No. School Resident MAN	Control 1997 Proposal No. Octobro Reading 1989	Product Will Proposition School Readon PARM
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Dissertinant, New Modified	(mighted by		(mighted	(mighted by	Indigited	[mighted by
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PA Rate Quarterly Template Part V **Consumer Factors**

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors													
Age	Age	Tobacco		Age	Age	Tobacco							
Band	Factor	Factor		Band	Factor	Factor							
0-14	0.765			40	1.278	1.225							
15	0.833			41	1.302	1.225							
16	0.859			42	1.325	1.225							
17	0.885			43	1.357	1.225							
18	0.913	1.000		44	1.397	1.225							
19	0.941	1.000		45	1.444	1.225							
20	0.970	1.000		46	1.500	1.225							
21	1.000	1.125		47	1.563	1.225							
22	1.000	1.125		48	1.635	1.225							
23	1.000	1.125		49	1.706	1.225							
24	1.000	1.125		50	1.786	1.375							
25	1.004	1.125		51	1.865	1.375							
26	1.024	1.125		52	1.952	1.375							
27	1.048	1.125		53	2.040	1.375							
28	1.087	1.125		54	2.135	1.375							
29	1.119	1.125		55	2.230	1.375							
30	1.135	1.175		56	2.333	1.375							
31	1.159	1.175		57	2.437	1.375							
32	1.183	1.175		58	2.548	1.375							
33	1.198	1.175		59	2.603	1.375							
34	1.214	1.175		60	2.714	1.375							
35	1.222	1.175		61	2.810	1.375							
36	1.230	1.175		62	2.873	1.375							
37	1.238	1.175		63	2.952	1.375							
38	1.246	1.175		64+	3.000	1.375							
39	1.262	1.175											

^{*}PA follows the federal default age curve.

Carrier Name: Product(s): Market Segment: Rate Effective Date: Keystone Health Plan East HMO Small Group 1/1/2022

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

Table 14. Network Factors

	Projection Period Network I	Factors		
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Proactive	Rating Area 8	1.000	1.000	8/12/2013
Keystone	Rating Area 8	1.100	1.100	3/11/1987

Company Name Market Product Effective Date of Rates	t: Small:	ilith Plan East Group 60 1, 2022			nding date of Rai	tes:	March 31	1. 2022																																				
HIOS Plan ID (On Exchange) to																																												
Plan Marketing Name 19	33871PA	0100020 Preferred \$10/5	33971PA01	100021 referred \$20 Apr	33871PA01	100022 ferred CAD/CB II	338719A0 IMO Gold Classi	0100023 or \$1 500/\$304	HMO Street Class	0100024 str \$4.750/\$30	HMO Shar Can	0100025 dr \$3.750/\$3040	23871PAG	000026 (a) \$7 500/528 b	23871PAC	100044 Inid Proactive I	33871PAG		33871PA		33871PA0: MO Silver Classic	100048 - 54 500/550/48	33871PAS MO Silver Secure	\$5 000/\$50.A ii	SMO Platform P	naterned \$30.5 H	33871PAD		33671PAGS	100052 r Proactive Ves II	33871PA010 4MO Platinum Pre	derred SS/N DBD	23971PA011	0011 ferred \$10/4 D01	238719A01	10012 referred \$20/ne	DROS Gold Pre	110013 farred \$40/58 F	23871PA01		23871PA011	0019 \$1.750/\$10/05	33971PA01	10020
Form# 12		OFF Rev. 1.22	NI 670 SG EXC-O	FF Rev. 1.22	KE 670 SG EXC-O	FF Rev. 1.22	XX 670 SG EXC-C	OFF Rev. 1.22	KE 670 SG DXC-	OFF Rev. 1.22	KE 670 SG EXC-	OFF Rev. 1.22	KI 670 SG DXC-0	OFF Rev. 1.22	670 SG EXC-OF	Tier Rev. 1.26															EE 670 SG EXC-OFF					Neect Rev. 1.16			70 SG EXC-OFF.	Direct Rev. 1.E 6	70 SG EXC-OFF.DI	rect Rev. 1.167	20 SG DXC-OFF.D	Direct Rev. 1.
Rating Area 10 Network 10		Ian East Netwo			stone Health Pla		strone Manith Co				sertone Health C		strone Health Etc		Properties I		Prosettion 5				stone Health Pla		stone Health Pla			an East Network			Properties No			East Networkston					tone Mealth St				dans Health Dan		ione Mealth Disc	
Metal 12	Plati		Plating		Gold	in Last Network	Gold	Id Set Network	Sly	IN LIST NATWO	Silv	er Last Notwork	Stone Health HI	ze	Gol	d december of	Silve	retwork .	Go Go	ld	Silve	an sast network	Silve	n Last Network	Platin		Stone Heath Pill Gold	d sast netwo	Silver	r rowse	Platinum		Platinum	LIST NOTING VILL	Platinu		Gol	in cast network	Gold	in Last Notwork	Silver	Last Networks	Sone Health Plai Brone	A LINE MATERIAL
Deductible to		0	50		50		\$1.50	200	\$4.7	150	\$1.7	50	\$7.50	20	50		\$0/\$6000		\$2.5	200	\$4.50	00	\$5.00	•	50		\$1.00	00	\$1.500		50		50		\$0		50		\$1.50	10	\$3,750		\$7.50	.0
Colesurance 10 Copyre 10	510		0% \$20/6	44	9% \$40/\$I	***	\$10 no ded/5	S CCC ded	\$20 no ded/	S .	\$30 no ded/	K Kronnadad	\$70 no ded/\$1	i 100 and d	9%/209 \$15/640 \$10/6		0%/5% a ded/\$120 na a		S40 no ded/	COO deed	\$50 no ded/\$1	100 4-4	\$50 no ded/\$	Of an elect	530/5	***	S40 no ded/S	**************************************	0%/5%/1 to ded/\$120 no de		55/515		510/520	_	\$20/54	40	\$40/5	***	10%	roded	\$20 no ded/\$60		50% 570 no ded/51	140 4-4
OOP Maximum to	54.		\$5.00		58,53		\$7.50		\$8.5	50	\$1.5	50	\$8.70	20	58.5		\$8.7	10	\$6.0	100	58.55		\$1.51		\$5.50		58.55	50	\$8,700		\$5,500		\$4,500		\$5,000		\$8.50		57.50	10	\$8,550	/ III DAG	\$8,70	.0
Pediatric Dental (Yes/No) +>	'n	11	Yes		Yes		Yes		Ye		Ye		Yes		Ye		Ye	Ī	Ye		Yes	Ī	Yes		Yes		Yes	Ī	Yes		Yes		Yes		Yes		Yes	Ī	Yes		Yes		Yes	
Age Band 0 - 14	Non-Tobacco \$412.46	Tobacco \$412.46	Non-Tobacco 5397.69	Tobacco I	S111.17	Tobacco F	S317.79	\$317.79	Non-Tobacco 5264.27	\$264.27	Non-Tobacco	Tobacco # 5262.61	Non-Tobacco	Tobacco 5196.34	S259.84	Tobacco \$299.84	Non-Tobacco 5224.64	Tobacco \$224.64	Non-Tobacco	Tobacco 5327.45	Non-Tobacco \$260.05	5260.05	S211.36	Tobacco 1 5231.36	Non-Tobacco \$177.21	5177.21	S204.52	Tobacco I	Non-Tobacco \$215.55	Tobacco N \$215.55	S194.77	Tobacco Non \$394.77	-Tobacco : 5431.76	Tobacco No 5431.76	CALC OF	Tobacco N	S127.18	5327.18	S220.95	5110.95	Von-Tobacco	Tobacco N	S204.15	Tobacco 5204.35
U-14 15	\$449.12	\$412.46 \$449.12	\$433.04	\$433.04	5341.23	5341.23	\$346.04	\$317.79	5287.76	5287.76	\$285.95	5285.95	\$213.79	5213.79	5226.49	\$326.49	5244.61	5224.64 5244.61	\$356.59	\$327.48	5283.16	\$283.16	5251.92	5251.92	\$410.76	\$410.76	\$331.60	5331.60	\$234.71	\$214.71	\$429.86				\$452.93	\$452.93	5356.27	\$356.27	\$360.36	\$110.95	5274.16	\$298.53	5222.51	\$204.85 \$222.51
16	\$463.14	\$463.14	\$446.55	\$446.55	\$351.88	\$351.88	\$356.84	\$356.84	\$296.74	\$295.74	\$294.88	\$294.88	\$220.46	\$220.46	\$116.69	\$336.69	\$252.25	\$252.25	\$367.72	\$367.72	\$292.00	\$292.00	\$259.79	\$259.79	\$423.58	\$423.58	\$341.95	\$141.95	\$242.04	\$242.04	\$443.28	\$443.28	\$484.81	\$484.81	\$467.06	\$467.06	\$167.39	\$367.39	\$371.61	\$371.61	\$307.85	\$307.85	\$229.46	\$229.46
17	\$477.16 \$492.25	\$477.16 \$492.25	\$460.07 \$474.62	\$460.07 \$474.62	\$362.53 \$374.00	\$362.53 \$374.00	\$367.64	\$367.64 \$379.27	\$305.72 \$315.40	\$305.72 \$315.40	\$303.80 \$313.41	\$103.80 \$313.41	\$227.14 \$234.32	\$227.14 \$234.32	\$346.88 \$357.85	\$346.88 \$357.85	\$259.88 \$268.10	\$259.88 \$268.10	\$378.85 \$390.84	\$378.85 \$390.84	\$300.84 \$310.36	\$300.84 \$310.36	\$267.65 \$276.12	\$267.65 \$276.12	\$436.40 \$450.21	\$436.40 \$450.21	\$152.10 \$163.45	\$352.30 \$163.45	\$249.37 \$257.26	\$249.37 \$257.26	\$456.70 \$471.14			\$499.49 \$515.29	\$481.20 \$495.43	\$481.20 \$496.43	\$378.51 \$390.48	\$378.51 \$390.48	\$382.86 \$394.97	\$382.86 \$394.97		\$317.17 \$327.20	\$236.40 \$243.88	\$235.40 \$243.88
19	\$492.25 \$507.35	\$492.25 \$507.35	\$474.62 \$489.18	\$474.62 \$489.18	\$374.00 \$385.47	\$374.00 \$385.47	\$379.27 \$390.90	\$379.27 \$390.90	\$315.40 \$325.07	\$315.40 \$325.07	\$313.41 \$323.03	\$313.41 \$323.03	\$214.12 \$241.51	5214.12 5241.51	\$357.85 \$368.82	\$357.85 \$368.82	\$268.10 \$276.32	\$268.10 \$276.32	\$390.84 \$402.82	\$390.84 \$402.82	\$310.36 \$319.87	\$310.36 \$319.87	\$276.12 \$284.59	\$276.12 \$284.59	\$450.21 \$464.02	\$450.21 \$464.02	\$363.45 \$374.59	\$161.45	\$257.26 \$265.15	\$257.26 \$265.15	\$471.14				\$496.41	\$496.41 \$511.65	\$190.48 \$402.46	\$390.48 \$402.46	\$294.97 \$407.09	\$194.97 \$407.09		\$327.20 \$337.24	\$243.88 \$251.36	\$243.88 \$251.36
20	\$522.99	\$522.99	\$504.25	\$504.25	\$397.35	\$197.35	\$402.95	\$402.95	\$335.09	\$335.09	\$332.98	\$132.98	\$248.95	\$248.95	\$180.19	\$380.19	\$284.84	\$284.84	\$415.24	\$415.24	\$329.73	\$329.73	\$293.36	\$293.36	\$478.32	\$478.32	\$386.14	\$386.14	\$273.32	\$273.32	\$500.56				\$527.42	\$527.42	\$414.86	\$414.86	\$419.63	\$419.63	\$347.63	\$347.63	\$259.11	\$259.11
21	\$539.16 \$539.16	\$606.56	\$519.85 \$519.85	\$584.83 \$584.83	\$409.64 \$409.64	\$460.85 \$460.85	\$415.41 \$415.41	\$467.34 \$467.34	\$345.45 \$345.45	\$388.63	\$343.28 \$343.28	\$386.19 \$386.19	\$256.65 \$256.65	\$288.73 \$288.73	\$191.95 \$191.95	\$440.94	\$293.65 \$293.65	\$330.36 \$330.36	\$428.08 \$428.08	\$481.59 \$481.59	\$339.93 \$319.93	\$382.42 \$382.42	\$302.43 \$302.43	\$340.23 \$340.23	\$493.11 \$493.11	\$554.75 \$554.75	\$398.08 \$398.08	\$447.84 \$447.84	\$281.77 \$281.77	\$316.99	\$516.04 \$516.04				\$541.71 \$541.71	\$611.70	\$427.69 \$427.69	\$481.15 \$481.15	\$412.61	\$486.69 \$486.69	\$358.38 \$358.38	\$403.18 \$403.18	\$267.12 \$367.12	\$300.51
22	\$539.16	\$606.56	\$519.85	\$584.83	\$409.64	\$460.85	\$415.41 \$415.41	\$467.34	\$345.45	\$388.63	\$343.28 \$343.28	\$186.19	\$256.65	\$288.73	5191.95	\$440.94 \$440.94	\$293.65	\$110.16	\$428.08	\$481.59	5119.91	5382.42	\$302.43	5340.23	\$493.11	\$554.75	\$290.00	\$447.84	\$281.77 \$281.77	5316.99	\$516.04	\$580.55			\$541.71	\$611.70 \$611.70	\$427.69	\$481.15	\$432.61 \$432.61	\$486.69	\$358.38	\$403.18 \$403.18	\$267.12 \$267.12	\$300.51
24	\$539.16	\$606.56	\$519.85	\$584.83	\$409.64	\$460.85	\$415.41	\$467.34	\$345.45	\$388.63	\$343.28	\$386.19	\$256.65	\$288.73	\$191.95	\$440.94	\$293.65	\$330.36	\$428.08	\$481.59	\$339.93	\$382.42	\$302.43	\$140.23	\$493.11	\$554.75	\$398.08	\$447.84	\$281.77	\$316.99	\$516.04				\$543.73	\$611.70	\$427.69	\$481.15	\$432.61	\$486.69		\$403.18	\$267.12	\$300.51
25	\$541.32 \$552.10	\$608.98 \$621.11	\$521.93 \$532.33	\$587.17 \$598.87	\$411.28 \$419.47	\$462.69 \$471.91	\$417.07 \$425.38	\$469.21 \$478.55	\$346.83 \$353.74	\$390.19 \$397.96	\$344.65 \$351.52	\$387.73 \$395.46	\$257.68 \$262.81	\$289.89 \$295.66	\$193.52 \$401.36	\$442.71 \$451.53	\$294.82 \$300.70	\$331.68 \$338.28	\$429.79 \$438.35	\$483.52 \$493.15	\$341.29 \$348.09	\$181.95 \$391.60	\$303.64 \$309.69	\$341.59 \$348.40	\$495.08 \$504.94	\$556.97 \$568.06	\$399.67 \$407.63	\$449.63 \$458.59	\$282.90 \$288.53	\$318.26 \$324.60	\$518.10 \$528.42				\$545.90 \$556.78	\$614.14 \$626.38	\$429.40 \$437.95	\$483.08 \$492.70	\$434.34 \$442.99	\$488.63 \$498.37	\$359.81 \$366.98	\$404.79 \$412.85	\$268.19 \$273.53	\$301.71
27	\$555.04	\$635.67	\$544.80	\$612.90	\$419.47	\$482.97	\$415.15	\$489.77	\$362.03	\$497.99	\$159.76	\$404.73	5268.97	5302.59	\$410.76	\$462.11	\$300.70	\$146.21	\$448.63	\$504.71	\$356.25	\$400.78	\$316.95	\$348.40	5516.78	\$581.38	\$417.19	\$469.34	5295.29	\$332.21	\$528.42 \$540.81				\$569.83	\$641.06	5448.22	\$504.25	\$453.38	5510.05		\$422.53	5279.94	\$314.93
28	\$586.07	\$659.33	\$565.08	\$635.71	\$445.28	\$500.94	\$451.55	\$507.99	\$375.50	\$422.44	\$373.15	\$419.79	\$278.98	\$313.85	\$426.05	\$479.31	\$319.20	\$359.10	\$465.32	\$523.49	\$369.50	\$415.69	\$328.74	\$369.83	\$536.01	\$603.01	\$432.71	\$486.80	\$306.28	\$344.57	\$560.94	\$631.05	\$613.49	\$690.18	\$590.03	\$664.91	\$464.90	\$523.00	\$470.25	\$529.03	\$389.56	\$418.25	\$290.36	\$326.65
29	\$603.32 \$611.95	\$678.74	\$581.71 \$590.01	\$654.41 \$693.28	\$458.39 \$464.94	\$515.69	\$454.84 \$471.49	\$522.95 \$554.00	\$386.56	\$434.88 \$460.70	\$384.13	\$432.15 \$457.81	\$287.19 \$291.30	\$121.09 \$142.27	\$438.59 \$444.86	\$493.42 \$522.71	\$128.59 \$133.29	\$169.67 \$191.62	\$479.02 \$485.87	\$538.90 \$570.90	\$380.38 \$385.82	\$427.93	\$338.42 \$343.26	\$380.72 \$403.33	\$551.79 \$559.68	\$620.76 \$657.62	\$445.45 \$451.82	\$501.13 \$530.89	\$315.30	\$354.71 \$375.78					\$608.41 \$617.13	\$684.49 \$725.13	\$478.59 \$485.43	\$538.41 \$570.38	\$484.09 \$491.01	\$544.60 \$576.94		\$451.16 \$477.94	\$298.91	\$336.27 \$356.24
30	\$611.95 \$624.89	\$719.04 \$734.24	\$590.01 \$602.51	\$693.28 \$707.94	\$464.94	\$546.31 \$557.86	\$471.49 \$481.46	\$554.00 \$565.72	\$392.09 \$400.38	\$460.70 \$470.44	\$389.62 \$397.86	\$457.81 \$467.49	\$291.30 \$297.46	\$342.27 \$349.51	\$454.86 \$454.27	\$522.71 \$533.77	\$333.29 \$340.34	\$391.62 \$399.90	\$485.87 \$495.14	\$\$70.90 \$\$82.97	\$385.82 \$393.98	\$453.34 \$462.93	\$343.26 \$350.52	\$403.33 \$411.86	\$559.68	\$657.62 \$671.53	\$451.82 \$461.37	\$530.89 \$542.12	\$319.81 \$326.57	\$375.78 \$383.72					\$617.13	\$725.13 \$740.47	\$485.43 \$495.69	\$570.38	\$491.01	\$576.94 \$589.14		\$477.94 \$488.05	\$303.18 \$309.59	\$356.24 \$363.77
32	\$637.83	\$749.45	\$614.98	\$722.60	\$484.60	\$569.41	\$491.43	\$577.43	\$408.67	\$480.18	\$406.10	\$477.17	\$303.62	\$356.75	\$463.68	\$544.82	\$347.39	\$408.18	\$506.42	\$595.04	\$402.14	\$472.51	\$357.77	\$420.39	\$583.35	\$685.44	\$470.93	\$553.34	\$333.33	\$391.67					\$643.23	\$755.80	\$505.96	\$594.50	\$511.78	\$601.34	\$423.96	\$498.16	\$316.00	\$371.30
33	\$645.91	\$758.95	\$622.78	\$731.77	\$490.75	\$576.63	\$497.66	\$584.75	\$413.85	\$486.27	\$411.25	\$483.22	\$307.47	\$361.27	\$469.56	\$551.73	\$351.79	\$413.36	\$512.84	\$602.59	\$407.24	\$478.50	\$362.31	\$425.72	\$590.75	\$694.13	\$476.90	\$560.36	\$337.56	\$396.63					\$651.39	\$765.38	\$512.37	\$602.04	\$518.27	\$608.96		\$504.47	\$320.01	\$376.01
34	\$654.54 \$658.85	\$769.08 \$774.15	\$631.10 \$635.26	\$741.54 \$746.43	\$497.30 \$500.58	\$584.33 \$588.18	\$504.31 \$507.63	\$592.56 \$596.47	\$419.38 \$422.14	\$492.77 \$496.01	\$416.74 \$419.49	\$489.67 \$492.90	\$311.57	\$366.10	\$475.83 \$478.96	\$559.10 \$562.78	\$356.49	\$418.88 \$421.64	\$519.69 \$523.11	\$610.63 \$614.66	\$412.68 \$415.39	\$484.89 \$488.09	\$367.15 \$369.57	\$431.40 \$434.24	\$598.64 \$602.58	\$703.40 \$708.03	\$483.27 \$486.45	\$567.84 \$571.58	\$342.07 \$344.32	\$401.93 \$404.58	\$626.47 \$630.60				\$660.09	\$775.60 \$780.71	\$519.22 \$522.64	\$610.08 \$614.10	\$525.19 \$528.65	\$617.10 \$621.16		\$511.21 \$514.58	\$324.28 \$326.42	\$381.03
36	\$663.17	\$779.22	\$639.42	\$751.31	\$503.86	\$592.03	\$510.95	\$600.37	\$424.90	\$499.26	\$422.23	\$495.13	\$315.68	\$370.92	\$482.10	\$546.47	\$361.19	\$424.40	\$526.54	\$618.68	\$418.11	\$491.28	\$371.99	\$437.09	\$606.53	\$712.67	\$489.64	\$575.33	\$346.58	\$407.23					\$668.79	\$785.83	\$526.06	\$618.12	\$532.11	\$625.23		\$517.95	\$328.56	\$386.06
37	\$667.48	\$784.29	\$643.57	\$756.20	\$507.13	\$595.88 \$599.73	\$514.28	\$604.28	\$427.67	\$502.51	\$424.98	\$499.35	\$317.73	\$373.34	\$485.23	\$570.15	\$363.54	\$427.16	\$529.96	\$622.71	\$420.83	\$494.48	\$374.41	\$419.93	\$610.47	\$717.30	\$492.82	\$579.07	\$348.83	\$409.88					\$673.14	\$790.94	\$529.48	\$622.14	\$535.57	\$629.30		\$521.32	\$330.69	\$388.57
38	\$671.79 \$680.42	\$789.16 \$799.49	\$647.73 \$656.05	\$761.09 \$770.86	\$510.41 \$516.97	\$599.73 \$607.43	\$517.60 \$524.25	\$608.18 \$615.99	\$430.43 \$435.96	\$505.76 \$512.25	\$427.73 \$433.22	\$502.58 \$509.03	\$319.79 \$323.89	\$375.75	\$488.37 \$494.64	\$573.83 \$581.20	\$365.89	\$429.92 \$435.44	\$533.39 \$540.24	\$626.73 \$634.78	\$423.55 \$428.99	\$497.67 \$504.07	\$376.83	\$442.77 \$448.46	\$614.42 \$622.30	\$721.94 \$731.21	\$496.01 \$502.38	\$582.81 \$590.29	\$351.09	\$412.53 \$417.82	\$642.99 \$651.24			\$826.30 \$836.91	\$677.49 \$686.19	\$796.05 \$806.27	\$532.90 \$539.74	\$626.16 \$634.20	\$539.03 \$545.95	\$633.36 \$641.50	\$446.54 \$452.28	\$524.69 \$531.42	\$332.83 \$337.11	\$391.08
40	\$689.05	\$844.08	\$664.37	\$813.85	\$523.52	\$641.31	\$530.89	\$650.35	\$441.49	\$540.82	\$438.71	\$537.42	\$328.00	\$401.80	\$500.91	\$613.62	\$375.28	\$459.72	\$547.09	\$670.18	\$434.43	\$532.18	\$386.51	\$473.47	\$630.19	\$771.99	\$508.75	\$623.21	\$360.10	\$441.13	\$659.50	\$807.89	\$721.29	\$883.58	\$694.89	\$851.24	\$546.59	\$649.57	\$552.88	\$677.27	\$458.00	\$561.06	\$341.38	\$418.19
41	\$701.99 \$714.39	\$859.93	\$676.84 \$688.80	\$829.13 \$843.78	\$513.35 \$542.77	\$651.36 \$664.90	\$540.86 \$550.42	\$662.56 \$674.26	\$449.78	\$550.98 \$560.71	\$446.95 \$454.85	\$547.51 \$557.19	\$334.16 \$340.06	\$409.34 \$416.58	\$510.32 \$519.33	\$625.14	\$182.33 \$189.09	\$468.36 \$476.63	\$557.36 \$567.21	\$682.77 \$694.83	\$442.59 \$450.41	\$542.17	\$393.76	\$482.36 \$490.88	\$642.03 \$653.37	\$786.49 \$800.38	\$518.30 \$527.46	\$634.92 \$646.13	\$366.86	\$449.41 \$457.35	\$671.88 \$683.75				\$707.94 \$720.44	\$867.22 \$882.54	\$556.85 \$566.69	\$682.14 \$694.19	\$563.26	\$689.99 \$702.18		\$571.60 \$581.70	\$347.79 \$353.93	\$426.04 \$433.57
42 41	\$714.39 \$731.64	\$875.12 \$896.26	\$688.80 \$705.44	\$843.78 \$864.16	\$542.77 \$555.88	\$664.90 \$680.95	\$550.42 \$563.71	\$674.26 \$690.55	\$457.72 \$468.78	\$560.71 \$574.25	\$454.85 \$465.83	\$557.19 \$570.64	\$340.06 \$348.27	\$416.58 \$426.64	\$519.33 \$531.88	\$636.18 \$651.55	\$189.09 \$298.48	\$476.63 \$488.14	\$567.21 \$580.90	\$694.83 \$711.61	\$450.41 \$461.29	\$551.75 \$565.07	\$400.72 \$410.40	\$490.88 \$502.74	\$653.37 \$669.15	\$800.38 \$819.71	\$527.46 \$540.19	\$646.11 \$661.74	\$373.35 \$382.36	\$457.35 \$468.39	\$683.75 \$700.27				\$720.44 \$737.84	\$882.54 \$903.86	\$586.69 \$580.38	\$694.19 \$710.96	\$573.21 \$587.05	\$702.18 \$719.14		\$581.70 \$595.74	\$153.93 \$162.48	\$433.57 \$464.04
44	\$753.21	\$922.68	\$726.23	\$889.63	\$572.27	\$701.03	\$580.33	\$710.90	\$482.59	\$591.18	\$479.56	\$587.46	\$358.54	\$439.21	\$547.55	\$670.75	\$410.23	\$502.53	\$598.03	\$732.58	\$474.88	\$581.73	\$422.49	\$517.56	\$688.87	\$843.87	\$556.12	\$681.24	\$293.63	\$482.20	\$720.91	\$883.11	\$788.45	\$965.85	\$759.59	\$930.50	\$597.48	\$731.92	\$604.36	\$740.34	\$500.66	\$613.30	\$373.17	\$457.13
45	\$778.55	\$953.72 \$990.71	\$750.66	\$919.56 \$955.22	\$591.52	\$724.61 \$752.71	\$599.85	\$734.82 \$763.32	\$498.83 \$518.18	\$611.07 \$634.76	\$495.70 \$514.92	\$607.23 \$630.78	\$370.60 \$384.98	\$453.99	\$565.98 \$587.93	\$693.32 \$720.21	\$424.03	\$519.44 \$539.58	\$618.15 \$642.12	\$757.23 \$786.60	\$490.86 \$509.90	\$601.30 \$624.62	\$436.71 \$453.65	\$534.97 \$555.72	\$712.05 \$739.67	\$872.26 \$906.09	\$574.83 \$597.12	\$704.16 \$731.47	\$406.88 \$422.66	\$498.42 \$517.75	\$745.16 \$774.06				\$785.15	\$961.80 \$999.10	\$617.58 \$641.54	\$756.54 \$785.88	\$624.69 \$648.92	\$765.24 \$794.92	\$517.50 \$537.57	\$633.94 \$658.52	\$385.72	\$472.51
46	\$808.74 \$842.71	\$990.71 \$1,032.32	\$779.78 \$812.53	\$955.22 \$995.34	\$614.46 \$640.27	\$752.71 \$784.33	\$623.12 \$649.29	\$763.32 \$795.38	\$518.18 \$539.94	\$634.76 \$661.42	\$514.92 \$536.55	\$630.78	\$384.98 \$401.14	\$471.59 \$491.40	\$587.93 \$612.62	\$720.21 \$750.46	\$440.48 \$458.97	\$539.58 \$562.24	\$642.12 \$669.09	\$786.60 \$819.63	\$509.90 \$531.31	\$624.62 \$650.86	\$451.65	\$555.72 \$579.06	\$779.67	\$906.09 \$944.15	\$597.12 \$622.20	\$731.47 \$762.19	\$422.66 \$440.41	\$517.75 \$539.50	\$806.57				\$815.60	\$999.10 \$1.041.07	\$641.54 \$668.48	\$785.88 \$818.89	\$648.92 \$676.17	\$794.92 \$828.31	\$517.57 \$560.15	\$658.52 \$686.18	\$400.68 \$417.51	\$490.81 \$511.45
48	\$881.53	\$1,079.87	\$849.95	\$1,041.19	\$669.76	\$820.46	\$679.20	\$832.01	\$564.81	\$691.89	\$561.26	\$687.55	\$419.62	\$514.04	\$640.84	\$785.03	\$480.12	\$588.14	\$699.91	\$857.39	\$555.79	\$680.84	\$494.47	\$605.73	\$806.23	\$987.64	\$650.86	\$797.30	\$460.69	\$564.35	\$843.73	\$1,033.56	\$922.78	\$1,110.40	\$889.00	\$1,089.02	\$699.27	\$856.61	\$707.32	\$866.46	\$585.95	\$717.79	\$416.74	\$535.01
49	\$919.81	\$1,126.76	\$886.86	\$1,085.41	\$698.85 \$731.62	\$856.09	\$708.69	\$868.14	\$589.34	\$721.94	\$585.64	\$717.40	\$437.84	\$536.36	\$668.67	\$819.12	\$500.97	\$613.68	\$730.30 \$764.55	\$894.62	\$579.92	\$710.40	\$515.95	\$632.03	\$841.25	\$1,030.53	\$679.12	\$831.93 \$977.58	\$480.70	\$588.86						\$1,136.31	\$729.64	\$893.81	\$738.03 \$772.64	\$904.09		\$748.96	\$455.71	\$558.24
50 51	\$962.94 \$1,005.53	\$1,324.04 \$1,382.61	\$928.45 \$969.52	\$1,276.62	\$731.62 \$763.98	\$1,005.97	\$741.92 \$774.74	\$1,020.14 \$1,065.27	\$616.97 \$644.26	\$848.34 \$885.86	\$613.10 \$640.22	\$843.01 \$880.30	\$458.38	\$630.27 \$658.15	\$700.02 \$730.99	\$962.53	\$524.46 \$547.66	\$721.13 \$753.03	\$764.55 \$798.37	\$1,051.26	\$607.11 \$633.97	\$834.78 \$871.71	\$540.14 \$564.03	\$742.69 \$775.54	\$880.69	\$1,210.95 \$1,264.52	\$710.97 \$742.42	\$977.58	\$503.24 \$525.50	\$691.96 \$722.56						\$1,335.26 \$1,394.33	\$763.85 \$797.64	\$1,050.30	\$772.64 \$806.82	\$1,062.38	\$640.07 \$668.38	\$880.09	\$477.08 \$498.18	\$655.98
52	\$1,052.44	\$1,447.11	\$1,014.75	\$1,395.28	\$799.62	\$1,099.47	\$810.88	\$1,114.96	\$674.32	\$927.19	\$670.08	\$921.36	\$500.98	\$688.85	\$765.09	\$1,051.99	\$573.20	\$788.16	\$835.61	\$1,148.97	\$663.54	\$912.37	\$590.34	\$811.72	\$962.55	\$1,323.51	\$777.05	\$1,068.45	\$550.02	\$756.27	\$1,007.31	\$1,385.05 \$	1,101.69	\$1,514.82	\$1,061.36	\$1,459.37	\$834.85	\$1,147.92	\$844.45	\$1,161.13	\$699.56	\$961.89	\$521.42	\$716.95
53	\$1,099.89	\$1,512.34 \$1,582.77		\$1,458.18	\$835.67 \$874.58	\$1,149.04 \$1,202.55	\$847.44 \$886.90	\$1,165.23 \$1,219.49	\$704.72 \$737.54	\$968.99 \$1,014.11	\$700.29 \$732.90	\$962.90 \$1.007.74	\$523.57 \$547.95	\$719.90 \$753.43	\$799.58 \$816.81	\$1,099.42	\$599.05 \$626.94	\$823.69 \$862.05	\$873.28 \$913.95	\$1,200.76 \$1,256.68	\$693.46 \$725.75	\$953.50	\$616.96 \$645.69	\$848.32 \$887.82	\$1,005.94	\$1,383.17	\$812.08 \$849.90	\$1,116.61	\$574.81 \$601.58	\$790.36 \$827.17						\$1,525.16 \$1,596.19	\$872.49 \$913.12	\$1,199.67	\$882.52 \$923.62	\$1,213.47		\$1,005.26 \$1,052.07	\$544.92 \$570.30	\$749.27 \$784.16
54	\$1,151.11	\$1,582.77 \$1,653.20		\$1,526.08	\$874.58 \$913.50	\$1,202.55	\$886.90 \$926.36	\$1,219.49 \$1,273.75	\$737.54 \$770.35	\$1,014.11	\$712.90 \$765.51	\$1,007.74	\$547.95 \$572.33	\$753.43 \$786.95	\$816.81 \$874.05	\$1,150.62	\$626.94 \$654.84	\$862.05 \$900.40	5913.95	\$1,256.68	\$725.75 \$758.04	\$1,042.31	\$645.69 \$674.42	\$887.82 \$927.33	\$1,052.79	\$1,447.59	\$849.90 \$887.77	\$1,168.61	\$601.58 \$628.35							\$1,596.19 \$1,667.21	\$913.12 \$953.75	\$1,255.54	\$923.62 \$964.72	\$1,269.98		\$1,0\$2.07 \$1,098.88	\$570.10 \$505.68	\$784.16 \$819.06
54	\$1,257.86	\$1,729.56	\$1,212.81	\$1,667.61	\$955.69	\$1,314.07	\$969.15	\$1,332.58	\$805.93	\$1,108.16	\$800.87	\$1,101.20	\$598.76	\$823.30	\$914.42	\$1,257.33	\$685.09	\$941.99	\$998.71	\$1,373.23	\$793.06	\$1,090.45	\$705.57	\$970.16	\$1,150.43	\$1,581.84	\$928.72	\$1,276.99	\$657.37	\$903.88	\$1,203.92	\$1,655.39 \$	1,316.72	\$1,810.49	\$1,268.52	\$1,744.22	\$997.80	\$1,371.98	\$1,009.28	\$1,387.76	\$836.10	\$1,149.64	\$623.19	\$856.89
57	\$1,313.93		\$1,266.87	\$1,741.95		\$1,372.65 \$1,435.17	\$1,012.35	\$1,391.99 \$1,455.39	\$841.86 \$880.21	\$1,157.56	\$836.57 \$874.68	\$1,150.29	\$625.46 \$653.94	\$860.00	\$955.18 \$998.69	\$1,313.38 \$1,373.20	\$715.63 \$748.22	\$983.98	\$1,043.23	\$1,434.44 \$1,499.78	\$828.41 \$866.14	\$1,139.06	\$737.02 \$770.59	\$1,013.41 \$1,059.56	\$1,201.71	\$1,652.35	\$970.12 \$1,014.31	\$1,333.92 \$1,394.67	\$686.67 \$717.95								\$1,042.28 \$1.089.75	\$1,433.14 \$1,498.41		\$1,449.62 \$1.515.65		\$1,200.89 \$1,255.58	\$650.97 \$680.62	\$895.09 \$935.85
58	\$1,373.78 \$1,403.43			\$1,821.29		\$1,435.17 \$1,466.15	\$1,058.46	\$1,455.39 \$1,486.80	\$880.21 \$899.21	\$1,210.28 \$1,236.41	\$874.68 \$893.56	\$1,202.68 \$1,228.64	\$651.94 \$668.06	\$899.17 \$918.58	\$1,020.25	\$1,373.20	\$748.22 \$754.37	\$1,028.80	\$1,090.75	\$1,499.78 \$1,532.15		\$1,190.94 \$1,216.65	\$770.59 \$787.23	\$1,059.56 \$1,082.43	\$1,256.44		\$1,014.31	\$1,394.67 \$1,424.78									\$1,089.75	\$1,498.41		\$1,515.65		\$1,255.58 \$1,282.69	\$680.62 \$695.31	\$935.85 \$956.06
60	\$1,463.28	\$2,012.01	\$1,410.87	\$1,939.95	\$1,111.76	\$1,528.67	\$1,127.42	\$1,550.21	\$937.55	\$1,289.13	\$931.66	\$1,281.04	\$696.55	\$957.75	\$1,063.75	\$1,462.66	\$796.97	\$1,095.83	\$1,161.81	\$1,597.49	\$922.57	\$1,268.53	\$820.80	\$1,128.59	\$1,338.30	\$1,840.16	\$1,080.39	\$1,485.54	\$764.72	\$1,051.50	\$1,400.53	\$1,925.73 \$	1,531.75	\$2,106.16	\$1,475.68	\$2,029.06	\$1,160.75	\$1,596.03	\$1,174.10	\$1,614.39	\$972.64	\$1,337.38	\$724.96	\$996.83
61	\$1,515.04			\$2,008.57	\$1,151.09	\$1,582.75	\$1,167.30	\$1,605.04	\$970.71	\$1,334.73	\$964.62	\$1,326.35	\$721.19	\$991.63		\$1,514.40	\$825.16	\$1,114.59		\$1,653.99		\$1,313.40	\$849.83	\$1,168.51	\$1,385.64		\$1,118.60	\$1,538.08										\$1,652.49				\$1,384.69		\$1,032.08
62	\$1,549.01			\$2,053.60 \$2,110.07	\$1,176.90 \$1,209.26	\$1,618.23 \$1,662.73	\$1,193.47	\$1,641.03 \$1,686.15	\$992.48 \$1,019.77	\$1,364.66 \$1,402.18	\$986.24 \$1,013.36	\$1,356.08	\$737.36 \$757.63	\$1,013.86 \$1,041.74	\$1,126.07	\$1,548.35	\$843.66 \$866.85	\$1,160.03	\$1,229.87	\$1,691.08 \$1,737.58		\$1,342.85 \$1,379.78		\$1,194.71 \$1,227.56	\$1,416.71 \$1,455.66		\$1,143.68 \$1,175.13	\$1,572.57									\$1,228.75 \$1,262.54	\$1,689.54	\$1,242.89 \$1,277.06			\$1,415.74 \$1,454.66		\$1,055.22 \$1,084.24
	61,597,60	52,224.04	\$1,559.55	\$2,144.35	\$1,228.92	\$1,689.77	\$1,246.23	\$1,713.57	\$1,036.35	\$1,424.98	51 029 84	\$1,416.03	5769.95	51.058.68	\$1,175.85	\$1,535.33	Seen os	\$1,231.33	\$1,204.09	\$1,765.83	\$1,000.49	\$1,402.21	5907.79	51 247 52	\$1,479.33	\$2,034.08	51 194 24	\$1,642.08	\$845.31	\$1,162,30		52.128.67 5		52,328.11	\$1.631.19	52 242 89	\$1 283 07	\$1,754.22	51 297 83	\$1.784.52	\$1,037.94	51 428 32	5801.36	\$1.101.07

Keystone Health Plan East Small Group Plan Design Summary

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HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
3871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery,
							Bucks, Chester, Delaware, Montgomery,
3871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	НМО	Platinum	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	НМО	Gold	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
3871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	нмо	Gold	Off	Keystone	Q	Philadelphia
30711 A0100023	Regitalie Hivio dala classic \$1,500/\$50/\$00/\$00/	TIIVIO	Gold	011	Reystone		Bucks, Chester, Delaware, Montgomery,
3871PA0100024	Keystone HMO Silver Classic \$4,750/\$30/\$60/70%	нмо	Silver	Off	Keystone	8	Philadelphia
					.,		Bucks, Chester, Delaware, Montgomery,
3871PA0100025	Keystone HMO Silver Classic \$3,750/\$30/\$60/50%	нмо	Silver	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/	нмо	Bronze	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0100044	Keystone HMO Gold Proactive	нмо	Gold	Off	Proactive	8	Philadelphia
				- "			Bucks, Chester, Delaware, Montgomery,
3871PA0100045	Keystone HMO Silver Proactive	НМО	Silver	Off	Proactive	8	Philadelphia
3871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	нио	Gold	Off	Vouctono		Bucks, Chester, Delaware, Montgomery, Philadelphia
56/1PAU10004/	Reystolle HIVIO Gold Classic \$2,500/\$40/\$60/100%	HIVIO	Gold	OII	Keystone	8	Bucks, Chester, Delaware, Montgomery,
3871PA0100048	Keystone HMO Silver Classic \$4,500/\$50/\$100/100	нмо	Silver	Off	Keystone	8	Philadelphia
3071.710100010	κεγούστε την ο οπτεί είασσιο φ τησοσή φοσή φοσή 100		5	· · ·	ne your		Bucks, Chester, Delaware, Montgomery,
3871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$60	нмо	Silver	Off	Keystone	8	Philadelphia
	,						Bucks, Chester, Delaware, Montgomery,
3871PA0100050	Keystone HMO Platinum Preferred \$30/\$60/\$400	нмо	Platinum	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0100051	Keystone HMO Gold Secure \$1000/\$40/\$80/\$650	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0100052	Keystone HMO Silver Proactive Value	НМО	Silver	Off	Proactive	8	Philadelphia
2074 DA 04 000 E 2	Karatana IINAO Biatinana Baatana di CE/CAE/CEO		Distinue	044	W		Bucks, Chester, Delaware, Montgomery,
3871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	НМО	Platinum	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
3871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	Q	Philadelphia
30711 A0110011	Reystone Di OS Flatinum Freienea \$10/\$20/\$200	103	latinam	OII	Reystorie		Bucks, Chester, Delaware, Montgomery,
3871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Philadelphia
	, , , , , , , , , , , , , , , , , , , ,				,		Bucks, Chester, Delaware, Montgomery,
3871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
3871PA0110019	Keystone DPOS Silver Classic \$3,750/\$30/\$60/50%	POS	Silver	Off	Keystone	8	Philadelphia
			L			_	Bucks, Chester, Delaware, Montgomery,
3871PA0110020	Keystone DPOS Bronze Essential \$7,500/\$70/\$140/	POS	Bronze	Off	Keystone	8	Philadelphia

farmer No.	ne Krystone Health Plan	form.																
Market	Small Group	East.																
		BY RATING AREA AND COU	NTY															
		,			METRO ANNA 1	MOTING ARRAY	SATING ANIA I			MATING AREA 4		MATING ANNA S	MATERIAL MAT	NATING AREA 7	SATING AND A		MINGANA	
	02-01	1-2021 Number of Covered Li	ues by Rating Co.	unty		0 0 0	0 0 0	0 0 0 0 0	4 4 0 4				0 0 0 0 0 0	4 4 0 0 0 0 0	0 22.606 18.105 11.905	23.387 181		0 0 0
				OH/Off														
HOUS Plan ID			odus Mei		Crawford Clarkes Bile Forest Milkean Mercer Venango War	en Elk Cameron Poller	Bodford Carbon Circles Lakaware	ma Luceme Cycoming Monroe Pike Sullivan	lusquebanna Tioga Wayne Wyomin	Alleghery Associacy Beaver But	ler Fayette Greece Indiana Lawrence Wachington Westmore	ed Bedford Blair Clearfield Cambria Muntingdon Jefferson	Somewart Centre Columbia Lehigh Millio Montour Northampton N	Northunberland Schuyfell Snyder Union Adams Berks Lancaster	York Bucks Chester Delaware M			Junista Lebanos Perry
38873PA09000	20 Erytione HMD Fatimum		MAD Plate												\$5.09.26 \$5.09.26 \$5.09.26		109.16	
3887391409000			MAD PLUS												\$128.85 \$128.85 \$128.85		101.85	
33873PA03000 33873PA03000			MAD GO												340844 340844 340844	502564	429.64	
338729403333			MO NO												parti parti parti	5000.00		
35873PAG0000			HMC No												\$161.28 \$161.28 \$161.28	516128	10.21	
8887374033333	25 Sevilane HBAD Brokke Box	ensul 17 100/170/1040/17	MAC BIO	rae Off											529649 529649 529649	5256.65	236.60	
35873FA03000			MAD GO	64 Off											\$892.99 \$892.99 \$892.99		295.99	
38873PA09000			MAD SIN												\$295.65 \$295.65 \$295.65		291.65	
38873PAC9000			MAD GO												\$428.08 \$428.08 \$428.08		428.08	
	SEE Reyclone HBRD Silver Clar		HMO SIN												\$235.50 \$235.90 \$235.90	\$89590	88.90	
35873PA03000 35873PA03000	Keystone HMO Silver Sec		MAD FINE												\$80.41 \$80.41 \$80.41	5003.00	902.48 698.11	
338729403000			MO SO												STREET STREET STREET		19.0E	
358739463000			HMC No												\$100 TT \$100 TT \$100 TT	5781.77	10 TI	
358739463000	TO SENSON HOST FORTH	in Professed Statistics	HMO PLAN												\$124.00 \$104.00 \$104.00	5106.00	108.00	
38873FACE100			POS PLAS												\$164.09 \$164.09 \$164.09		160.39	
38873PA01300			POS PLAS												\$548.79 \$548.79 \$548.79		141.79	
38873PAGE100	ILS EPYTION DECISIONS I		POS Go												\$427.69 \$427.69 \$427.69		627.68 687.60	
388739A01300			POS Go												5612.65 5612.65 5612.65			
388739A01300	IDP Revisions DPGS Silver CI IDD Sevisions DPGS Bronce Sta		POS SIN												\$88.00 \$800.00 \$800.00 \$207.12 \$207.12 \$207.12		896.50 207.12	
308739421300	20 Peviliane DPOS Brance Sta	ACC 217 100/170/1141/13	POS Box	riae CET											\$367.12 \$367.12 \$367.12	3287.12	267.12	

Company Name: Market: Product Effective Date of Rates:	Keystone Hee Small G 1000 April 1	ith Plan East incom 10 2022		D:	iding date of Rati	tes:	lune 30.	2022																																				
HIOS Plan ID (On Exchange) to																																									-			
HIOS Plan ID (Off Eachange) to	33871940	2100020	33871PA010	0021	33871PA01	100022	33871980	1100023	33871PAG	2100024	33871PA0	100025	33871940	100026	33871PA0	100044	33871PA0	100045	338719A	2100047	33871PAG	2102048	33871PAG	100049	33871960	100050	33871PA0	2100051	338719801	100052	33871PA0100	0053	33871PA0110	211	3387198011	10012	33871PA0*	110013	33871PA0*	110014	33871PA03	10019	33871PA01	10020
Plan Marketing Name 12	HMO Platinum i		HMO Platinum Pref	ferred \$20/ne	HMO Gold Prefe	erred \$40/58: H	eMO Gold Classi	k \$1.500/\$304	MO Silver Class	sic \$4.750/\$30	MO Siver Cass	c 53.750/5304	Bronze Essent	al \$7,500/\$70	exstone HMO G	old Proactive	evatone HMO S	Ilver Proactive	HMO Gold Class	c \$2,500/\$40/	MO Sher Cassi	c \$4.500/\$50/	MO Silver Secur	\$5,000/\$50/	HMO Platinum P	referred \$30/	HMO Gold Secur	re \$1000/\$40/hr	stone HMO Silver	Proactive Van H	MO Platinum Prei	derred \$5/5 DPOS	Platinum Prefe	rred \$10/ 0901	5 Platinum Prei	derred \$20/ne	DPDS Gold Pref	ferred \$40/\$8	APOS Gold Classic	c \$1.500/\$30 _. 0	POS Sher Cassic	\$1,750/510/05	S Brooze Essenti	457.500/57
Form # 10 Rating Area 10	KE 670 SG EXC-	OFF Rev. 1.22	NE 670 SG ENC-OFF	Rev. 1.22	IE 670 SG EXC-OF	FF Rev. 1.22	KE 670 SG ENC-C	OFF Rev. 1.22	NE 670 SG DIC-	OFF Rev. 1.22	KE 670 SG ENC-C	FF Rev. 1.22	KI 670 SG EXC-C	FF Rev. 1.22 10	670 SG EXC-OFF	Tier Rev. 1.26	670 SG EXC-OF	F.Tier Rev. 1.2	NE 670 SG EXC-	OFF Rev. 1.22	NE 670 SG DXC-1	OFF Rev. 1.22	NE 670 SG EXC-	OFF Rev. 1.22	NE 670 SG EXC-C	OFF Rev. 1.22	NE 670 SG EXC-0	OFF Rev. 1.22 KI	E 670 SG ENC-OFF.	Tier Rev. 1.2 K	E 670 SG EXC-OFF	Rev. 1.22 E 670	G DIC-OFF.Din	ct Rev. 1.E 670	SG EXC-OFF.DI	rect Rev. 1.167	20 SG EXC-OFF.	Direct Rev. 1 E	470 SG EXC-OFF.E	Direct Rev. 1.E	J70 SG DIC-OFF D	Ject Rev. 1.167	70 SG DXC-OFF.D	irect Rev. 1
Nebwork 19	evatone Health Pl	Ian East Networ	vstone Health Plan	East Networks	tone Health Plan	n East Network	stone Health Pla	an East Network	vstone Health PI	lan East Netwo	estone Health Pla	n East Network	stone Health Pla	in East Netwo	Proactive N	etwork	Proactive !	ietwork	vytone Health P	an East Netwo	rystone Health Pl	lan East Netwo	vstone Health Pl	an East Network	vstone Health Pla	an East Networ	rystone Health Pla	lan East Netwo	Proactive No	etwork mai	one Health Plan I	East Networvston	e Health Plan E	ast Netwoevston	ne Health Plan	East Network	stone Health Plan	an East Networ	vstone Health Pir	n East Network	vytone Health Plan	e East Networks'	stone Health Plan	o East Netwo
Metal =>	Platic		Platinum	,	Gold		Gols	d	Shr	er	Silve		Brons		Gold		Silve	re .	Go	E.	Silve	er	Silv	re .	Platin	um	Gol	И	Silver		Platinum		Platinum		Platinum	_	Golf	d	Golf		Silver		Bross	
Deductible 12	2)	50		50		\$1.50	00	\$4.7	50	\$3.71	10	\$7.50	10	50		\$0/\$6000	/56000	\$2.5	00	54.5	60	\$5.0	20	50		\$1.0	00	\$1.500		50		50		\$0	_	50		\$1,50	10	\$3,750	\leftarrow	\$7.50	
Colnsurance +>	99 \$10/	£	9% \$20/\$40		9% \$40/\$8		103	SSO no ded	\$30 no ded/:	S	\$30 no ded/\$		\$70 no ded/\$1		0%/20% \$15/640 \$10/6		0%/5% o ded/\$120 no o	/10%	S40 no ded/		SSO no ded/S		- 05	100 no ded	9% \$30/\$	_	6%		0%/5%/1 to ded/\$120 no de		55/515		510/\$20		9% \$20/\$40	-	\$40/\$8	_	10% \$30 no ded/\$6		\$20 no ded/\$9		50% 570 no ded/51	
Copave to COP Maximum to	\$4.5		\$5,000	_	58,550		\$7.50	00	Say no peg/	50	\$40 no dep/3	0 10 000	\$10 no geo/3	in no dec	Ca CC	0.345/380 (58.7	10	340 no ona/	nn on ord	330 00 00073	50	50 TO DEG/3	so ceo	55 57		\$40 no ded/\$	SO DO DEC	\$8,700		\$5.500		\$4,500		\$5,000		\$8,55		52 SC	10 10 000	280 00 000000	200000	3/U 80 080/31	0 00 000
Pediatric Dental (Yes/Nol =>	Ye	1	Yes		Yes		Yes		Ye	1	Yes		Yes	*	Yes	•	Yes		Ye	1	Ye	1	Ye		Yes		Yes	1	Yes	•	Yes		Yes		Yes	-	Yer		Yer		Yes	_	Yes	_
Age Band	Non-Tobacco		Non-Tobacco		ion-Tobacco		Non-Tobacco		Non-Tobacco					Tobacco		Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco			Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco		on-Tobacco 1					Tobacco Ni			Non-Tobacco		Non-Tobacco	Tobacco N		Tobacco
0 - 14	\$418.64	\$418.64	\$403.65	\$403.65	\$318.07	\$318.07	\$322.55	\$322.55	\$268.23	\$268.23	\$266.55	\$266.55	\$199.28	\$199.28	\$304.33	\$104.33	\$228.01	\$228.01	\$332.39	\$332.39	\$263.95	\$263.95	\$234.83	\$234.83	\$182.89	\$382.89	\$309.10	\$109.10	\$218.79	\$218.79	\$400.69				\$422.20	\$422.20	\$332.09	\$332.09	\$335.91	\$335.91	\$278.28	\$278.28	\$207.41	\$207.41
15	\$455.85 \$470.08	\$455.85 \$470.08	\$439.53	\$439.53 \$453.25	\$346.34 \$357.16	\$346.34 \$357.16	\$351.23	\$351.23	\$292.07	\$292.07 \$301.19	\$290.24 \$299.30	\$290.24 \$299.30	\$217.00 \$221.77	\$217.00	\$331.38	\$331.38	\$248.28 \$256.02	\$248.28 \$256.02	\$361.94 \$373.24	\$351.94 \$373.24	\$287.41	\$287.41	\$255.71 \$263.69	\$255.71 \$263.69	\$416.92 \$429.94	\$416.92 \$429.94	\$316.57 \$347.08	\$336.57	\$238.24 \$245.67	\$238.24 \$245.67						\$459.72 \$474.07	\$361.61 \$372.89	\$361.61	\$365.77	\$365.77 \$377.19	\$303.01 \$312.47	\$303.01	\$225.85 \$232.90	\$225.85
16	\$470.08 \$484.31	\$470.08 \$484.31	\$453.25 \$466.97	\$451.25 \$466.97	\$357.16 \$367.97	\$157.16	\$362.19 \$373.15	\$362.19 \$373.15	\$301.19 \$310.31	\$301.19	\$299.30 \$308.36	\$299.10 \$108.36	\$223.77 \$230.54	\$223.77 \$230.54	\$341.73 \$352.07	\$341.73 \$352.07	\$256.02 \$263.77	\$256.02 \$263.77	\$373.24 \$384.53	\$373.24 \$384.53	\$296.38 \$305.35	\$296.38 \$305.35	\$263.69 \$271.67	\$263.69 \$271.67	\$429.94 \$442.95	\$429.94 \$442.95	\$347.08 \$357.58	\$347.08 \$357.58	\$245.67 \$253.11	\$245.67 \$253.11	\$449.93 \$463.55				\$474.07 \$488.42	\$474.07 \$488.42	\$372.89 \$384.18	\$372.89 \$384.18	\$377.19 \$388.60	\$377.19 \$388.60	\$312.47 \$321.93	\$312.47 \$321.93	\$232.90 \$239.95	\$232.90 \$239.95
17	5499.63	5499.63	\$481.74	\$481.74	5379.61	\$379.61	\$384.96	\$373.15 \$384.96	\$320.11	\$320.11	\$318.12	\$318.12	\$237.84	\$230.54	\$161.21	\$363.21	5272.12	\$272.12	\$396.70	\$296.70	\$315.01	\$315.01	\$271.67	5280.26	\$456.97	\$456.97	\$157.58	\$357.58 \$168.90	\$251.11 \$261.12	\$253.11 \$261.12	\$478.21					\$488.42 \$503.88	5396.33	\$395.33	\$400.90	\$400.90	\$332.11	5321.90	\$247.54	5247.54
19	\$514.95	\$514.95	\$496.52	\$496.52	\$391.25	\$191.25	\$396.76	\$396.76	\$329.94	\$329.94	\$327.87	\$327.87	\$245.13	\$245.13	\$374.35	\$374.35	\$280.47	\$280.47	\$408.86	\$408.86	\$324.67	\$324.67	\$288.86	\$288.86	\$470.98	\$470.98	\$380.21	\$380.21	\$269.13	\$269.13	\$492.88	\$492.88	\$539.06	\$539.06	\$519.33	\$519.33	\$408.49	\$408.49	\$413.19	\$413.19	\$342.30	\$342.30	\$255.13	\$255.13
20	\$530.82	\$510.82		\$511.02	\$403.31	\$403.31	\$408.99	\$408.99	\$340.11	\$340.11	\$337.98	\$337.98	\$252.69	\$252.69	\$185.89	\$385.89	\$289.11	\$289.11	\$421.47	\$421.47	\$334.68	\$334.68	\$297.76	\$297.76	\$485.49	\$485.49	\$391.93	\$391.93	\$277.42	\$277.42						\$515.33	\$421.08	\$421.08	\$425.93	\$425.93	\$352.85	\$352.85	\$263.00	\$263.00
21	\$547.24	\$615.65	\$527.65	\$593.61	\$415.78	\$467.75	\$421.64	\$474.35	\$350.63	\$394.46	\$348.43	\$391.98	\$260.50	\$293.06 \$293.06	\$397.82	\$447.55	\$298.05	\$335.31	\$434.50 \$434.50	\$488.81	\$345.03 \$345.03	\$388.16	\$306.97	\$245.34	\$500.51	\$563.07 \$563.07	\$404.05	\$454.56	\$286.00	\$321.75					\$551.89	\$620.88	\$434.10	\$488.36	\$439.10	\$493.99	\$363.76 \$363.76	\$409.23	\$271.13	\$305.02
22	\$547.24 \$547.24	\$615.65 \$615.65	\$527.65 \$527.65	\$593.61 \$593.61	\$415.78 \$415.78	\$467.75 \$467.75	\$421.64 \$421.64	\$474.35 \$474.35	\$350.63 \$350.63	\$394.46 \$394.46	\$348.43 \$348.43	\$391.98 \$391.98	\$260.50 \$260.50	\$293.06 \$293.06	\$397.82 \$397.82	\$447.55 \$447.55	\$298.05 \$298.05	\$335.31 \$335.31	\$434.50 \$434.50	\$488.81 \$488.81	\$345.03 \$345.03	\$388.16 \$388.16	\$306.97	\$345.34 \$345.34	\$500.51 \$500.51	\$563.07 \$563.07	\$404.05 \$404.05	\$454.56 \$454.56	\$286.00 \$286.00	\$321.75 \$321.75					\$551.89 \$551.89	\$620.88 \$620.88	\$434.10 \$434.10	\$488.36 \$488.36	\$439.10 \$439.10	\$493.99 \$493.99	\$363.76 \$363.76	\$409.23 \$409.23	\$271.13 \$271.13	\$305.02
24	\$547.24	\$615.65	\$527.65	\$593.61	\$415.78	\$467.75	\$421.64	\$474.35	\$350.63	5294.46	\$348.43	\$191.98	\$260.50	5293.06	\$197.82	\$447.55	\$298.05	\$335.31	\$434.50	\$488.81	\$345.03	\$388.16	\$306.97	\$245.34	\$500.51	\$563.07	\$404.05	\$454.56	\$286.00	\$321.75					\$551.89	\$620.88	\$434.10	\$488.36	\$439.10	\$493.99	\$363.76	\$409.23	5271.13	\$105.02
25	\$549.43	\$618.11	\$529.76	\$595.98	\$417.44	\$469.62	\$423.33	\$476.24	\$352.03	\$396.04	\$349.82	\$393.55	\$261.54	\$294.23	\$399.41	\$449.34	\$299.24	\$336.65	\$436.24	\$490.77	\$346.41	\$389.71	\$308.20	\$346.72	\$502.51	\$565.33	\$405.67	\$456.37	\$287.14	\$323.04	\$525.88	\$590.60		\$647.05	\$554.10	\$623.36	\$435.84	\$490.32	\$440.86	\$495.96	\$365.22	\$410.87	\$272.21	\$305.24
26	\$560.37	\$630.42	\$540.31	\$607.85	\$425.76	\$478.98	\$431.76	\$485.73	\$359.05	\$403.93	\$356.79	\$401.39	\$266.75	\$300.10	\$407.37	\$458.29	\$305.20	\$143.35	\$444.93	\$500.54	\$353.31	\$397.47	\$314.34	\$353.63	\$512.52	\$576.59	\$413.75	\$465.47	\$292.86	\$329.47	\$536.35				\$565.14	\$635.78	\$444.52	\$500.08	\$449.64	\$505.84	\$372.49	\$419.05	\$277.64	\$312.34
27	\$573.51 \$594.85	\$645.20 \$669.21	\$552.98 \$573.56	\$622.10 \$645.25	\$435.74 \$451.95	\$490.20 \$508.45	\$441.88 \$458.32	\$497.11 \$515.61	\$367.46 \$381.13	\$413.39 \$428.78	\$365.15 \$378.74	\$410.80 \$426.09	\$273.00 \$283.16	\$307.13 \$318.56	\$416.92 \$432.43	\$469.03 \$486.48	\$312.36 \$323.98	\$351.40 \$364.48	\$455.36 \$472.30	\$512.28 \$531.34	\$161.59 \$375.05	\$406.79 \$421.93	\$321.70 \$333.68	\$361.92 \$375.39	\$524.53 \$544.05	\$590.10 \$612.06	\$423.44 \$439.20	\$476.37 \$494.10	\$299.73 \$310.88	\$337.19 \$349.74					\$578.38 \$599.90	\$650.68 \$674.89	\$454.94 \$471.87	\$511.80 \$530.85	\$460.18 \$477.30	\$517.70 \$536.96	\$381.22 \$395.41	\$428.87 \$444.83	\$284.14 \$294.72	\$319.66
28	\$612.36	\$688.91	\$590.44	\$664.25	\$465.26	\$523.42	\$471.82	\$530.79	\$392.35	\$428.78 \$441.40	\$378.74	\$438.63	5291.50	\$327.94	\$445.16	\$500.81	\$111.52	\$375.21	\$495.21	\$546.98	\$105.05	\$434.35	\$343.50	\$375.19 \$386.44	\$560.07	\$630.06	\$452.13	\$508.65	\$320.03	\$360.04					\$617.56	5094.76	\$485.76	\$546.48	\$491.35	\$552.77	\$407.05	\$457.93	\$294.72	\$341.32
30	\$621.12	\$729.81	\$598.88	\$703.69	\$471.91	\$554.49	\$478.56	\$562.31	\$397.97	\$467.61	\$395.47	\$464.67	\$295.67	\$147.41	\$451.53	\$530.54	\$118.29	\$197.49	5493.16	\$579.46	\$191.61	\$460.14	\$348.41	\$409.38	\$568.08	\$667.49	\$458.60	\$538.85	\$324.61	\$381.42	5594.49	\$698.53		5763.98		\$736.01	\$492.70	\$578.93	5498.38	\$585.59	\$412.87	\$485.12	\$307.73	\$161.59
31	\$634.25	\$745.25		\$718.57	\$481.89	\$566.22	\$488.68	\$574.20	\$405.38	\$477.50	\$403.83	\$474.50	\$301.92	\$354.76	\$461.07	\$541.76	\$345.44	\$405.89	\$503.59	\$591.71	\$299.89	\$469.87	\$355.78	\$418.04	\$580.09	\$681.61	\$468.29	\$550.25	\$331.47	\$389.48	\$607.06	\$713.30			\$639.64	\$751.58	\$503.12	\$591.17	\$508.92	\$597.98	\$421.60	\$495.38	\$314.24	\$369.23
32	\$647.38	\$760.68	\$624.21	\$733.45	\$491.87	\$577.94	\$498.80	\$586.09	\$414.80	\$487.38	\$412.19	\$484.33	\$308.17	\$362.10	\$470.62	\$552.98	\$352.59	\$414.30	\$514.01	\$603.97	\$408.17	\$479.60	\$363.15	\$426.70	\$592.10	\$695.72	\$477.99	\$561.64	\$338.34	\$397.55					\$652.89	\$767.14	\$513.54	\$603.41	\$519.46	\$610.36	\$430.33	\$505.64	\$320.75	\$376.88
31	\$655.59	\$770.32 \$780.61	\$632.12 \$640.57	\$742.75 \$752.67	\$498.10 \$504.76	\$585.27 \$593.09	\$505.12 \$511.87	\$593.52 \$601.45	\$420.05 \$425.66	\$493.56 \$500.16	\$417.42 \$422.99	\$490.47 \$497.02	\$312.08	\$366.69	\$476.59 \$482.95	\$559.99 \$567.47	\$357.06 \$361.83	\$419.55 \$425.15	\$520.53 \$527.48	\$611.62 \$619.79	\$413.35 \$418.87	\$485.68 \$492.17	\$367.75 \$372.66	\$432.11	\$599.61 \$607.62	\$704.54 \$713.95	\$484.05 \$490.52	\$568.76 \$576.36	\$342.63 \$347.20	\$402.59	\$627.49 \$635.87				\$661.16 \$669.99	\$776.87 \$787.24	\$520.05 \$527.00	\$611.06 \$619.22	\$526.04 \$533.07	\$618.10 \$626.35	\$435.78	\$512.05 \$518.89	\$324.81 \$329.15	\$381.66
35	\$668.73	\$785.75	\$644.79	\$757.63	\$508.76	\$597.00	\$515.24	\$605.41	\$428.47	\$500.16	\$422.78	\$500.29	\$318.33	\$374.04	\$482.95 \$486.14	\$571.21	\$364.22	\$425.15 \$427.96	\$530.96	\$623.88	5421.63	\$495.41	\$375.12	\$417.88	\$611.62	\$718.66	\$490.52 \$493.75	\$580.16	\$349.49	\$410.65					\$674.41	5792.43	\$530.47	\$623.30	\$536.58	\$630.48	\$444.51	5522.30	\$331.32	\$389.30
36	\$673.11	\$790.90	\$649.01	\$762.59	\$511.41	\$600.91	\$518.62	\$609.18	\$431.27	\$506.75	\$428.57	\$503.57	\$320.42	\$176.49	\$489.32	\$574.95	\$166.60	\$430.76	\$534.44	5627.96	\$424.39	\$498.65	\$377.57	\$443.65	\$615.63	\$723.36	\$496.98	\$583.95	\$351.78	\$413.34					\$678.82	\$797.62	\$533.94	\$627.38	\$540.09	5634.61	\$447.42	\$525.72	\$333.49	\$191.85
37	\$677.48	\$796.04		\$767.55	\$514.74	\$604.81	\$521.99	\$613.34	\$434.08	\$510.04	\$431.36	\$506.84	\$322.50	\$378.94	\$492.50	\$578.69	\$358.99	\$433.56	\$537.91	\$632.05	\$427.15	\$501.90	\$380.03	\$446.53	\$619.63	\$728.07	\$500.21	\$587.75	\$354.07	\$416.03					\$683.24	\$802.81	\$537.42	\$631.46	\$543.61	\$638.74	\$450.33	\$529.14	\$115.66	\$394.40
38	\$681.86	\$801.19	\$657.45	\$772.51	\$518.06	\$608.72	\$525.36	\$617.30	\$436.88	\$513.34	\$414.14	\$510.12	\$324.58	\$381.39	\$495.68	\$582.43	\$371.37	\$436.36	\$541.39	\$636.13	\$429.91	\$505.14	\$382.48	\$449.42	\$623.64	\$732.77	\$503.45	\$591.55	\$356.36	\$418.72					\$687.65	\$807.99	\$540.89	\$615.54	\$547.12	\$642.86	\$453.24	\$532.56	\$337.83	\$396.95
39	\$690.62 \$699.37	\$811.47 \$856.73	\$665.89 \$674.34	\$782.43 \$826.06	\$524.71 \$531.37	\$616.54 \$650.92	\$532.11 \$538.86	\$625.23 \$660.10	\$442.50 \$448.11	\$519.93 \$548.93	\$419.72 \$445.29	\$516.67 \$545.48	\$328.75	\$386.28 \$407.83	\$502.05 \$508.41	\$589.91 \$622.81	\$376.14 \$380.91	\$441.96 \$466.61	\$548.34 \$555.29	\$644.30 \$680.23	\$415.41 \$440.95	\$511.63 \$540.16	\$387.40 \$392.31	\$455.19 \$480.58	\$631.64 \$639.65	\$742.18 \$783.57	\$509.91 \$516.38	\$599.15 \$632.56	\$360.93	\$424.10 \$447.75	\$661.01 \$669.39				\$695.49 \$705.32	\$818.37 \$864.01	\$547.83 \$554.78	\$643.71 \$679.61	\$554.14 \$561.17	\$651.12 \$687.43	\$459.07	\$539.40 \$569.48	\$342.17 \$346.50	\$402.05
41	\$712.51	\$872.82	\$687.00	\$841.58	\$541.35	\$663.15	\$548.98	\$672.49	\$456.52	\$559.24	\$453.66	\$555.73	\$339.17	\$415.48	\$517.96	\$634.50	\$188.06	\$475.37	\$565.72	\$693.01	\$449.23	\$550.31	\$399.67	\$489.60	\$651.66	\$798.29	5526.07	\$644.44	\$372.37	\$456.16					\$718.56	\$880.24	\$565.20	\$692.37	\$571.71	\$700.34	\$473.62	\$580.18	\$353.01	\$432.44
42	\$725.09	\$888.24	\$699.14	\$856.44	\$550.91	\$674.86	\$558.67	\$684.37	\$464.58	\$569.12	\$461.67	\$565.55	\$345.16	\$422.82	\$527.11	\$645.71	\$394.92	\$483.77	\$575.71	\$705.25	\$457.16	\$560.03	\$406.74	\$498.25	\$663.18	\$812.39	\$535.37	\$655.82	\$378.95	\$464.21	\$694.01			\$929.82	\$731.25	\$895.79	\$575.18	\$704.60	\$581.81	\$712.71	\$481.98	\$590.43	\$359.25	\$440.08
43	\$742.60	\$909.69	\$716.02	\$877.13	\$564.21	\$691.16	\$572.17	\$700.90	\$475.80	\$582.86	\$472.82	\$579.20	\$353.50	\$411.04	\$539.84	\$661.31	\$404.45	\$495.46	\$589.62	\$722.28	\$468.21	\$573.55	\$416.56	\$510.28	\$679.19	\$832.01	\$548.30	\$671.66	\$388.10	\$475.42						\$917.42	\$589.07	\$721.62	\$595.86	\$729.93	\$493.62	\$604.69	\$367.92	\$450.71
44	\$754.49 \$790.21	\$936.51 \$968.01	\$737.13 \$761.93	\$902.98 \$933.36	\$580.84 \$600.39	\$711.53 \$735.47	\$589.01 \$608.85	\$721.56 \$745.84	\$489.83 \$506.31	\$600.04 \$620.23	\$486.76 \$503.13	\$596.28 \$616.34	\$363.92 \$376.16	\$445.80 \$460.80	\$555.75 \$574.45	\$680.80 \$703.70	\$416.38 \$430.38	\$510.06 \$527.22	\$607.00 \$627.42	\$743.57 \$768.59	\$482.01 \$498.22	\$590.46 \$610.32	\$428.84 \$443.26	\$525.33 \$543.00	\$699.21 \$722.74	\$856.54	\$564.46 \$583.45	\$691.46 \$714.72	\$299.54 \$412.98	\$489.44 \$505.91					\$770.99 \$796.93	\$944.46 \$976.24	\$606.44 \$626.84	\$742.89 \$767.88	\$613.42 \$634.06	\$751.44 \$776.72	\$508.17 \$525.27	\$622.51 \$643.46	\$378.77 \$391.51	\$463.99 \$479.60
45	\$790.21 \$820.86	\$968.01		\$911.16	\$623.67	\$735.47 \$764.00	\$608.85 \$632.46	\$745.84 \$774.76	\$506.31 \$525.95	\$620.21 \$644.28	\$503.13 \$522.65	\$616.34 \$640.24	\$376.16	\$460.80 \$478.67	\$574.45 \$596.73	\$703.70	\$410.18 \$447.08	\$527.22 \$547.67	\$627.42 \$651.75	\$768.59 \$798.39	\$498.22 \$517.55	\$610.32 \$633.99	\$441.26 \$460.46	\$\$43.00 \$\$64.06	\$722.74 \$750.77	\$885.35 \$919.69	\$583.45 \$606.08	\$714.72 \$742.44	\$412.98 \$429.00	\$505.91 \$525.53	\$756.34 \$785.67	\$926.51 \$962.45				\$976.24 \$1,014.10	\$626.84 \$651.15	\$767.88 \$797.66	\$614.06 \$658.65	\$776.72 \$806.85	\$525.27 \$545.64	\$641.46 \$668.41	\$191.51 \$406.70	\$479.60 \$498.20
47	\$855.34	\$1,047.79	\$824.72	\$1,010.28	\$649.86	\$796.08	\$659.02	\$807.30	\$548.03	\$671.34	\$544.60	\$667.13	\$407.16	\$498.77	\$621.79	\$761.70	\$465.85	\$570.67	\$679.12	\$831.93	\$539.28	\$660.62	\$479.79	\$587.75	\$782.30	\$958.31	\$631.53	\$773.62	\$447.02	\$547.60	\$818.67	\$1,002.87	\$895.38 \$	1,095.84	\$862.60	\$1,056.69	\$678.50	\$831.16	\$686.31	\$840.73	\$548.56	\$696.48	\$423.78	\$519.13
48	\$894.74	\$1,096.05	\$862.71	\$1,056.82	\$679.80	\$832.76	\$689.38	\$844.49	\$573.28	\$702.27	\$569.68	\$697.86	\$425.92	\$521.75	\$650.44	\$796.78	\$487.31	\$596.96	\$710.41	\$870.25	\$564.12	\$691.05	\$501.90	\$614.82	\$818.33	\$1,002.46	\$660.62	\$809.26	\$467.61	\$572.82	\$856.38 \$	\$1,049.07	\$936.63	1,147.37	\$902.34	\$1,105.37	\$709.75	\$869.45	\$717.93	\$879.46	\$594.75	\$728.57	\$443.30	\$543.04
49	\$933.59	\$1,143.65	\$900.17	\$1,102.71	\$709.32	\$868.92	\$719.32	\$881.16	\$598.17	\$732.76	\$594.42	\$728.17	\$444.41	\$544.41	\$678.68	\$831.38	\$508.47	\$622.88	\$741.26	\$908.04	\$588.62	\$721.05	\$523.69	\$641.52	\$853.87	\$1,045.99	\$689.31	\$844.40	\$487.92	\$597.70	\$893.57				\$941.52	\$1,153.37	\$740.57	\$907.20	\$749.10	\$917.65	\$620.57	\$760.20	\$462.55	\$566.62
50	\$977.37	\$1,343.88 \$1,403.33		\$1,295.78 \$1,353.09		\$1,021.05	\$753.05 \$786.36	\$1,035.44 \$1,081.24	\$626.23 \$653.92	\$861.06 \$899.15	\$622.30 \$649.82	\$855.66 \$893.51	\$465.25 \$485.83	\$639.72 \$668.02	\$710.51 \$741.93	\$976.95 \$1,020.16	\$512.12 \$555.86	\$731.94 \$764.31	\$776.02 \$810.34	\$1,067.02	\$616.22 \$643.48	\$847.31 \$884.79	\$548.25 \$572.50	\$753.84 \$787.19	\$893.91 \$933.45	\$1,229.13	\$721.63 \$753.55	\$992.25 \$1,036.14	\$510.00	\$702.34 \$733.41						\$1,355.30 \$1,415.25	\$775.30 \$809.60	\$1,066.04		\$1,078.32 \$1.126.02	\$649.68 \$678.41	\$893.30 \$932.82	\$484.24 \$505.66	\$665.83 \$695.28
51 52	\$1,020.60	\$1,468.79		\$1,858.09		\$1,066.22	\$823.04	51,131.68	5684.43	\$941.09	\$680.14	5935.19	\$508.50	5099.18	5776.54	\$1,020.16	\$581.79	5799.97	5810.34 5848.14	\$1,114.22	5673.50	\$926.06	\$599.21	5823.91	\$977.00	\$1,283.50	\$788.71	\$1,086.14	\$558.27							51,415.25		\$1,113.20		\$1,178.54	\$710.05	5976.33	5529.25	\$727.71
51	\$1,116.37	\$1,535.01		\$1,480.06		\$1,166.26	\$860.15	\$1,182.70	\$715.29	\$983.52	\$710.80	\$977.35	\$531.42	\$730.70		\$1,115.89	\$608.02	\$836.03	\$886.38	\$1,218.77	\$703.86	\$967.81	\$626.22	\$861.05	\$1,021.04	\$1,403.93	5824.26	\$1,133.36	\$583.44		\$1,068.51 \$	\$1,469.20 \$1	168.63 \$			\$1,548.05		\$1,217.65	\$895.76	\$1,231.68		\$1,020.35	\$553.11	\$760.52
54	\$1,168.36	\$1,606.49		\$1,548.98		\$1,220.57	\$900.20	\$1,237.78	\$748.60	\$1,029.32	\$743.90	\$1,022.86	\$556.17	\$764.73	\$849.35	\$1,167.85	\$636.34	\$874.96	\$927.66	\$1,275.53	\$736.64	\$1,012.88	\$655.38	\$901.15	\$1,068.59	\$1,469.31	\$862.65	\$1,186.14	\$610.61	\$839.59	\$1,118.27					\$1,620.14	\$926.80	\$1,274.35	\$937.48	\$1,289.03		\$1,067.86	\$578.86	\$795.94
55	\$1,220.35	\$1,677.97		\$1,617.91		\$1,274.89	\$940.26	\$1,292.85	\$781.90	\$1,075.12	\$777.00	\$1,068.37	\$580.92	\$798.76		\$1,219.82	\$664.65	\$913.90	\$968.94	\$1,332.29	\$769.42	\$1,057.95	\$684.54	5941.25	\$1,116.14	\$1,534.69	\$901.03	\$1,238.92	\$637.78							\$1,692.23		\$1,331.06		\$1,346.39		\$1,115.38	\$604.62	\$831.35
56	\$1,276.71	\$1,755.48 \$1,833.73		\$1,692.64 \$1,768.09		\$1,333.77	\$983.69	\$1,352.57 \$1,412.86	\$818.02 \$854.49	\$1,124.78	\$812.89 \$849.12	\$1,117.72	\$607.75 \$634.84	\$835.65 \$872.90		\$1,276.16	\$695.35 \$726.35	\$956.11 \$998.73	\$1,013.69	\$1,393.82 \$1,455.96	\$804.95 \$840.84	\$1,106.81	\$716.16 \$748.09	\$984.72 \$1.028.62	\$1,167.69	\$1,605.57	\$942.65 \$984.67	\$1,296.14 \$1,353.92	\$667.24 \$696.98									\$1,392.54 \$1,454.61		\$1,408.58		\$1,166.90 \$1,218.91	\$632.55 \$660.74	\$869.75 \$908.52
5/ 58	\$1,394.37	51,917.26		\$1,768.09		\$1,456.69	\$1,027.54	\$1,412.86	\$893.41	\$1,228.43	\$849.12	\$1,220.72	\$661.75	\$912.66	\$1,013,65	\$1,333.05	\$759.43	\$1,044.22	\$1,058.88	\$1,435.96	5840.84 5879.14	\$1,156.15	5782.16	\$1,028.62	\$1,275.30	\$1,077.15	\$1,029.52	\$1,455.59										\$1,454.61		\$1,471.37		51,218.91	\$690.84	\$949.90
59	\$1,424.47	\$1,958.64		\$1,888.53		\$1,488.13	\$1,097.53	\$1,509.10	\$912.69	\$1,254.95	\$906.96	\$1,247.07	\$678.08	\$932.36		\$1,423.85	\$775.82	\$1,066.76	\$1,131.00	\$1,555.13	\$898.11	\$1,234.91	\$799.04	\$1,098.68	\$1,302.83	\$1,791.39	\$1,051.74	\$1,446.15										\$1,553.70		\$1,571.59		\$1,301.94	\$705.75	\$970.41
60	\$1,485.21	\$2,042.16		\$1,959.06		\$1,551.59	\$1,144.33	\$1,573.46	\$951.61	\$1,308.46	\$945.64	\$1,300.25	\$707.00	\$972.12	\$1,079.68	\$1,484.56	\$808.91	\$1,112.25		\$1,621.45	5936.41	\$1,287.57	\$833.12	\$1,145.54	\$1,358.38	\$1,867.78	\$1,096.59	\$1,507.81										\$1,619.95		\$1,638.61		\$1,357.46		\$1,011.79
61	\$1,537.74	\$2,114.40		\$2,038.71 \$2,084.42		\$1,606.47	\$1,184.81	\$1,629.11 \$1,665.64	\$985.27 \$1.007.36	\$1,354.75	\$979.09	\$1,346.25 \$1,376.43	\$732.01	\$1,006.51	\$1,117.87	\$1,537.08	\$837.52 \$856.30	\$1,151.59		\$1,678.80	\$969.53	\$1,333.11	\$862.59	\$1,186.06	\$1,406.43	\$1,933.85	\$1,135.38	\$1,561.15 \$1,596.15					,609.74 S .645.83 S	2,213.39 \$1 2,263.01 \$1				\$1,677.25		\$1,696.57		\$1,405.48		\$1,047.58
62	\$1,572.22 \$1,615.45	\$2,161.80 \$2,221.25		\$2,084.42 \$2,141.73		\$1,642.49	\$1,211.37 \$1,244.68	\$1,665.64	\$1,007.36	\$1,385.12	\$1,001.04 \$1,028.57	\$1,376.43 \$1,414.28	\$748.42 \$769.00	\$1,029.07	\$1,142.94 \$1,174.36	\$1,571.54 \$1,614.75	\$856.30	\$1,177.41 \$1,209.78		\$1,716.44 \$1,763.64	\$991.27 \$1,018.53	\$1,363.00 \$1,400.48	\$881.92 \$906.18	\$1,212.65 \$1,245.99	\$1,437.97 \$1,477.51	\$2,031.57	\$1,160.84 \$1,192.76	\$1,596.15	\$821.68 \$844.27							\$2,180.17 \$2,240.12		\$1,762.01		\$1,782.31		\$1,436.99		\$1,071.07
64+	\$1,641.72	\$2,257,37	\$1.582.95	52,176.56	\$1,247.34	\$1,715.09	\$1,264.92	\$1,739.27		\$1,446.35	\$1,045.29	\$1.437.27	\$781.50	\$1,074.56	\$1,193.46	\$1,641.01	5894.15	\$1,229.46		\$1,792.31	\$1,015.09	\$1,423.25	\$920.91	\$1,266.25	\$1,501.53	\$2,054.60	51,212.15	\$1,666.71		\$1,179.75			.718.58 S	2,163.05 \$1	1,655,67		\$1,302.30	\$1,790.66	\$1,317.30	\$1,811.29	\$1,091.28	\$1,500.51		\$1,118.41
	•				•	•		•	•												•		•	•																				

Keystone Health Plan East Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	НМО	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery,
							Bucks, Chester, Delaware, Montgomery,
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	нмо	Platinum	Off	Keystone	8	Philadelphia
2227424242222	V		0.11	0.00			Bucks, Chester, Delaware, Montgomery,
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	НМО	Gold	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	нмо	Gold	Off	Keystone	8	Philadelphia
33071.710100013			00.0	J	ne your		Bucks, Chester, Delaware, Montgomery,
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$30/\$60/70%	нмо	Silver	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$30/\$60/50%	нмо	Silver	Off	Keystone	8	Philadelphia
						_	Bucks, Chester, Delaware, Montgomery,
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/	нмо	Bronze	Off	Keystone	8	Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	нмо	Gold	Off	Proactive		Bucks, Chester, Delaware, Montgomery, Philadelphia
33671PA0100044	Reystorie Hivio Gold Proactive	HIVIO	Gold	OII	Produtive	0	Bucks, Chester, Delaware, Montgomery,
33871PA0100045	Keystone HMO Silver Proactive	нмо	Silver	Off	Proactive	8	Philadelphia
	1,000						Bucks, Chester, Delaware, Montgomery,
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100048	Keystone HMO Silver Classic \$4,500/\$50/\$100/100	нмо	Silver	Off	Keystone	8	Philadelphia
2207404040040	Karatana III 40 Silvan Saarun 65 000/650/6400/650		Cilore	Off	W		Bucks, Chester, Delaware, Montgomery,
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$60	HMO	Silver	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0100050	Keystone HMO Platinum Preferred \$30/\$60/\$400	нмо	Platinum	Off	Keystone	8	Philadelphia
330711710100030	Reystone minor natimality referred \$30/\$00/\$400	THIVIO	riatinam	0.11	Reystone		Bucks, Chester, Delaware, Montgomery,
33871PA0100051	Keystone HMO Gold Secure \$1000/\$40/\$80/\$650	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100052	Keystone HMO Silver Proactive Value	нмо	Silver	Off	Proactive	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	НМО	Platinum	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Philadelphia
330711 A0110011	Revisione Di OST latinum i referred \$10, \$20, \$200	103	i latilialii	011	Reystorie		Bucks, Chester, Delaware, Montgomery,
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Philadelphia
				l	[Bucks, Chester, Delaware, Montgomery,
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Philadelphia
22071040110010	Koystono DDOS Silver Classic \$2.750/\$20/\$50/\$00/	DOC	Cilvor	Off	Kovstono		Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$30/\$60/50%	PUS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery,
33871PA0110020	Keystone DPOS Bronze Essential \$7,500/\$70/\$140/	POS	Bronze	Off	Keystone	8	Philadelphia
	[, 5.0 27 05 Bronze Essential \$7,500/\$70/\$140/	. 55	D. 3112C	1~	ystoric	٠ ،	aac.p.na

Company Name Keystone Health Plan East

Market Small Group

		EXTING AREA 1	MATERIAL MAT	MATERIAL MAT	MITTER AND MAIN	NO AND AS	RETING AND E
	05-01-2021 Number of Covered Lives by Rating County						22.606 18.100 13.900 25.307 18.002 0 0 0 0 0 0
HOS Flat ID	On/Off Plan Marketing Name Product Metal Exchange				nace Washington Mechanistand Bedied Bist Charletd Cambria Meetington Deflesson Somewall Co-		Bucks Checker Delaware Managemeny Philadelphia Condented Doughio Pointin Pulsa Juniola Lebanos Persy
88873740300030							Sheran Sheran Sheran Sheran Sheran
88873PA0900021							\$127.45 \$127.65 \$127.65 \$127.65 \$127.65
35873PA0900032							SEES THE SEES THE SEES THE SEES THE
88873740300028							\$421.64 \$421.64 \$421.64 \$421.64 \$421.64
35873PACG00024							STREAM STREAM STREAM STREAM STREAM
33873PA0300025							SHEREN SHEREN SHEREN SHEREN SHEREN
35873PA0900036							\$383.50 \$260.50 \$280.50 \$260.50 \$280.50
38873PA0900066	Keystone HMD Solid Proactive HMD Gold Off						SHEAD SHEAD SHEAD SHEAD SHEAD
33873PA0300005							\$296.05 \$296.05 \$296.05 \$296.05
SSETSPACESOCCE?							SERENO SERENO SERENO SERENO SERENO
	Keydone HMO Silver Classic \$6,500/\$00/\$200/200% HMO Silver Off						SHELDS SHELDS SHELDS SHELDS SHELDS
35X73PACG000009	Krystone MMD Silver Secure \$5,000/\$30/\$200/\$600 MMD Silver Off						\$206.07 \$206.07 \$206.07 \$206.07 \$206.07
35E73PA0300050							\$100.51 \$100.50 \$100.50 \$100.51 \$100.51
33873PA0300031							SADLES SADLES SADLES SADLES
33873FA0300032							\$286.00 \$286.00 \$286.00 \$286.00 \$286.00
35873PA0300033	Keystone HMD Macasum Preferred \$1/505/\$000 HMO Platinum Off						\$125.78 \$125.78 \$125.78 \$125.78 \$125.78
38873PAGE100E1							\$172.86 \$172.86 \$172.86 \$172.86 \$172.86
33873PAGE100E2							\$101.00 \$101.00 \$101.00 \$101.00 \$100.00
SHETSPACESSOLS							\$484.30 \$484.30 \$484.30 \$484.30 \$484.30
38873PAGE30G54							\$498.30 \$499.30 \$498.30 \$499.30 \$499.30
	Keydone DPDS Silver Classic \$8,750/\$80/\$80/\$0% PDS Silver Off						\$100.70 \$100.70 \$100.70 \$100.70 \$100.70
38873PAGE10G90	Pristone DPDs Brance Statestial \$7 500/\$70/\$180/\$7 PDS Brance Off						\$275.38 \$275.38 \$275.38 \$275.38 \$275.38

Company Nam Marks Produ Effective Date of Rate	et: Small:	aith Plan East Group 40 2022			inding date of Ra	tes:	September	10.2022]																																			
HIOS Plan ID (On Exchange) 12																																												
Plan Marketing Name 10	33871PA	9100020 Preferred \$10/5	33871PA0	100021	33871PA0		338719A0	0100023	33871PA	10100024	33871PA	0100025	33871PA0	1000026	33871PA0	100044	33871PA0		23871PA		33871PA01 MO Silver Classic	C4 C00/CC0/US	33871PA01	00049 65 000/650 A H	33871PA01	100050	33871PA0		338719401	100052	33871PA010 4MO Platinum Pre	0053	23871PA0110	0011	338719A01	10012	22871PA0	110013	33871PA01		23871PA0110	019	33871PA01	40020
Form# >>		OFF Rev. 1.22	NI 670 SG EXC-C	FF Rev. 1.22	KE 670 SG EXC-O	FF Rev. 1.22	KX 670 SG DXC-0	OFF Rev. 1.22	KE 670 SG DXC	OFF Rev. 1.22	KE 670 SG EXC	OFF Rev. 1.22	KX 670 SG DXC-0	OFF Rev. 1.22	670 SG DXC-OR	Tier Rev. 1.261															EE 670 SG EXC-OFF					Strect Rev. 1.1 67			70 SG EXC-OFF.	Direct Rev. 1. E 6	70 SG EXC-OFF.Dir	ect Rev. 1.1 670	o sg DXC-OFF.D	Frect Rev. 1.
Rating Area 12		Tan East Netwo			stone Health Pla		atron Health Pl				sustana Mealth D		antone Health St		Prosettius II		Prosettion 5				stone Health Pla		stone Health Pla			n East Networks			Properties No			East Networkston					one Mealth Dis				stone Health Plan E		one Health Star	
Metal 12	Plati		Platin		Stone Health Pill Gold	in Last Network	Gol	id sast necwo	Sh	Ver	Silvertone Hearth P	VEC	Stone Health H	DE LESS NECWO	Goli Goli	ecwork	Silve	retwork .	Go Go	ld	stone Health Pla Silve	r sast network	Silver	C LIST NOTACEN	Platinu		Gold	d sast netwo	Silver	r r	Platinum		Platinum	D TOTAL CONTROL OF THE	Platinu		Gold Gold	n Latt Network	Gold	n sast networks	Silver	ast Networks	Scone Health Mac	Tarrantes
Deductible 10	5	0	50		50		\$1.9	90	\$4.3	750	53.3	750	\$7.9	00	50		\$0/\$6000		\$2.5	200	\$4.50	0	\$5.00		50		\$1.00	00	\$1.500		50		50		\$0		50		\$1.50		\$3,750		\$7,500	,
Colneurance 10 Copave 10	510		520/5	40	9% \$40/\$	***	101 120 4-4/	SSO no ded	\$30 no ded	Manager deed	\$30 no ded/	Mroded	\$70 no ded/\$	S Comment	9%/20% \$15/640 \$30/6		0%/5% a ded/\$120 na a		S40 no ded/	COO deed	550 no ded/51	M and dad	\$50 no ded/\$1	Olan ded	530/64	**	\$40 no ded/\$	**************************************	0%/5%/1 to ded/\$120 no de		55/515		9% \$10/\$20		\$20/54		540/S		10%		\$20 no ded/\$40		50% 570 no ded/514	do an dad
OOP Maximum to	54.		\$5.00		58,55		\$7.5		\$8.1	550	59.5	550	\$8.7	00	\$8.50		\$8.7	10	\$6.0	100	58.55		\$1.55		\$5.50		58.55	50	\$8,700		\$5,500		\$4,500		\$5,000		\$8,55		57.50	0	\$8,550		\$8,700	
Pediatric Dental (Yes/No) +>	y Y	61	Yes	Ī	Yes		Yes	ī	Ye	Ē	Ye	н	Yes	į	Yes		Ye	Ī	Ye		Yes		Yes		Yes		Yes	Ī	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band 0 - 14	Non-Tobacco \$424.92	Tobacco \$424.92	Non-Tobacco \$409.70	Tebacco \$409.70	Non-Tobacco \$122.85	Tobacco F	Non-Tobacco	Tobacco \$127.19	Non-Tobacco 5272.26	Tobacco 5272.26	Non-Tobacco	Tobacco 5270.55	Non-Tobacco	Tobacco 5202.27	S208.50	\$101.90	S211.41	Tobacco 5231.43	Non-Tobacco	Tobacco 5117.15	Non-Tobacco	Tobacco # 5267.91	5238.35	Tobacco P 5238.35	ADJUST CONTROL	Tobacco P	Non-Tobacco \$111.71	Tobacco I	Non-Tobacco \$222.07	Tobacco N 5222.07	S406.70	Section Non-	Tobacco 1	Tobacco No.	CADE SO	Tobacco No	sn-Tobacco	5337.07	Non-Tobacco \$340.95	Tobacco # 5340.95	Von-Tobacco 1	obacco No	S210 S3	Tobacco 5210.53
15	\$462.69	\$462.69	\$446.12	\$446.12	\$351.54	\$351.54	\$356.49	\$356.49	\$296.46	\$296.46	\$294.60	\$294.60	\$220.25	\$220.25	\$336.36	\$336.36	\$252.00	\$252.00	\$367.37	\$367.37	\$291.72	\$291.72	\$259.54	\$259.54	\$423.18	\$423.18	\$341.62	\$141.62	\$241.81	\$241.81	\$442.86	\$442.86	\$484.35	\$484.35	\$466.61	\$466.61	\$367.04	\$367.04	\$371.25	\$371.25	\$107.56	\$307.56	\$229.24	\$229.24
16	\$477.13	\$477.13	\$460.05	\$460.05	\$362.52	\$162.52	\$367.62	\$367.62	\$305.71	\$305.71	\$303.79	\$303.79	\$227.13	\$227.13	\$346.86	\$346.86	\$259.86	\$259.86	\$378.84	\$378.84	\$300.83	\$100.83	\$267.64	\$267.64	\$436.39	\$436.39	\$352.28	\$352.28	\$249.35	\$249.36	\$456.68			\$499.47	\$481.18	\$481.18	\$178.49	\$378.49	\$382.84	\$382.84			\$236.40	\$236.40
17	\$491.57 \$507.13	\$491.57 \$507.13	\$473.97 \$488.97	\$473.97 \$488.97	\$373.49 \$385.30	\$373.49 \$385.30	\$378.74 \$390.73	\$378.74 \$390.73		\$314.96 \$324.93		\$312.99 \$322.89	\$234.00 \$241.41	\$234.00 \$241.41	\$157.35 \$168.66	\$357.35 \$368.66	\$267.73 \$276.20	\$267.73 \$276.20	\$390.30 \$402.65	\$390.30 \$402.65	\$309.94 \$319.74	\$309.94 \$319.74	\$275.74 \$284.46	\$275.74 \$284.46	\$449.60 \$463.82	\$449.60 \$463.82	\$162.95 \$174.41	\$362.95 \$374.43	\$256.91 \$265.03	\$256.91 \$265.03	\$470.50 \$485.39			\$514.58 \$510.86	\$495.74	\$495.74 \$511.43	\$189.95 \$402.29	\$389.95 \$402.29	\$394.43 \$406.91	\$394.43 \$406.91		\$326.76 \$337.10	\$243.55 \$251.26	\$243.55 \$251.26
19	\$522.68	\$522.68	\$503.96	\$503.96	\$397.12	\$397.12	\$402.71	\$402.71	\$334.89	\$334.89	\$332.79	\$332.79	\$248.81	\$248.81	\$379.97	\$379.97	\$284.67	\$284.67	\$415.00	\$415.00	\$329.55	\$329.55	\$293.19	\$293.19	\$478.05	\$478.05	\$385.91	\$185.91	\$273.16	\$273.16	\$500.27	\$500.27	\$547.14	\$547.14	\$527.11	\$527.11	\$414.62	\$414.62	\$419.38	\$419.38	\$347.44	\$347.44	\$258.96	\$258.96
20	\$538.79	\$518.79	\$519.49	\$519.49	\$409.16	\$409.36	\$415.12	\$415.12		\$345.21	\$343.05	\$343.05	\$256.48	\$256.48	\$191.68	\$391.68	\$293.44	\$293.44	\$427.79	\$427.79	\$339.70	\$339.70	\$302.22	\$302.22	\$492.78	\$492.78	\$397.81	\$397.81	\$281.58	\$281.58	\$515.69			\$564.01	\$543.36	\$543.26	\$427.40	\$427.40	\$432.31	\$432.31		\$358.14	\$266.94	\$266.94
21	\$555.45 \$555.45	\$624.88 \$624.88	\$535.56 \$535.56	\$602.51 \$602.51	\$422.02 \$422.02	\$474.77 \$474.77	\$427.96 \$427.96	\$481.46 \$481.46		\$400.38 \$400.38	\$153.66 \$353.66	\$397.87 \$397.87	\$264.41 \$264.41	\$297.46 \$297.46	\$403.79 \$403.79	\$454.26 \$454.26	\$302.52 \$302.52	\$340.34 \$340.34	\$441.02 \$441.02	\$496.15 \$496.15	\$350.21 \$350.21	\$393.99 \$393.99	\$311.57 \$311.57	\$350.52 \$350.52	\$508.02 \$508.02	\$571.52 \$571.52	\$410.11 \$410.11	\$461.37 \$461.37	\$290.29 \$290.29	\$326.58 \$326.58	\$531.64 \$531.64			\$654.13 \$654.13	\$560.16 \$560.16	\$630.18 \$630.18	\$440.62 \$440.62	\$495.70	\$445.68 \$445.68	\$501.39 \$501.39			\$275.20 \$275.20	\$309.60
21	\$555.45	5624.88	\$535.56	\$602.51	\$422.02	\$474.77	\$427.96	\$481.46	\$155.89	\$400.38	\$153.66	\$197.87	\$264.41	\$297.46	\$403.79	\$454.26	\$302.52	\$240.34	\$441.02	5496.15	\$350.21	\$393.99	\$311.57	\$350.52	\$508.02	\$571.52	\$410.11	\$461.37	\$290.29	\$326.58	\$531.64	\$598.10		\$654.13	\$560.16	\$610.18	\$440.62	\$495.70	\$445.68	\$501.39		\$415.37	\$275.20	\$309.60
24	\$555.45	\$624.88	\$535.56	\$602.51	\$422.02	\$474.77	\$427.96	\$481.46	\$355.89	\$400.38	\$153.66	\$397.87	\$264.41	\$297.46	\$403.79	\$454.26	\$302.52	\$340.34	\$441.02	\$496.15	\$350.21	\$393.99	\$311.57	\$150.52	\$508.02	\$571.52	\$410.11	\$461.37	\$290.29	\$326.58	\$531.64			\$654.13	\$560.16	\$630.18	\$440.62	\$495.70	\$445.68	\$501.39			\$275.20	\$309.60
25	\$557.67 \$568.78	\$627.38 \$639.88	\$537.70 \$548.41	\$604.92 \$616.97	\$423.71 \$432.15	\$476.67 \$486.17	\$429.67 \$438.23	\$483.38 \$493.01		\$401.98 \$409.99	\$355.07 \$362.15	\$299.46 \$407.42	\$265.47 \$270.76	\$298.65 \$304.60	\$405.41 \$413.48	\$456.08 \$465.17	\$303.73 \$309.78	\$341.70 \$348.50	\$442.78 \$451.60	\$498.13 \$508.06	\$351.61 \$358.62	\$195.56	\$312.02 \$319.05	\$351.92 \$358.93	\$510.05 \$520.21	\$573.81 \$585.24	\$411.75 \$419.95	\$463.22 \$472.45	\$291.45 \$297.26	\$327.88 \$334.41	\$533.77 \$544.40			\$656.75 \$669.83	\$562.40 \$573.60	\$632.70 \$645.30	\$442.38 \$451.19	\$497.68 \$507.59	\$447.46 \$456.38	\$503.40 \$513.42		\$417.03 \$425.34	\$276.30 \$281.80	\$310.84
27	\$582.11	\$654.88	\$548.41 \$561.27	\$631.43	\$442.28	\$497.56	\$448.50	\$504.56		\$419.59		\$416.97	\$277.10	\$304.60	\$423.17	\$476.07	\$317.04	\$356.67	\$462.19	\$519.96	\$367.02	\$412.90	\$326.53	\$367.34	5532.40	\$598.96	\$429.80	\$483.52	\$304.22	\$342.25				5685.53	\$587.05	\$645.10 \$660.41	\$461.77	\$519.49	\$450.38	5525.46			5288.41	\$324.46
28	\$603.77	\$679.25	\$582.15	\$654.92	\$458.74	\$516.08	\$465.19	\$523.34		\$435.21	\$384.43	\$432.48	\$287.41	\$323.34	\$438.92	\$493.78	\$328.84	\$169.94	\$479.39	\$539.31	\$380.68	\$428.26	\$338.68	\$381.01	\$552.22	\$621.24	\$445.79	\$501.51	\$315.55	\$354.99	\$577.89			\$711.04	\$608.89	\$685.01	\$478.95	\$538.82	\$484.45	\$545.01			\$299.14	\$336.54
29	\$621.55 \$630.44	\$699.24 \$740.76	\$599.29 \$607.86	\$674.20 \$714.24	\$472.24 \$478.99	\$531.27 \$562.82	\$478.89 \$485.73	\$538.75 \$570.74		\$448.02 \$474.62		\$445.21 \$471.65	\$295.87 \$300.11	\$312.86 \$352.62	\$451.84 \$458.30	\$508.32 \$538.50	\$118.52 \$141.16	\$180.83 \$403.45	\$493.50 \$500.56	\$555.19 \$588.16	\$391.88 \$397.49	\$440.87 \$467.05	\$348.65 \$353.63	\$392.23 \$415.52	\$568.47 \$576.60	\$639.53	\$458.91 \$465.47	\$516.28 \$546.93	\$324.83 \$329.48	\$365.44 \$387.14	\$594.91 \$603.41			\$731.97 \$775.44	\$626.02 \$635.78	\$705.17 \$747.04	\$493.05 \$500.10	\$554.69 \$587.62	\$498.72 \$505.85	\$561.06 \$594.37		\$464.80 \$492.40	\$107.95 \$112.35	\$346.44 \$367.01
31	\$641.77	\$740.76 \$756.41	\$620.71	5729.34	\$489.12	5574.72	\$495.71	\$582.81	5412.48	\$484.66	\$401.40	5481.62	\$306.45	\$350.08	\$458.90	\$549.89	\$350.62	\$411.98	\$511.14	\$588.16	\$405.89	\$476.92	\$353.63	5424.30	\$588.80	5691.83	\$475.32	\$558.50	\$336.45	5395.32				5791.83	\$649.23		\$510.68	\$600.05	\$516.54	5606.94			\$31E.96	\$374.77
32	\$657.10	\$772.09	\$633.57	\$744.44	\$499.25	\$586.62	\$506.28	\$594.88		\$494.70		\$491.60	\$312.90	\$167.54	\$477.68	\$561.28	\$357.88	\$420.51	\$521.73	\$613.03	\$414.30	\$485.80	\$368.59	\$433.09	\$600.99	\$706.16	\$485.16	\$570.06	\$343.41	\$403.51				\$808.23	\$662.67		\$521.25	\$612.47	\$527.24	\$619.51		\$513.23	\$125.56	\$382.53
33	\$665.41 \$674.32	\$781.88	\$641.60 \$650.17	\$753.88 \$763.95	\$505.58 \$512.33	\$594.06 \$601.99	\$512.70 \$519.54	\$602.42 \$610.46		\$500.97 \$507.66	\$423.68 \$429.34	\$497.83 \$504.48	\$316.76	\$372.20 \$377.17	\$483.74 \$490.20	\$568.39	\$362.42 \$367.26	\$425.84 \$431.53	\$528.34 \$535.40	\$620.80 \$629.09	\$419.55 \$425.15	\$492.97 \$499.56	\$373.26 \$378.25	\$438.58 \$444.44	\$608.61 \$616.74	\$715.11 \$724.67	\$491.31 \$497.87	\$577.29 \$585.00	\$347.77 \$352.41	\$408.63 \$414.08				\$818.48 \$829.41	\$671.07 \$680.03	\$788.51 \$799.04	\$527.86 \$534.91	\$620.24 \$628.52	\$533.92	\$627.16 \$635.74			\$329.69 \$334.09	\$387.39 \$392.56
35	\$678.76	\$792.32 \$797.54	\$654.45	5768.98	\$515.71	\$605.96	\$522.97	\$610.46 \$614.49	\$432.05 \$434.90	\$511.00		\$504.48	\$323.11	\$179.65	\$490.20	\$575.99 \$579.78	\$369.68	\$431.53	\$538.93	\$633.24	\$425.15	\$502.85	\$380.74	\$447.37	\$620.80	\$729.44	\$501.15	\$588.86	\$354.73	\$416.81	5649.66	\$763.36		\$834.87	\$680.03 \$684.52	5799.D4 5804.31	\$538.44	\$632.66	\$541.06 \$544.62	\$639.93			\$114.09	\$395.15
36	\$683.20	\$802.76	\$658.74	\$774.02	\$519.08	\$609.92	\$526.39	\$618.51	\$437.74	\$514.35	\$435.00	\$511.13	\$325.22	\$382.14	\$495.66	\$583.58	\$372.10	\$437.22	\$542.45	\$637.38	\$430.76	\$505.14	\$383.23	\$450.30	\$624.86	\$734.22	\$504.44	\$592.71	\$357.06	\$419.54	\$653.92	\$768.35	\$715.18	\$840.34	\$689.00	\$809.57	\$541.96	\$636.81	\$548.19	\$644.12	\$454.14	\$511.62	\$338.50	\$197.73
37	\$687.65 \$692.09	\$807.99 \$813.21	\$663.02 \$667.31	\$779.05 \$784.09	\$522.46 \$525.84	\$613.89 \$617.86	\$529.81 \$533.24	\$622.53 \$626.55	\$440.59 \$443.44	\$517.70 \$521.04	\$417.81 \$440.66	\$514.45 \$517.78	\$327.34	\$384.62	\$499.89 \$503.12	\$587.37 \$591.17	\$374.52 \$376.94	\$440.06 \$442.90	\$545.98 \$549.51	\$641.51 \$645.68	\$433.56 \$436.36	\$509.43 \$512.72	\$385.72 \$388.22	\$453.23 \$456.15	\$628.93 \$632.99	\$738.99 \$743.77	\$507.72 \$511.00	\$596.57 \$600.42	\$359.38 \$361.70	\$422.27 \$425.00	\$658.17 \$662.42			\$845.81 \$851.27	\$693.48 \$697.96	\$814.84 \$820.10	\$545.49 \$549.01	\$640.95 \$645.09	\$551.75 \$555.32	\$648.31 \$652.50		\$517.09 \$540.56	\$340.70 \$342.90	\$400.32 \$402.91
39	\$700.98	5823.65	\$675.88	\$784.09 \$794.16	5532.59	\$625.79	\$540.09	\$634.60	\$449.13	\$527.73	\$446.86 \$446.32	\$524.42	\$311.69	\$392.08	\$509.58	\$598.76	\$376.94	\$442.50	\$556.57	\$653.97	\$410.10 \$441.97	\$519.31	\$393.20	\$462.01	5641.12	\$753.32	\$517.56	\$600.42	\$366.35	\$430.46	\$670.93			5852.20	\$705.92	\$830.63	\$556.06	\$653.37	\$562.45	\$660.88			\$342.90	\$408.08
40	\$709.87	\$869.58	\$684.45	\$838.45	\$539.34	\$660.69	\$546.93	\$669.99	\$454.83	\$557.16	\$451.98	\$553.67	\$337.92	\$413.95	\$516.04	\$632.15	\$386.62	\$473.61	\$563.62	\$690.44	\$447.57	\$548.27	\$398.19	\$487.78	\$649.25	\$795.33	\$524.12	\$642.05	\$370.99	\$454.46	\$679.44	\$832.31	\$743.09	\$910.29	\$715.88	\$876.96	\$563.11	\$689.81	\$569.58	\$697.73	\$471.86	\$578.03	\$351.71	\$430.84
41	\$723.20 \$735.97	\$885.91 \$901.56	\$697.30 \$709.62	\$854.19 \$869.28	\$549.47 \$559.18	\$673.10 \$684.99	\$557.20 \$567.05	\$682.57 \$694.63	\$463.37 \$471.55	\$547.63 \$577.65		\$564.07 \$574.03	\$344.26 \$350.34	\$421.72 \$429.17	\$525.73 \$535.02	\$644.02 \$655.40	\$393.88 \$400.84	\$482.50 \$491.03	\$574.21 \$584.35	\$703.40 \$715.83	\$455.97 \$464.03	\$558.57 \$568.43	\$405.66	\$496.94 \$505.72	\$661.44 \$673.13	\$810.27 \$824.58	\$533.96 \$543.40	\$654.10 \$665.66	\$377.96	\$463.00 \$471.18	\$692.20 \$704.42			\$927.38 \$943.77	\$729.33 \$742.21	\$893.43 \$909.21	\$573.69 \$583.82	\$702.77 \$715.18	\$580.28 \$590.53	\$710.84 \$723.39		\$588.89 \$599.29	\$358.31 \$364.64	\$438.93 \$446.68
42	\$753.75	5923.34	\$726.75	\$890.28 \$890.27	\$572.68	5701.53	\$580.74	\$711.41		\$591.60		5587.90	\$358.80	\$429.54	5547.94	\$671.23	\$410.52	5502.89	\$598.46	\$713.84 \$733.12	\$475.23	\$582.16	\$422.80	\$517.93	\$689.38	S844.49	5556.52	\$681.74	5393.92	\$471.18 \$482.56	\$704.42 \$721.44			\$966.56	\$760.14	5931.17	5597.92	5713.18	\$604.79	\$723.39 \$740.87			5373.45	\$457.47
44	\$775.96	\$950.56	\$748.18	\$916.52	\$589.56	\$722.21	\$597.86	\$712.18	\$497.18	\$609.04	\$494.06	\$605.23	\$369.38	\$452.49	\$564.09	\$691.02	\$422.62	\$517.71	\$616.10	\$754.73	\$489.24	\$599.32	\$435.26	\$533.20	\$709.70	\$869.39	\$572.92	\$701.83	\$405.54	\$496.78	\$742.70	\$909.81	\$812.29	\$995.05	\$782.54	\$958.62	\$615.55	\$754.04	\$622.61	\$762.70	\$515.80	\$631.86	\$184.45	\$470.96
45	\$802.07 \$833.18	\$982.54 \$1,020.64	\$773.35 \$803.34	\$947.35 \$984.09	\$609.40	\$746.51 \$775.46	\$617.97 \$641.94	\$757.02 \$786.38	\$513.91 \$533.84	\$629.51 \$653.95	\$510.69 \$530.49	\$625.59 \$649.85	\$381.81 \$396.62	\$467.71 \$485.85	\$583.07 \$605.69	\$714.26 \$741.96	\$416.84 \$453.78	\$535.13 \$555.88	\$636.83 \$661.53	\$780.12 \$810.37	\$505.70 \$525.32	\$619.49 \$643.51	\$449.91 \$467.36	\$551.14 \$572.51	\$733.58 \$762.03	\$898.64 \$933.49	\$592.20 \$615.17	\$725.44 \$753.58	\$419.18	\$513.49 \$533.41	\$767.69 \$797.46			\$1,028.53 \$1,068.41	\$808.87 \$840.24	\$990.87	\$636.26 \$660.93	\$779.41 \$809.64	\$643.56 \$668.52	\$788.36 \$818.94		\$653.11 \$678.44	\$397.39 \$412.80	\$486.80 \$505.68
47	5841.18 5868.17		\$837.08	\$1,025.42	5659.62	\$808.03	\$641.94	\$786.38 \$819.40		\$651.41	\$530.49 \$552.77	\$677.14	\$413.27	\$506.26	5631.12	\$773.13	\$472.84	5579.23	\$689.31	\$810.17	\$547.38	\$670.54	\$486.98	5596.56	\$794.04	5972.69	\$641.00	5785.23	\$453.72	5555.81				\$1,008.41		\$1,029.29	\$688.69	\$841.64	\$696.60	\$853.33		\$706.94	\$430.14	\$525.92
48	\$908.16	\$1,112.50	\$875.64	\$1,072.66	\$690.00	\$845.25	\$699.71	\$857.15	\$581.88	\$712.80	\$578.23	\$708.34	\$432.31	\$529.58	\$660.20	\$808.74	\$494.62	\$605.91	\$721.07	\$883.31	\$572.59	\$701.43	\$509.42	\$624.04	\$830.61	\$1,017.50	\$670.53	\$821.40	\$474.62	\$581.41	\$869.23	1,064.81	\$950.67 \$	\$1,164.57	\$915.86	\$1,121.93	\$720.41	\$882.51	\$728.69	\$892.64	\$603.67	\$739.50	\$449.95	\$551.19
49	\$947.60 \$992.03		\$913.67	\$1,119.24	\$719.97	\$881.96	\$730.10	\$894.37	\$607.15	\$743.76		\$719.10	\$451.08	\$552.58	\$688.87	\$843.86	\$516.10	\$632.22	\$752.38 \$787.66	\$921.67	\$597.46	\$731.89	\$531.54	\$651.13	\$866.68	\$1,061.69	\$699.65	\$857.07	\$495.23	\$606.66	\$906.98			\$1,215.14		\$1,170.65	\$751.70	\$920.83 \$1.082.05	\$760.33	\$931.40		\$771.61	\$469.49 \$401.51	\$575.13
50 51	\$992.03 \$1.035.91	\$1,364.05 \$1,424.38	\$956.51 \$998.82	\$1,315.20 \$1,373.38	\$753.73 \$787.07	\$1,036.38	\$764.34 \$798.15	\$1,050.96 \$1,097.45	\$635.62 \$663.73	\$873.98 \$912.64	\$631.64 \$659.58	\$868.50 \$906.92	\$472.24 \$493.12	\$649.32 \$678.05	\$721.17 \$753.07	\$991.61 \$1.035.47	\$540.30 \$564.20	\$742.91 \$775.77	\$787.66 \$822.50	\$1,083.03 \$1,130.94	\$625.48 \$653.14	\$860.03 \$898.07	\$556.46 \$581.08	\$765.14 \$798.98	\$907.32 \$947.46	\$1,247.57 \$1,302.75	\$732.46 \$764.86	\$1,007.13	\$518.46 \$541.39	\$712.88 \$744.41						\$1,375.61 \$1,436.46	\$786.95 \$821.76	\$1,082.05	\$795.98 \$831.19	\$1,094.48		\$906.71 \$946.82	\$491.51 \$513.25	\$675.82 \$705.72
52	\$1,084.24	\$1,490.83	\$1,045.41	\$1,437.44	\$823.78	\$1,132.70	\$835.38	\$1,148.64	\$694.70	\$955.21	\$690.34	\$949.22	\$516.13	\$709.68	\$788.20	\$1,083.77	\$590.52	\$811.96	\$860.87	\$1,183.70	\$683.61	\$939.96	\$608.18	\$836.25	\$991.66	\$1,363.53	\$800.53	\$1,100.74	\$566.65	\$779.14	\$1,037.76	\$1,426.92 \$1	1,134.99 \$	\$1,560.61	\$1,093.43	\$1,503.47	\$860.09	\$1,182.62	\$869.97	\$1,196.21	\$720.72	\$990.99	\$537.19	\$738.64
53	\$1,133.12		\$1,092.54	\$1,502.25	\$860.92 \$901.01	\$1,183.77 \$1,238.89	\$873.04 \$913.09	\$1,200.43 \$1,256.33	\$726.02 \$759.83	\$998.27 \$1,044.76	\$721.47 \$755.06	\$992.02 \$1.038.21	\$539.40 \$564.52	\$741.67 \$776.21	\$823.73 \$862.09	\$1,132.63	\$617.14 \$645.88	\$848.57 \$888.09	\$899.68 \$941.58	\$1,237.06 \$1,294.67	\$714.43 \$747.70	\$982.34 \$1,028.09	\$635.60 \$665.20	\$873.95 \$914.65	\$1,036.36 \$1,084.62	\$1,425.00	\$816.62 \$875.58	\$1,150.36	\$592.19 \$619.77							\$1,571.25 \$1,644.42	\$898.86 \$940.72	\$1,235.94 \$1,293.50	\$909.19 \$951.53	\$1,250.13		1,035.66	\$561.41 \$587.55	\$771.94 \$807.88
54 55	\$1,185.89		\$1,143.42 \$1,194.30	\$1,572.20	\$901.01 \$941.10	\$1,238.89	\$911.69 \$954.35	\$1,256.33 \$1,312.23	\$759.83 \$793.63	\$1,044.76	\$755.06 \$788.66	\$1,038.21 \$1,084.41	\$564.52 \$589.63	\$776.21 \$810.75		\$1,185.38 \$1,238.12	\$645.88 \$674.62	\$888.09 \$927.60	\$941.58 \$983.47	\$1,294.67	\$747.70 \$780.97	\$1,028.09	\$665.20 \$694.80		\$1,084.62 \$1,132.88	\$1,491.36	\$875.58 \$914.55	\$1,203.93	\$619.77 \$647.35							51,644.42	\$940.72 \$982.58	\$1,293.50	\$951.53 \$991.87	\$1,308.35		1,083.89	\$587.55 \$613.70	\$807.88 \$843.83
54	\$1,295.86	\$1,781.81	\$1,249.46	\$1,718.01	\$984.57	\$1,353.79	\$998.43	\$1,372.84	\$830.29	\$1,141.65	\$825.09	\$1,134.50	\$616.87	\$848.19	\$942.04	\$1,295.31	\$705.78	\$970.45	\$1,028.90	\$1,414.74	\$817.04	\$1,123.43	\$726.89	\$999.48	\$1,185.21	\$1,629.66	\$956.79	\$1,315.58	\$677.25	\$931.21	\$1,240.32	1,705.41 \$1	1,356.52 \$	\$1,865.22	\$1,306.85	\$1,796.92	\$1,027.97	\$1,413.45	\$1,039.77	\$1,429.69	\$861.39 \$	1,184.41	\$642.04	\$882.81
57	\$1,353.63 \$1,415.29		\$1,105.16	\$1,794.59	\$1,028.46 \$1,075.31	\$1,414.14 \$1,478.55	\$1,042.94	\$1,434.04 \$1,499.36		\$1,192.54 \$1,246.86		\$1,185.07	\$644.37 \$673.72	\$886.00 \$926.36		\$1,353.05	\$737.24 \$770.82	\$1,013.71 \$1,059.88	\$1,074.77	\$1,477.80		\$1,173.51	\$759.30 \$793.88			\$1,702.31	\$999.44 \$1,044.96	\$1,374.23 \$1,436.82	\$707.44 \$739.66								\$1,073.79		\$1,086.12 \$1,135.59	\$1,493.42 \$1.561.44		1,237.21	\$670.66 \$701.21	\$922.16 \$964.16
58	\$1,415.29		\$1,364.61	\$1,876.33	\$1,075.31 \$1,098.52	\$1,478.55	\$1,090.44	\$1,499.36 \$1,531.72	\$906.81 \$926.38	\$1,246.86		\$1,219.05	\$673.72 \$688.26	\$926.36 \$946.36		\$1,414.68	\$770.82 \$787.46	\$1,059.88		\$1,545.11 \$1,578.47		\$1,226.96			\$1,294.43 \$1,322.38		\$1,044.96 \$1,067.52	\$1,436.82 \$1.467.83									\$1,122.70 \$1,146.93		\$1,135.59 \$1,160.11	\$1,561.44			\$701.21 \$716.35	\$964.16 \$984.98
60	\$1,507.49	\$2,072.80	\$1,453.51	\$1,998.58	\$1,145.36	\$1,574.87	\$1,161.48	\$1,597.04	\$965.89	\$1,328.09	\$959.83	\$1,319.77	\$717.61	\$986.71	\$1,095.89	\$1,506.84	\$821.04	\$1,128.93	\$1,195.93	\$1,645.78	\$950.47	\$1,306.90	\$845.60	\$1,162.70	\$1,378.77	\$1,895.80	\$1,113.04	\$1,530.43	\$787.85	\$1,083.29	\$1,442.87	\$1,983.95 \$1	,578.06 \$	\$2,169.83	\$1,520.27	\$2,090.38	\$1,195.84	\$1,644.28	\$1,209.58	\$1,663.17	\$1,002.06 \$	1,377.64	\$746.89	\$1,026.98
61	\$1,560.81		\$1,504.92	\$2,069.27	\$1,185.88	\$1,630.58	\$1,202.57	\$1,653.53		\$1,375.07		\$1,366.45	\$742.99 \$759.65	\$1,021.61		\$1,560.14	\$850.08	\$1,168.86	\$1,239.27	\$1,703.99		\$1,353.12			\$1,427.54		\$1,152.41	\$1,584.56									\$1,238.14		\$1,252.36					\$1,063.30
62	\$1,595.81		\$1,538.66	\$2,115.66 \$2,173.84	\$1,212.46 \$1,245.80	\$1,667.14	\$1,229.53 \$1,263.34	\$1,690.60 \$1,737.09		\$1,405.90 \$1,444.56	\$1,016.07	\$1,397.09	\$759.65 \$780.54	\$1,044.52 \$1,073.24	\$1,160.09	\$1,595.12 \$1,638.98	\$869.14 \$893.04	\$1,195.07 \$1,227.93	\$1,267.05	\$1,742.19 \$1,790.10		\$1,383.46 \$1,421.50		\$1,230.82 \$1,264.66	\$1,459.54		\$1,178.25 \$1,210.64	\$1,620.09									\$1,265.90	\$1,740.61 \$1,788.48	\$1,280.44 \$1,315.65					\$1,087.14
644	£1,000.00	62,254.37	\$1,505.68	\$2,209.19	\$1,266.06	\$1.740.83	\$1 283 88	\$1,757.09	\$1,052.57	\$1,644.35	51,060.98	\$1,458.85	6703.33	£1,000.60	61 311 37	£1,000.00	6007.55	61.747.00	\$1,302.05	51 819 21	\$1.050.63	\$1,444.62	6034.73	£1,204.00	£1,534.05	63,005,55	\$1,220.04	\$1,691.70	\$830.97	51 197 45	\$1,505.00			52 398 48	\$1.680.48	52 310 66	£1.331.86	£1,788.48	£1,337.04	61 838 43	£1.107.66 £	1 533 03	5835.50	£1.13£.30

Keystone Health Plan East Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	НМО	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery,
							Bucks, Chester, Delaware, Montgomery,
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	нмо	Platinum	Off	Keystone	8	Philadelphia
2227424242222	V		0.11	0.00			Bucks, Chester, Delaware, Montgomery,
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	НМО	Gold	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	нмо	Gold	Off	Keystone	8	Philadelphia
33071.710100013			00.0	J	ne your		Bucks, Chester, Delaware, Montgomery,
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$30/\$60/70%	нмо	Silver	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$30/\$60/50%	нмо	Silver	Off	Keystone	8	Philadelphia
						_	Bucks, Chester, Delaware, Montgomery,
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/	нмо	Bronze	Off	Keystone	8	Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	нмо	Gold	Off	Proactive		Bucks, Chester, Delaware, Montgomery, Philadelphia
33671PA0100044	Reystorie Hivio Gold Proactive	HIVIO	Gold	OII	Produtive	0	Bucks, Chester, Delaware, Montgomery,
33871PA0100045	Keystone HMO Silver Proactive	нмо	Silver	Off	Proactive	8	Philadelphia
	1,000						Bucks, Chester, Delaware, Montgomery,
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100048	Keystone HMO Silver Classic \$4,500/\$50/\$100/100	нмо	Silver	Off	Keystone	8	Philadelphia
2207404040040	Karatana III 40 Silvan Saarun 65 000/650/6400/650		Cilore	Off	W		Bucks, Chester, Delaware, Montgomery,
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$60	HMO	Silver	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0100050	Keystone HMO Platinum Preferred \$30/\$60/\$400	нмо	Platinum	Off	Keystone	8	Philadelphia
330711710100030	Reystone minor natimality referred \$30/\$00/\$400	THIVIO	riatinam	0.11	Reystone		Bucks, Chester, Delaware, Montgomery,
33871PA0100051	Keystone HMO Gold Secure \$1000/\$40/\$80/\$650	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100052	Keystone HMO Silver Proactive Value	нмо	Silver	Off	Proactive	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	НМО	Platinum	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Philadelphia
330711 A0110011	Revisione Di OST latinum i referred \$10, \$20, \$200	103	i latilialii	011	Reystorie		Bucks, Chester, Delaware, Montgomery,
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Philadelphia
				l	[Bucks, Chester, Delaware, Montgomery,
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Philadelphia
22071040110010	Koystono DDOS Silver Classic \$2.750/\$20/\$50/\$00/	DOC	Cilvor	Off	Kovstono		Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$30/\$60/50%	PUS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery,
33871PA0110020	Keystone DPOS Bronze Essential \$7,500/\$70/\$140/	POS	Bronze	Off	Keystone	8	Philadelphia
	[, 5.0 27 05 Bronze Essential \$7,500/\$70/\$140/	. 55	D. 3112C	1~	ystoric	٠ ،	aac.p.na

Company Name Keystone Health Plan East
Market Small Group
RATES FOR AGE 21, NON-TORACCO USER, BY RATING AREA AND COUNTY

																		SATING AND A		
	69-01-2021 Number of Covered Lives	by Rating County			0 0 0		0 0 0	0 0	0 0	0 0 0	a a		0 0 0	0 0	4 0 4 0 4 0	0 0 0	0 0 0 0	33.406 18.185 11.995	23.387 38.00	2 0 0 0 0 0 0
HOS Flat ID	Plan Marketing Name Produ	a Mesa	Ox/Off Embarge Crax	fand Clarkes Erie			Pile Sullivan Susperlanna					Bedford Blair Cle		Jefferson Somerant	Centre Columbia Lebigh Militim Montaur Northau			Bucks Chester Delaware A	tortgomery Philade	ghita Comberland Doughin Position Pulbon Audata Cebanon Perry
35873PACS00020	Enytione HMD Flatinum Professed (00/520/520)		Off															\$115.45 \$155.45 \$155.45		88.48
88873PA0900021	Earytione HMD Hatmum Professed (20/500/5202 HMC	Platinum	Off															\$333.56 \$335.56 \$335.56		IB.16
38873PA0900022			Off															\$422.02 \$423.02 \$422.02		22.02
38873PA0900028			Off															\$427.96 \$427.96 \$427.96		27.96
38873PA0900034			Off															\$355.89 \$355.89 \$355.89		00.00
358739A0300025			Off															\$33.66 \$353.66 \$353.66		05.66
	S Devidure HMO Brokse Scoredal S7 500/570/5040/575		Off															\$366.63 \$266.63 \$266.63		96.65
38873PA0900066	E Keystone HMD Solid Prooctive HMS	D Gold	Off															\$401.79 \$421.79 \$421.79		01.79
358739A0300005			Off															\$802.52 \$802.52 \$802.52		02.10
38873PA0900067	F Reydone HMO Gold Classic \$2,500/\$40/\$80/300% HMO		Off															\$461.02 \$661.02 \$601.02		IE.02
		30ver	Off															\$890.21 \$890.21 \$890.21		NO.15
38873PA0930009	B Keystone HMO Silver/Secure (8,000)(300/\$200/5600 HMO	30ver	Off															\$81137 \$81137 \$81137		03.17
35873946500030		Platinum	Off															Shoe.co Shox.co Shoe.co		08.00
38873PA0900031			Off															\$410.11 \$410.11 \$430.11		03.11
38873PA0900032			Off															\$290.29 \$290.29 \$290.29	\$290.29 \$	10.29
38873PA0900038	E Keystone HMD Matarum Preferred \$5/505/\$300 HMO	Platinum	Off															\$332.66 \$332.66 \$332.66	\$101.66 \$	E.60
35873PAGE13GE1		Platinum	Off															\$582.45 \$582.45 \$582.45		E.O
38873PAGE100E2		Platinum	Off															\$562.26 \$56G.26 \$562.26		82.16
38873PAGE100E8			Off															\$445.62 \$665.62 \$465.62		IE.42
35873PAGE13G14			Off															5405.68 5005.68 5005.68		0.48
			Off															\$369.22 \$369.22 \$369.22		WR.22
358739A0130030	2 Prisone DPDS Brance Susersial 57 500/570/5340/67 PDS	Borse	Off															\$275.20 \$275.20 \$275.20	\$275.20 \$	75.20

Company Name: Market: Product Effective Date of Rates:	Keystone Heal Small G HW October 1	Ph Plan East incurs O		End	ding date of Rate	es:	December 2	31, 2022																																				
MIOS Plan ID (On Exchange) to																																				-	$\overline{}$	-				-		
HIOS Plan ID (Off Exchange) to	33871PA0	100020	33871PA01000	21	23871PA010	00022	33971980	1100023	228719AG	2100024	22871PAG	2100025	238719A0	100026	33871PA0	100044	33871940	100045	228719A	2100047	33871PAG	2102048	23871PA0	100049	33971PA0	100050	33971PA0	2100051	338719801	100052	22871PA01	00053	33871PA01	10011	22871980	3110012	3387198	10110013	33871PA	0110014	338719A0	/10019	33871PA0	110020
Plan Marketing Name 12	HMO Platinum P		HMO Platinum Prefer	red \$20/me h	HMO Gold Prefe	erred \$40/58 H	MO Gold Classi	k \$1.500/\$30	HMO Silver Class	sic \$4.750/\$30	HMO Siver Cass	dc 53.750/5304	O Brooze Essent	al \$7,500/\$70	lesstone HMO 0	old Proactive	evatone HMO S	Ilver Proactive	HMO Gold Class	c \$2,500/\$40/	MO Sher Cassi	c \$4.500/\$50/	MO Silver Secur	\$5,000/\$50/	HMO Platinum P	referred \$30/	HMO Gold Secur	re \$1000/\$40/hr	stone HMO Silver	r Proactive Van H	(MO Platinum P	eferred \$5/5 DP	OS Platinum Pro	eferred \$10/ C	905 Platinum F	Preferred \$20/s	ne DPOS Gold Pr	referred \$40/\$8	DPOS Gold Class	sic \$1,500/\$30	OPOS Silver Class	c\$3,750/530 O5	5 Bronze Essent	± 57.500/57
Form # 10 Rating Area 10	NE 670 SG EXC-0	OFF Rev. 1.22	NE 670 SG EXC-OFF R	ev. 1.22 KE	E 670 SG EXC-OF	FF Rev. 1.22	KI 670 SG ENC-C	OFF Rev. 1.22	NE 670 SG DXC-	OFF Rev. 1.22	KE 670 SG EXC-	OFF Rev. 1.22	KI 670 SG EXC-0	FF Rev. 1.22 ()	670 SG EXC-OR	Tier Rev. 1.26	670 SG EXC-06	F.Tier Rev. 1.2	NX 670 SG DXC	OFF Rev. 1.22	NE 670 SG DXC-1	OFF Rev. 1.22	NE 670 SG EXC-	OFF Rev. 1.22	NE 670 SG EXC-C	OFF Rev. 1.22	NE GTO SG EXC-C	OFF Rev. 1.22 KI	E 670 SG ENC-OFF.	Tier Rev. 1.2	EE 670 SG ENC-CI	F Rev. 1.22 E 63	NO SG EXC-OFF.D	Sirect Rev. 1.E 6	570 SG EXC-OFE	Direct Rev. 1.1	1670 SG EXC-OFF	f.Direct Rev. 1.	E 670 SG EXC-OFF	Direct Rev. 1.	670 SG DIC-OFF.	Arect Rev. 1.167	570 SG DXC-OFF.	Jirect Rev. 1
Nebwork 19	evatore Health Pl	an East Network	istone Health Plan Eas	at Networkst	one Health Plan	n East Networks	stone Health Pia	an East Networ	vstone Health PI	lan East Netwo	vstone Health PI	an East Network	stone Health Pl	in East Netwo	Proactive I	etwork	Proactive	ietwork	rystone Health F	an East Netwo	rystone Health Pl	lan East Netwo	vstone Health Pl	an East Network	vstone Health Pla	an East Networ	vstone Health Pla	lan East Netwo	Proactive No	letwork ex	stone Health Pla	East Networks	tone Health Plan	n East Network	stone Health Pl	Nan East Network	evstone Health PI	Plan East Netwo	rystone Health Pl	Ian East Netwo	vytone Health Pla	en East Network	stone Health Pla	an East Netwo
Metal =>	Platin		Platinum		Gold		Gols	d	She	er	Silve	er	Bron		Goli	Ī	Silv	7	Go	K.	Silve	er	Silv	1	Platin	um.	Gol	d	Silver		Platinu		Platinus	9	Platin	aum .	Gr	old	Gal	ld	Silve	_	Bronz	
Deductible 12	50		50		50		\$1.50	00	\$4.7	50	\$1.7	50	\$7.5	10	50		50/56000	/56000	52.5	00	54.5	60	\$5.0	20	50		\$1.0	00	\$1.500		50		50		50	_	51	.0	\$1.5	200	\$3.70		\$7.50	0
Colnsurance +>	95 \$10/3	-	9% \$20/\$40	_	9% \$40/\$8		103	SSO no ded	\$30 no ded/:	S	\$30 no ded/3	S	\$70 no ded/\$		9%/20% \$15/640 \$30/6		0%/\$% o ded/\$120 no	/10%	S40 no dedi		SSO no ded/S		- 05	100 no ded	9% \$30/\$	_	540 no ded/S		0%/5%/1 to ded/\$120 no de		55/51		9% \$10/\$2		9% \$20/5	4	- 67	0%	\$30 no ded/	×	\$20 no ded/\$		570 no ded/51	
Copave to COP Maximum to	\$4.9		\$5,000		\$8,550		\$7.50	00	Say no peg/	50	589 no dep/	50 0000	\$19 00 000/3	in no dec	\$13/249, \$19/2 \$8.50	0.345/380 (58.7 58.7	10	560 no one	nn on ord	330 00 00073	50	50 FG 50 FG 50	so ceo	55 57		58 CT	SO DO DEC	\$8,700		55.50	-	\$4,500		\$5.0	200		1/589 LSS0	\$20 to dep.	200 00 000	580 no onero	Uno peo	3/V 80 082/3/	60 no one
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	1	Ye	1	Yes	1	Yes	*	Yes	•	Ye		Y	1	Ye	1	Ye		Yes		Yes	1	Yes	~	Yes	_	Yes		Yes		Y.	es.	Ye	1	Yes		Yes	
Age Band	Non-Tobacco		Non-Tobacco Tol		on-Tobacco		Non-Tobacco		Non-Tobacco					Tobacco		Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco			Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco		Von-Tobacco					Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco	Tobacco F		Tobacco
0 - 14	\$431.29	\$431.29			\$327.69	\$327.69	\$332.30	\$332.30	\$276.34	\$276.34	\$274.60	\$274.60	\$205.30	\$205.30	\$313.54	\$313.54	\$234.90	\$234.90	\$342.44	\$342.44	\$271.93	\$271.93	\$241.93	\$241.93	\$194.46	\$394.46	\$318.44	\$318.44	\$225.40	\$225.40	\$412.80	\$412.90	\$451.48	\$451.48	\$434.95	\$434.96	\$342.13	\$342.13	\$346.06	\$346.06	\$286.68	\$286.68	\$213.69	\$213.69
15	\$469.63 \$484.29	\$469.63 \$484.29			\$356.82 \$367.95	\$156.82 \$167.95	\$361.84 \$373.13	\$361.84 \$373.13	\$100.90 \$310.30	\$300.90	\$299.01 \$308.35	\$299.01 \$308.35	\$223.55 \$230.53	\$223.55 \$230.53	\$341.41 \$352.06	\$341.41 \$352.06	\$255.78 \$263.76	\$255.78 \$263.76	\$372.88 \$384.51	\$372.88 \$384.51	\$296.10 \$305.34	\$295.10 \$305.34	\$263.44 \$271.66	\$263.44 \$271.66	\$429.53 \$442.93	\$429.53	\$346.74 \$357.57	\$246.74 \$357.57	\$245.44 \$253.10	\$245.44 \$253.10	\$449.50 \$463.52	\$449.50 \$463.52	\$491.61 \$506.96	\$491.61 \$506.96	\$473.62 \$488.40	\$473.62 \$488.40		\$372.54 \$384.17	\$376.82 \$388.59	\$376.82 \$388.59	\$312.17 \$321.91	\$312.17 \$321.91	\$212.68 \$219.94	\$232.68 \$239.94
16	\$484.29 \$498.95	\$484.29 \$498.95			\$367.95 \$379.09	\$167.95 \$179.09	\$373.13 \$384.43	\$373.13 \$384.43	\$310.30	\$310.30	\$308.35 \$317.68	\$308.35 \$317.68	\$230.53 \$237.51	\$230.53 \$237.51	\$152.06 \$162.72	\$352.06 \$362.72	\$263.76 \$271.75	\$263.76 \$271.75	\$384.51 \$396.15	\$384.51 \$396.15	\$305.34 \$314.58	\$305.34 \$314.58	\$271.66 \$279.88	\$271.66 \$279.88	\$456.34	\$442.93 \$456.34	\$157.57 \$168.19	\$357.57 \$368.39	\$253.10 \$260.76	\$253.10 \$260.76	\$463.52 \$477.55	\$463.52 \$477.55	\$506.96 \$522.10	\$506.96 \$522.30	\$488.40 \$503.18	\$488.40 \$503.18			\$388.59 \$400.35	\$188.59 \$400.35	\$321.91 \$331.65	\$321.91 \$331.65	\$219.94 \$247.21	\$239.94 \$247.21
l ű	\$514.73	\$514.73			5379.09	\$391.08	5296.59	5396.59	\$329.80	\$329.80	\$317.68	\$327.73	5245.02	5245.02	\$374.19	\$374.19	\$271.75 \$280.35	\$271.75	\$408.09	\$400.09	\$324.53	\$324.53	\$279.88	5288.74	\$470.78	\$470.78	\$180.05	\$180.05	\$269.01	\$260.76	5492.66	\$492.66	\$538.83	\$538.83	\$519.10	\$519.10		\$408.32	\$413.01	\$400.05 \$413.01	\$342.15	\$342.15	\$255.03	\$255.03
19	\$530.52	\$530.52	\$511.53 \$	511.53	\$403.08	\$403.08	\$408.75	\$408.75	\$119.92	\$339.92	\$337.78	\$337.78	\$252.54	\$252.54	\$385.67	\$385.67	\$288.94	\$288.94	\$421.22	\$421.22	\$334.49	\$334.49	\$297.59	\$297.59	\$485.22	\$485.22	\$391.70	\$391.70	\$277.26	\$277.26	\$507.77	\$507.77	\$555.35	\$555.35	\$535.02	\$535.02	\$420.84	\$420.84	\$425.68	\$425.68	\$352.64	\$352.64	\$262.85	\$262.85
20	\$546.87	\$546.87			\$415.50	\$415.50	\$421.35	\$421.35	\$350.39	\$350.39	\$348.19	\$348.19	\$260.32	\$260.32	\$197.55	\$397.55	\$297.85	\$297.85	\$434.20	\$434.20	\$344.80	\$344.80	\$306.76	\$306.76	\$500.17	\$500.17	\$403.77	\$403.77	\$285.80	\$285.80	\$523.42	\$523.42	\$572.46	\$572.46	\$551.51	\$551.51	\$433.81	\$433.81	\$438.80	\$438.80	\$363.51	\$163.51	\$270.95	\$270.95
21	\$563.78 \$563.78	\$614.25			\$428.35 \$428.35	\$481.89 \$481.89	\$414.38	\$488.68	\$361.23	\$406.38	\$358.96 \$358.96	\$403.83 \$403.83	\$268.37 \$268.37	\$301.92 \$301.92	\$409.85	\$461.08	\$307.06 \$307.06	\$145.44	\$447.63 \$447.63	\$503.58 \$503.58	\$355.46 \$355.46	\$399.89	\$316.25	\$155.78	\$515.64 \$515.64	\$580.10 \$580.10	\$416.26	\$468.29	\$294.64 \$294.64	\$331.47	\$519.61	\$607.06	\$590.17 \$590.17	\$663.94 \$663.94	\$568.57 \$568.57	\$639.64		\$503.13	\$452.37	\$508.92 \$508.92	\$374.75 \$374.75	\$421.59 \$421.59	\$279.33 \$279.33	\$314.25 \$314.25
22	\$563.78 \$563.78	\$634.25 \$634.25			\$428.35 \$428.35	\$481.89 \$481.89	\$434.38 \$434.38	\$488.68 \$488.68	\$361.23 \$361.23	\$405.38 \$405.38	\$358.96	\$403.83	\$268.37	\$301.92	\$409.85 \$409.85	\$461.08 \$461.08	\$307.06	\$245.44 \$245.44	\$447.61	\$503.58 \$503.58	\$355.46 \$355.46	\$199.89	\$316.25 \$316.25	\$355.78 \$355.78	\$515.64	\$580.10	\$416.26 \$416.26	\$468.29 \$468.29	5294.64	\$331.47 \$331.47	\$539.61 \$539.61	\$607.06 \$607.06	\$590.17	\$661.94	\$568.57	\$639.64 \$639.64		\$503.13 \$503.13	\$452.37 \$452.37	\$508.92	\$374.75	\$421.59 \$421.59	\$279.33	\$314.25
24	\$563.78	\$634.25			\$428.35	5481.89	\$414.38	\$488.68	\$361.23	\$406.38	\$158.96	\$403.83	\$268.37	\$301.92	\$409.85	\$461.08	\$307.06	\$245.44	\$447.63	\$503.58	\$155.46	\$399.89	\$316.25	\$155.78	\$515.64	\$580.10	\$416.26	\$468.29	5294.64	\$331.47	\$539.61	\$607.06	\$590.17	\$663.94	\$568.57	\$639.64	\$447.23	\$503.13	\$452.37	\$508.92	\$374.75	\$421.59	5279.33	\$314.25
25	\$566.04	\$636.79			\$430.06	\$483.82	\$436.12	\$490.63	\$162.67	\$408.01	\$350.40	\$405.45	\$269.44	\$303.12	\$411.49	\$462.93	\$308.29	\$346.82	\$449.42	\$505.60	\$356.88	\$401.49	\$317.52	\$357.20	\$517.70	\$582.42	\$417.93	\$470.17	\$295.82	\$332.80	\$541.77	\$609.49	\$592.53	\$666.60	\$570.84	\$642.20	\$449.02	\$505.15	\$454.18	\$510.95	\$376.25	\$423.28	\$280.45	\$315.50
26	\$577.31	\$649.47			\$418.63	\$491.46	\$444.81	\$500.41	\$169.90	\$416.14	\$167.58	\$413.52	\$274.81	\$309.16	\$419.69	\$472.15	\$314.43	\$153.73	\$458.37	\$515.67	\$163.99	\$409.49	\$323.84	\$364.32	\$528.02	\$594.02	\$426.25	\$479.53	\$301.71	\$339.43	\$552.56	\$621.63	\$604.33	\$679.88	\$582.22	\$654.99	\$457.96	\$515.21	\$463.23	\$521.13	\$383.74	\$431.71	\$286.03	\$321.79
27	\$590.84 \$612.83	\$664.70 \$689.43			\$448.91 \$465.62	\$505.02 \$523.82	\$455.23	\$512.13 \$531.19	\$378.57 \$392.66	\$425.89 \$441.74	\$376.19 \$390.19	\$423.21 \$438.96	\$281.25 \$291.72	\$316.41 \$328.18	\$429.52 \$445.51	\$483.21 \$501.20	\$321.80 \$333.77	\$162.02 \$175.50	\$469.12 \$486.57	\$527.76 \$547.40	\$372.52 \$386.39	\$419.09 \$434.68	\$331.43 \$343.76	\$372.86	\$540.39 \$560.50	\$607.94 \$630.56	\$436.24 \$452.47	\$490.77 \$509.03	\$308.78 \$320.27	\$347.38 \$360.31	\$565.51 \$586.56	\$636.20 \$659.88	\$618.50 \$641.51	\$695.81 \$721.70	\$595.86 \$618.04	\$670.34 \$695.29	\$468.70 \$486.14	\$527.28 \$546.91	\$474.08 \$491.73	\$533.34 \$553.19	\$392.74	\$441.83 \$458.27	\$292.74 \$303.63	\$329.33 \$341.59
28	\$630.87	\$709.73			5479.32	\$529.82 \$539.24	\$495.07	\$546.83	\$404.22	\$454.74	\$401.68	\$451.89	\$300.31	\$328.18	\$458.62	\$515.95	\$343.60	\$186.55	\$500.90	\$547.40	5397.76	\$447.48	\$353.88	5398.12	\$577.00	\$649.13	\$465.79	\$524.02	\$329.70	\$370.91	\$603.82	\$679.30	5660.40	\$742.95	\$616.21	\$715.76		\$563.00	\$506.20	\$569.48	\$419.35	\$458.27 \$471.76	\$312.57	\$351.64
30	\$639.89	\$751.87			\$486.18	\$571.26	5493.02	\$579.30	\$410.00	\$481.75	\$407.42	\$478.72	\$304.60	\$157.90	\$465.18	\$546.59	\$348.51	\$409.50	\$508.06	\$596.97	\$403.45	\$474.05	\$358.94	\$421.76	\$585.25	\$687.67	\$472.46	\$555.13	\$334.42	\$392.94	\$612.46	\$719.64	\$669.84	\$787.07	\$645.33	\$758.26	\$507.61	\$596.44	\$513.44	5603.29	\$425.34	5499.78	\$317.04	\$372.52
31	\$653.42	\$767.77		740.29	\$496.46	\$583.34	\$503.45	\$591.55	\$418.67	\$491.93	\$416.03	\$488.84	\$311.04	\$365.47	\$475.02	\$558.14	\$355.88	\$418.16	\$518.80	\$609.59	\$411.98	\$484.07	\$366.53	\$410.68	\$597.63	\$702.21	\$482.45	\$566.87	\$341.49	\$401.25	\$625.41	\$734.85	\$684.01	\$803.71	\$658.97	\$774.29		\$609.05	\$524.30	\$616.05	\$434.34	\$510.34	\$323.74	\$380.40
32	\$666.95	\$783.67			\$506.74	\$595.42	\$513.87	\$603.80	\$427.34	\$502.12	\$424.65	\$498.96	\$317.48	\$373.04	\$484.85	\$549.70	\$363.25	\$426.82	\$529.55	\$622.22	\$420.51	\$494.10	\$374.12	\$439.60	\$610.00	\$716.75	\$492.44	\$578.61	\$348.56	\$409.56	\$638.36	\$750.07	\$698.17	\$820.35	\$672.62	\$790.33		\$621.66	\$535.15	\$628.81	\$443.33	\$520.91	\$330.45	\$388.28
11	\$675.41 \$684.43	\$793.60 \$804.20			\$513.16 \$520.02	\$602.97 \$611.02	\$520.39 \$527.34	\$611.46 \$619.62	\$432.75 \$438.53	\$508.49 \$515.28	\$430.03 \$435.78	\$505.29 \$512.04	\$321.51 \$325.80	\$377.77	\$491.00 \$497.56	\$576.93 \$584.63	\$367.86 \$372.77	\$432.23 \$438.01	\$536.26 \$543.42	\$630.11 \$638.52	\$425.84 \$431.53	\$500.36 \$507.05	\$378.87	\$445.17 \$451.11	\$617.74 \$625.99	\$725.84 \$735.53	\$498.68 \$505.34	\$585.95 \$593.77	\$352.98 \$357.69	\$414.75 \$420.29	\$646.45	\$759.58 \$769.73	\$707.02 \$716.47	\$830.75 \$841.85	\$681.15 \$690.24	\$800.35 \$811.04		\$629.54 \$637.95	\$541.94 \$549.18	\$616.78 \$645.28	\$448.95 \$454.95	\$527.52	\$334.64 \$339.11	\$393.20 \$398.45
35	5688.94	\$809.50			5523.44	\$615.05	\$530.81	5623.70	\$441.42	\$518.67	\$415.78	\$515.41	\$327.95	\$185.14	\$500.84	\$588.48	\$175.23	\$440.89	\$547.00	\$642.73	\$431.53 \$434.37	\$510.39	\$386.46	\$454.09	\$630.11	\$740.38	\$508.67	\$597.69	\$350.05	\$420.29	\$659.40	\$774.80	5721.19	\$847.40	5694.79	5811.04 5816.38		\$642.16	\$552.80	\$649.54	\$457.94	5538.08	\$341.34	\$401.08
36	5093.45	\$814.80			5526.87	\$619.07	\$514.29	\$627.79	\$444.31	\$522.07	\$441.52	\$518.79	\$330.10	\$187.86	\$504.12	\$592.34	\$377.68	\$443.78	\$550.58	\$646.94	5417.22	\$513.73	\$388.99	\$457.06	5634.24	\$745.23	\$512.00	\$601.60	\$362.41	\$425.83	5663.72	\$779.87	\$725.91	5852.94	\$699.34	\$821.73		\$646.36	\$556.42	\$653.79	\$460.94	\$541.61	\$343.58	\$403.70
37	\$697.96	\$820.10			\$530.30	\$623.10	\$537.76	\$631.87	\$447.20	\$525.46	\$444.39	\$522.16	\$332.24	\$390.38	\$507.39	\$595.19	\$380.14	\$446.66	\$554.17	\$651.14	\$440.06	\$517.07	\$391.52	\$460.03	\$638.36	\$750.08	\$515.33	\$605.51	\$364.76	\$428.60	\$668.04	\$784.94	\$730.63	\$858.49	\$703.89	\$827.07	\$553.67	\$650.56	\$560.03	\$658.04	\$463.94	\$545.11	\$345.81	\$405.33
38	\$702.47	\$825.40			\$533.72	\$627.13	\$541.24	\$635.95	\$450.09	\$528.86	\$447.26	\$525.54	\$334.29	\$392.91	\$510.67	\$600.04	\$382.60	\$449.55	\$557.75	\$455.35	\$442.90	\$520.41	\$394.05	\$463.01	\$642.49	\$754.92	\$518.66	\$609.43	\$367.12	\$431.37	\$672.35	\$790.02	\$735.35	\$864.04	\$708.44	\$832.41	\$557.25	\$654.77	\$563.65	\$662.29	\$466.94	\$548.65	\$348.05	\$408.95
39	\$711.49 \$720.51	\$836.00			\$540.58 \$547.43	\$635.18	\$548.19 \$555.14	\$644.12 \$680.04	\$455.87 \$461.65	\$535.65 \$565.52	\$453.01 \$458.75	\$532.28 \$561.97	\$338.68 \$342.98	\$397.95 \$420.15	\$517.23 \$523.79	\$607.75 \$641.64	\$387.51 \$392.42	\$455.32 \$480.72	\$564.91 \$572.07	\$663.77	\$448.50 \$454.28	\$527.09 \$556.49	\$399.11 \$404.17	\$468.95 \$495.11	\$650.74 \$658.99	\$764.62 \$807.26	\$525.32 \$531.98	\$617.25 \$651.68	\$371.84	\$436.91 \$461.27	\$680.99 \$689.62	\$800.16 \$844.79	\$744.79 \$754.24	\$875.13 \$923.94	\$717.54 \$726.63	\$843.10 \$890.12	\$564.40 \$571.56	\$663.18 \$700.16	\$570.89 \$578.13	\$670.80 \$708.21	\$472.93	\$555.70	\$352.51 \$356.00	\$414.20 \$437.31
41	\$734.04	\$899.20			\$557.71	\$683.20	5565.56	\$692.81	\$470.32	\$576.14	\$467.37	\$572.52	\$349.42	\$428.04	\$533.62	\$653.69	\$399.79	\$489.75	\$582.81	\$711.95	\$462.81	\$566.94	\$411.76	\$504.40	\$671.36	\$822.42	\$541.97	\$661.91	\$383.62	\$469.94	\$702.57	\$860.65	\$768.40	5941.29	\$740.28	\$906.84	\$582.29	\$713.31	\$588.99	\$721.51	\$487.92	\$597.71	\$161.69	\$445.52
42	\$747.01	\$915.09	\$720.27 \$	5882.33	\$567.56	\$695.27	\$575.55	\$705.05	\$478.63	\$586.32	\$475.62	\$582.64	\$355.59	\$415.60	\$543.05	\$665.24	\$406.85	\$498.40	\$593.11	\$726.56	\$470.98	\$576.96	\$419.03	\$513.31	\$683.22	\$836.95	\$551.54	\$675.64	\$390.40	\$479.24	\$714.98	\$875.85	\$781.98	\$957.92	\$753.36	\$922.86	\$592.58	\$725.91	\$599.39	\$734.25	\$495.54	\$608.27	\$370.11	\$453.39
43	\$765.05	\$937.19			\$581.27	\$712.06	\$589.45	\$722.08	\$490.19	\$600.48	\$487.11	\$596.71	\$364.18	\$446.12	\$556.17	\$681.30	\$416.68	\$510.43	\$607.43	\$744.11	\$482.36	\$590.89	\$429.15	\$525.71	\$699.72	\$857.16	\$564.86	\$691.96	\$399.83	\$489.79	\$732.25	\$897.01	\$800.86	\$981.05	\$771.55	\$945.15	\$606.89	\$743.44	\$613.87	\$751.99	\$508.54	\$622.96	\$379.05	\$464.34
44	\$787.60 \$814.10	\$964.81			\$598.40 \$618.54	\$733.05 \$757.71	\$606.83 \$627.24	\$743.37	\$504.64	\$618.18 \$638.98	\$501.47 \$518.34	\$614.30 \$634.96	\$374.91	\$459.27 \$474.72	\$572.56	\$701.29 \$724.98	\$428.96 \$443.39	\$525.48	\$625.34 \$646.38	\$766.04 \$791.81	\$496.58 \$513.28	\$608.31	\$441.80	\$541.21 \$559.41	\$720.35 \$744.58	\$882.43 \$912.12	\$581.52 \$601.08	\$712.36 \$736.32	\$411.61 \$425.46	\$504.22	\$753.84	\$923.45 \$954.52	\$824.47 \$852.21	\$1,009.97	\$794.29 \$821.02	\$973.01 \$1.005.74	\$624.78 \$645.80	\$765.36	\$631.96	\$774.15 \$800.20	\$523.53 \$541.14	\$641.32 \$662.90	\$190.22 \$403.35	\$478.02 \$494.11
45	\$814.10 \$845.67	\$997.27 \$1,035.95			\$618.54 \$642.53	\$757.71 \$787.09	\$627.24 \$651.57	\$768.37 \$798.17	\$521.62 \$541.85	\$618.98 \$661.76	\$518.34 \$538.44	\$634.96 \$659.59	\$387.53	\$474.72 \$493.13	\$591.82 \$614.78	\$724.98 \$753.10	\$443.19 \$460.59	\$543.16 \$564.22	\$646.38 \$671.45	5791.81 5822.52	\$513.28 \$533.19	\$628.77 \$653.16	\$456.67 \$474.38	\$559.41 \$581.11	\$744.58 \$773.46	\$912.12 \$947.49	\$601.08 \$624.39	\$736.32 \$764.88	\$425.46 \$441.96	\$521.19 \$541.40	\$779.20 \$809.42	\$954.52 \$991.53		\$1,043.95	\$821.02 \$852.86	\$1,005.74 \$1,044.75	\$645.80 \$670.85	\$791.11 \$821.79	\$653.22 \$678.56	\$800.20 \$831.23	\$541.14 \$562.13	\$662.90 \$688.60	\$403.35 \$419.00	\$494.11 \$513.27
47	\$881.19	\$1,035.95			5669.51	\$820.15	\$678.94	\$831.70	\$564.60	5691.64	\$561.05	\$687.29	\$419.46	\$513.84	\$640.60	\$784.73	\$479.93	\$587.92	\$699.65	\$822.52	\$555.58	\$680.59	\$494.30	\$605.52	\$805.95	\$987.28	\$650.61	\$797.00	\$460.52	\$564.14		\$1,033.18		\$1,129.98	\$888.67	\$1,088.63	\$699.02	\$856.30	\$707.05	\$866.14	\$585.73	\$717.52	\$436.59	\$534.83
48	\$921.78	\$1,129.18	\$888.79 \$1,	,088.76	\$700.35	\$857.93	\$710.21	\$870.01	\$590.61	\$723.50	\$586.90	\$718.95	\$438.78	\$537.51	\$670.10	\$820.88	\$502.04	\$615.00	\$731.88	\$896.55	\$581.18	\$711.94	\$517.07	\$633.41	\$843.07	\$1,032.76	\$680.59	\$833.72	\$481.74	\$590.13	\$882.26	\$1,080.77	\$964.93	\$1,182.04	\$929.61	\$1,138.77	\$731.22	\$895.75	\$739.62	\$906.04	\$612.72	\$750.58	\$456.70	\$559.46
49	\$961.81	\$1,178.22	\$927.38 \$1,		\$730.77	\$895.19	\$741.05	\$907.79	\$616.26	\$754.92	\$612.39	\$750.17	\$457.84	\$560.85	\$699.20	\$854.53	\$523.84	\$641.71	\$763.66	\$935.48	\$606.41	\$742.86	\$539.52	\$660.92	\$879.68	\$1,077.61	\$710.14	\$869.92	\$502.66	\$615.75	\$920.57	\$1,127.70	\$1,006.83	\$1,233.37	\$969.98	\$1,188.23	\$762.97	\$934.64	\$771.74	\$945.39	\$639.32	\$783.17	\$476.54	\$583.76
50	\$1,006.91 \$1,051.45	\$1,384.50				\$1,051.92 \$1,098.45	\$775.80	\$1,066.73 \$1,113.91	\$645.16 \$673.69	\$887.09 \$926.33	\$641.10 \$669.46	\$881.52 \$920.51	\$479.31 \$500.51	\$659.05 \$688.20	\$731.99	\$1,005.49	\$548.41 \$572.67	\$754.06 \$787.42	\$799.47 \$834.83	\$1,099.27	\$634.85 \$662.93	\$872.92	\$564.82 \$589.81	\$776.63 \$810.98	\$920.93 \$961.67	\$1,266.28 \$1,322.29	\$743.44 \$776.32	\$1,022.23	\$526.23 \$549.50	\$723.56 \$755.57			\$1,054.04 \$1,100.67	\$1,449.31 \$1.513.42	\$1,015.47	\$1,396.27 \$1,458.03	\$798.75 \$834.08	\$1,098.29	\$807.93	\$1,110.91	\$669.30 \$698.91	\$920.29	\$498.88 \$520.95	\$685.96 \$716.31
51		\$1,445.74 \$1,513.19				\$1,098.45	\$810.12	\$1,113.91 \$1,165.88	\$673.69 \$705.12	\$926.33 \$969.54	\$569.46	5920.51 5963.45	\$500.51 \$523.86	\$688.20 \$720.31	\$764.37 \$800.03	\$1,051.01	\$572.67 \$599.18	\$787.42 \$824.15	\$834.83 \$873.77	\$1,147.89	\$662.93 \$693.86	\$911.53 \$954.05	\$589.81 \$617.12	\$810.98 \$848.82	\$1,006.53	\$1,322.29	\$776.32 \$812.54	\$1,067.45	\$549.50 \$575.14				\$1,100.67	\$1,513.42 \$1,584.02	\$1,060.38	\$1,458.01 \$1,526.04			\$843.67 \$883.03	\$1,160.05	\$698.91 \$731.51	\$961.00 \$1.005.83	\$520.95 \$545.25	\$716.31 \$749.72
51	\$1,150.11	\$1,581.40				\$1,201.52	\$886.14	\$1,218.44	\$736.91	\$1,013.25	\$732.28	\$1,006.88	\$547.47	5752.78		\$1,149.63	\$626.40	\$861.30	\$913.17	\$1,255.60	\$725.14	\$997.07	\$645.15	\$887.08	\$1,051.91	\$1,446.37	\$849.17	\$1,167.61	\$601.07					\$1,655.43	\$1,159.88	\$1,594.84	5912.35	\$1,254.48	\$922.83	\$1,258.90	\$764.49	\$1,051.17	\$569.83	\$783.52
54	\$1,203.67	\$1,655.05	\$1,160.59 \$1,	595.81	\$914.53	\$1,257.47	\$927.40	\$1,275.18	\$771.23	\$1,060.44	\$766.38	\$1,053.77	\$572.97	\$787.83	\$875.03	\$1,203.17	\$655.57	\$901.41	\$955.69	\$1,314.07	\$758.91	\$1,043.50	\$675.19	\$928.39	\$1,100.89	\$1,513.73	\$888.72	\$1,221.98	\$629.06	\$864.95	\$1,152.07	\$1,584.09	\$1,260.01	\$1,732.52	\$1,213.90	\$1,669.11	\$954.84	\$1,312.90	\$965.81	\$1,327.99	\$800.09	\$1,100.13	\$596.37	\$820.01
55	\$1,257.23	\$1,728.69				\$1,313.43	\$968.67	\$1,331.92	\$805.54	\$1,107.62	\$800.48	\$1,100.66	\$598.47	\$822.89		\$1,256.70	\$684.74	\$941.52	\$998.21	\$1,372.55	\$792.68	\$1,089.93	\$705.24	\$969.70	\$1,149.88	\$1,581.08	\$928.26	\$1,276.36	\$657.05			\$1,654.58	\$1,316.08	\$1,809.61	\$1,267.91	\$1,743.38	\$997.32	\$1,371.32	\$1,008.79	\$1,387.08	\$835.69	\$1,149.08	\$622.91	\$856.50
56	\$1,315.30	\$1,000.54					\$1,013.41	\$1,393.44	\$842.75	\$1,158.78	\$837.45	\$1,151.50	\$626.11	\$860.90		\$1,314.75	\$716.37	\$985.01	\$1,044.32	\$1,435.94	\$829.29	\$1,140.27	\$737.01	\$1,014.49 \$1,059.71	\$1,202.99	\$1,654.11	5971.13	\$1,335.31	\$687.40					\$1,893.19	\$1,326.47	\$1,823.90	\$1,043.39	\$1,434.66	\$1,055.38	\$1,451.15	\$874.29	\$1,202.15	\$651.68	\$895.05
57 58	\$1,373.93 \$1,436.51	\$1,889.16					\$1,058.58	\$1,455.55 \$1,521.85	\$880.32 \$920.41	\$1,210.44	\$874.79 \$914.63	\$1,202.83	\$654.02	\$899.27 \$940.23	\$998.80 \$1.044.30	\$1,373.36	\$748.31 \$782.39	\$1,028.92 \$1,075.78	\$1,090.87	\$1,499.95	\$866.26 \$905.71	\$1,191.10	\$770.70 \$805.81	\$1,059.71	\$1,256.61	\$1,727.85	\$1,014.43 \$1,060.63	\$1,394.84 \$1,458.37	\$718.04 \$750.74					\$1,977.59	\$1,385.61	\$1,905.21 \$1,991.98	\$1,089.90	\$1,498.61	\$1,102.43 \$1,152.64	\$1,515.84	\$913.27 \$954.86	\$1,255.74 \$1,312.94	\$680.73 \$711.73	\$936.00 \$978.63
58 59	\$1,480.51	52,017,84					\$1,100.00	\$1,521.85	5940.28	\$1,203.57	5934.37	\$1,257.62	\$698.57	\$960.53	\$1,066.84	\$1,466.90	5782.29 5799.28	\$1,075.78	\$1,160.56	\$1,508.27	5925.26	\$1,272.24	\$823.20	\$1,107.98	\$1,342.21	\$1,806.54	\$1,060.63	\$1,458.37		\$1,032.27				\$2,067.66	51,479.99	\$2,034.98		\$1,560.69	51,157.64	\$1,584.88	\$975.47	51,312.94	5727.10	5999.76
60	\$1,530.10	\$2,103.89	\$1,475.33 \$2,	,028.58	\$1,162.54	\$1,598.50	\$1,178.91	\$1,621.00	\$980.38	\$1,348.02	\$974.22	\$1,339.55	\$728.36	\$1,001.49	\$1,112.33	\$1,529.46	\$833.36	\$1,145.87	\$1,214.87	\$1,670.44	\$964.72	\$1,326.49	\$858.30	\$1,180.17	\$1,199.45	\$1,924.24	\$1,129.73	\$1,553.38	\$799.65	\$1,099.52	\$1,464.50	\$2,013.69	\$1,601.72	\$2,202.37	\$1,543.10	\$2,121.76	\$1,213.78	\$1,668.95	\$1,227.73	\$1,688.13	\$1,017.07	\$1,398.47	\$758.10	\$1,042.39
61		\$2,178.30			\$1,203.66		\$1,220.61	\$1,678.34	\$1,015.06	\$1,395.70	\$1,008.68	\$1,386.93	\$754.12	\$1,036.91	\$1,151.68	\$1,583.56	\$862.84	\$1,186.40	\$1,257.84	\$1,729.53	\$998.84	\$1,373.41	\$888.66	\$1,221.91	\$1,448.95	\$1,992.30	\$1,169.69	\$1,608.32					\$1,658.38	\$2,280.27	\$1,597.68	\$2,196.81		\$1,727.98	\$1,271.16	\$1,747.84	\$1,053.05	\$1,447.94	\$784.92	\$1,079.26
62		\$2,227.14					\$1,247.97	\$1,715.96 \$1,763.15	\$1,037.81	\$1,426.99 \$1,466.23	\$1,031.29 \$1,059.65	\$1,418.03 \$1.457.02	\$771.03 \$792.23	\$1,060.16	\$1,177.50 \$1,209.88	\$1,619.06	\$882.18 \$906.44	\$1,213.00 \$1,246.16	\$1,286.04	\$1,768.31 \$1,816.93	\$1,021.24 \$1,049.32	\$1,404.20	\$908.59	\$1,249.31 \$1,283.66	\$1,481.43	\$2,096.97 \$2,092.98	\$1,195.91 \$1,228.80	\$1,644.38 \$1,689.60	\$846.50 \$869.78					\$2,331.39 \$2,395.50	\$1,633.50	\$2,246.06 \$2,307.83		\$1,766.73	\$1,299.66 \$1,335.40	\$1,787.03	\$1,076.66	\$1,480.40 \$1,521.11	\$802.52 \$824.58	\$1,103.46 \$1,133.80
63	\$1,664.28 \$1,691.34	\$2,288.38 \$2,335.50	\$1,604.71 \$2, \$1,630.80 \$2	242.35			\$1,282.29	\$1,763.15 \$1,791.82	\$1,066.35	\$1,466.21	\$1,059.65	\$1,457.02	\$792.23 \$805.11	\$1,089.31	\$1,209.88	\$1,661.58	\$906.44 \$921.18	\$1,246.16	\$1,321.40	\$1,816.93 \$1,846.47	\$1,049.32 \$1,066.38	\$1,442.81		\$1,283.66	\$1,522.17	\$2,092.98	\$1,228.80 \$1,248.78	\$1,689.60		\$1,195.94		\$2,190.28 \$2,225.89	\$1,742.18 \$1,730.51	\$2,395.50 \$2,434.45	\$1,678.42	\$2,307.83 \$2,345.35	\$1,320.22		\$1,335.40 \$1,357.11	\$1,836.17		\$1,521.11 \$1.545.84	\$824.58 \$837.99	\$1,188.80
1 207	22,-31.51	72,223.39	34,		74,440.00	20,000,00	VA	74, 74.82	22,233.03	20,3000	74,476.88	24,200.74	2007-11	70,007,000				77,230.02	VA_042.65	74,040.47	24,250.28	**,.3***	92.76.73	44,404.44	1000000	94,447,04	72,230.78	25,-27.07	posed-94	72,222,89	25,210,00	74,444,44	300 mark	24,102,40	90,000,00				74,497.44	22,280.03	20,007.03	74/11/44	yant 30	94,444.44

Keystone Health Plan East Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery,
							Bucks, Chester, Delaware, Montgomery,
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	нмо	Platinum	Off	Keystone	8	Philadelphia
2227424242222	W			0.00			Bucks, Chester, Delaware, Montgomery,
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	НМО	Gold	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	нмо	Gold	Off	Keystone	8	Philadelphia
33071.710100013	Rejutane 111110 Gala alassia (21,500) (50) (50) (50)		Co.u	J	ne your		Bucks, Chester, Delaware, Montgomery,
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$30/\$60/70%	нмо	Silver	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$30/\$60/50%	нмо	Silver	Off	Keystone	8	Philadelphia
						_	Bucks, Chester, Delaware, Montgomery,
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/	нмо	Bronze	Off	Keystone	8	Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	нмо	Gold	Off	Proactive		Bucks, Chester, Delaware, Montgomery, Philadelphia
33871FA0100044	Reystone Hivio dolu Froactive	TIIVIO	Gold	011	FIGACTIVE		Bucks, Chester, Delaware, Montgomery,
33871PA0100045	Keystone HMO Silver Proactive	нмо	Silver	Off	Proactive	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100048	Keystone HMO Silver Classic \$4,500/\$50/\$100/100	нмо	Silver	Off	Keystone	8	Philadelphia
22071040100040	Koustone LIMO Silver Seeure ÉE 000/ÉE0/É100/É60	LINAO	Cilver	Off	Variation a		Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$60	HIVIO	Silver	OII	Keystone	8	Bucks, Chester, Delaware, Montgomery,
33871PA0100050	Keystone HMO Platinum Preferred \$30/\$60/\$400	нмо	Platinum	Off	Keystone	8	Philadelphia
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Bucks, Chester, Delaware, Montgomery,
33871PA0100051	Keystone HMO Gold Secure \$1000/\$40/\$80/\$650	нмо	Gold	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0100052	Keystone HMO Silver Proactive Value	НМО	Silver	Off	Proactive	8	Philadelphia
2227484040052	V 1 1040 DI 11 D 5 1 105 1045 10500		a	0.00			Bucks, Chester, Delaware, Montgomery,
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	НМО	Platinum	Off	Keystone	8	Philadelphia Bucks, Chester, Delaware, Montgomery,
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Philadelphia
330711710110011	Regitalie Bi 65 i latilialii i referred \$10, \$20, \$200	. 03	i idenidiri	0.11	Reystone		Bucks, Chester, Delaware, Montgomery,
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Philadelphia
							Bucks, Chester, Delaware, Montgomery,
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Philadelphia
				l	[Bucks, Chester, Delaware, Montgomery,
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Philadelphia
22071040110010	Koustone DBOS Silver Classic \$2.750/\$20/\$50/\$00/	DOC	Cilvor	Off	Kovstono		Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$30/\$60/50%	PU3	Silver	011	Keystone	8	Bucks, Chester, Delaware, Montgomery,
33871PA0110020	Keystone DPOS Bronze Essential \$7,500/\$70/\$140/	POS	Bronze	Off	Keystone	8	Philadelphia
	1, -11. 00 5.0 2.00 4., 500, 4.0, 4140,	1	1	1	,5000	١ ٠	I

Company Name Keystone Health Plan East
Market Small Group
RATES FOR AGE 21, NON-TORACCO USER, BY RATING AREA AND COUNTY

				MATTERS AMEA 1		SATING ASSAZ	SATISTIANA I				TING MEAS			BATTRIC AREA 3		50700	NO MEAN	MATING AREA 2	BETTNO AND A E		SATING AND A
	11-01-2021 Number of Covered Lie	es by Rating Count	Y	0 0 0 0		0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0	0 0 0 0	0 0 0	a a	0 0 0	0 0 0	0 0		 0 0 0 0		23.387 18.00	0 0 0 0 0 0
HOS Flat ID	Plan Marketing Name Pro	des Messi	Ox/Off Embange		ot Milean Mercer Venango Warren				a Sullivan Sasquehanna Tinga		Cleghery Armshaug Bearer Buller					on Somewart Cent	Gr Columbia Lebigh Militin Montaur Nothan	Dries Adams Berks Langager York	Bucks Chester Delaware I	torigonery Philade	ights Cumberland Doughton Franklin Fulbon Junista Lebanon Perry
38873FA0900020	Earytione HMD Platinum Professed (00/\$20/\$20)	MO Platinum	n off																\$565.78 \$563.79 \$565.79		145.79
88873PA0900021		MO Passus																	Shekeo Sheked Sheked		NOLAG
38873FA0900022		MD Gold																	\$428.85 \$428.85 \$428.85	5428.95 5	128.15
35873PAC900023	E Keydare HMO Gold Classic \$0,500/\$80/\$60/\$0N H	MD Gold	Off																SANCIN SANCIN SANCIN	5414.18 5	DE M
35873PAC900024	E Reydone HMD Silver Classic S4,750/S80/S80/70N H	MD Silver	Off																\$86.23 \$86.23 \$86.23		96.28
38873FA0300025	Enydane HMO Silver Classic \$4,750/\$80/\$80/\$00 H	MD Silver	Off																\$258.96 \$258.96 \$258.96	\$858.96 \$	156.56
35873PAC900026	Sevicione MBRO Brokse Econoliul 17 500/570/5009/57	MO Bronse	Off																\$268.07 \$268.07 \$268.07	\$268.97 \$	106.17
35873PAC900064	Keystone HMO Suid Prositive H	MD Gold	Off																5409.85 5409.85 5409.85		129.85
38873PA0900065	Keystone HMD Silver Prooctive H	MD Silver	Off																\$907.06 \$907.06 \$907.06		107.0k
38873PA0900067		MD Gold	Off																SALTAN SALTAN SALTAN	500760 5	M7.48
38873FAC000068		MO Silver																	\$335.46 \$335.46 \$330.46	\$855.46 \$	100.4M
		MD Silver																	\$816.25 \$816.25 \$816.25		198.25
38873PA0300000	Erytione MMD Platinum Professed \$30/500/5000 H	MO Platinus	n Off																\$323.64 \$323.64 \$323.64		103.64
38873PA0900031		MO Gold																	\$616.26 \$616.26 \$616.26		138.39
38873PA0900032		MO Silver																	529646 529646 529646	\$296.66 \$	296.64
35873PAC900031		MO Platinus																	\$589.62 \$589.60 \$589.60	\$10145 \$	105.40
38873PAGE100E1		OS Platinum																	\$990.17 \$880.17 \$980.17		100.17
38873PACE300L2	Enydane OPOS Platinum Preferred \$20/540/5000 P	OS PERDINAN	a Off																\$568.37 \$568.37 \$568.37	\$168.17 \$	146.37
38873PAGE20GE8		CS Gold																	\$407.23 \$607.23 \$607.23		MP.28
38873PAGE10014		CS Gold																	\$612.87 \$652.87 \$652.87		10.17
		OS Silver																	\$874.75 \$874.75 \$874.75		INLTS
38873PAGE10GEO	Persone DPCS Bronce Suserial \$7 500/\$70/\$183/\$7	CS Bronze	Off																\$279.88 \$279.88 \$279.88	\$279.33 \$	129.88

																			_
В	C	D	E	F	G		Н	1	J		K	L	М	N	0	P	Q	R	S
Inified Rate Review v5.3																t the Add Pro			
ompany Legal Name:	Keystone Health Plan East							State:	PA				neet 2 - Plan l 'alidate butto			e Add Plan b	utton or Ci	tri + Snift + L.	
IOS Issuer ID:	33871							Market:	Small Group	р	To finalize,	select the Fi	nalize button	or Ctrl + Sh	ift + F.				
Effective Date of Rate Change(s):	1/1/2022	-																	
Market Level Calculations (Same for a	ill Plans)																		
Continue to Commission on Residuel Protect																			
Section I: Experience Period Data	Ī	1/1/2020	to.	12/31/2020															
Experience Period:	l	1/1/2020	to Total	12/31/2020 PMPM															
Allowed Claims			\$574,195,444.52		46.57														
Reinsurance			\$0.00		\$0.00														
Incurred Claims in Experience Period			\$497,432,181.01		86.87														
Risk Adjustment			-\$14,189,948.86		11.04														
Experience Period Premium			\$666,417,701.50		18.30														
Experience Period Member Months			1,285,783	7															
•																			
Section II: Projections		Year 1	Trend	,	Year 2 Trend			_											
	Experience Period Index	Teal 1	Trenu	<u> </u>	rear z rrenu		Trended EHB Allowed Claim	16											
Benefit Category	Rate PMPM	Cost																	
				Cost	Utiliza	ation	PMPM												
nnatient Hospital			Utilization	Cost	Utiliza		PMPM \$111	53											
Inpatient Hospital	\$84.55	1.031	1.114		1.031	1.114	\$111												
Outpatient Hospital	\$84.55 \$72.84	1.031 1.030	1.114 1.114		1.031 1.030	1.114 1.114	\$111 \$95	.90											
Outpatient Hospital Professional	\$84.55 \$72.84 \$105.59	1.031 1.030 1.022	1.114 1.114 1.114		1.031 1.030 1.022	1.114 1.114 1.114	\$111 \$95 \$136	i.90 i.87											
Outpatient Hospital Professional Other Medical	\$84.55 \$72.84 \$105.59 \$0.00	1.031 1.030 1.022 1.022	1.114 1.114 1.114 1.114	:	1.031 1.030 1.022 1.022	1.114 1.114 1.114 1.114	\$111 \$95 \$136 \$0	i.90 i.87 i.00											
Outpatient Hospital Professional Other Medical Capitation	\$84.55 \$72.84 \$105.59	1.031 1.030 1.022	1.114 1.114 1.114		1.031 1.030 1.022	1.114 1.114 1.114	\$111 \$95 \$136	i.90 i.87 i.00 i.95											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug	\$84.55 \$72.84 \$105.59 \$0.00 \$85.10	1.031 1.030 1.022 1.022 1.002	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.022 1.000	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$0 \$66	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional	\$84.55 \$72.84 \$105.59 \$0.00 \$85.10 \$98.50	1.031 1.030 1.022 1.022 1.002	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.022 1.000	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment	\$84.55 \$72.84 \$105.59 \$0.00 \$85.10 \$98.50	1.031 1.030 1.022 1.022 1.002	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.002 1.000 0.995	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift	\$84.55 \$72.84 \$105.59 \$0.00 \$85.10 \$98.50	1.031 1.030 1.022 1.022 1.002	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes	\$84.55 \$72.84 \$105.59 \$0.00 \$85.10 \$98.50	1.031 1.030 1.022 1.022 1.002	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.022 1.022 1.020 1.000 1.052 1.052 1.009	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.002	1.114 1.114 1.114 1.114 1.114 0.887		1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 1.114 0.887	556	1.031 1.030 1.022 1.022 1.022 1.020 1.000 1.000 1.052 1.059 1.000 1.000 0.0998 33.36	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 1.114 0.887	\$55 \$55	1.031 1.030 1.022 1.022 1.022 1.022 1.020 1.095 1.005 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 1.114 0.887	\$55 \$55	1.031 1.030 1.022 1.022 1.022 1.020 1.000 1.000 1.052 1.059 1.000 1.000 0.0998 33.36	1.114 1.114 1.114 1.114 0.887	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 1.114 0.887	\$55 \$55	1.031 1.030 1.032 1.022 1.022 1.022 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000	1.114 1.114 1.114 1.114 0.887 1.114	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	(S55/S	1.031 1.030 1.022 1.022 1.022 1.022 1.022 1.020 1.000	1.114 1.114 1.114 1.114 1.114 1.114 1.114	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Dutpatient Hospital Professional Dither Medical Lapitation Prescription Drug Total Morbidity Adjustment Demographic Shift Palan Design Changes Dither Adjusted Trended EHB Allowed Claims Wanual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1.031 1.030 1.022 1.022 1.000 0.995	1.114 1.114 1.114 1.114 1.114 0.887	\$56 \$56 \$56	1.031 1.030 1.022 1.022 1.022 1.022 1.022 1.020 1.050	1.114 1.114 1.114 1.114 0.887 1.114	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$55 \$55 \$55	1.031 1.030 1.030 1.022 1.022 1.022 1.022 1.022 1.020 1.000	1.114 1.114 1.114 1.114 1.114 1.114 1.114	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Reinsurance Reinsurance	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$556 \$556 \$556 \$556 \$556 \$556 \$556 \$556	1.031 1.030 1.030 1.022 1.022 1.022 1.022 1.022 1.020 1.000	1.114 1.114 1.114 1.114 1.114 1.114 1.114 0.887 1.114 5.000 5599,962,919.12 5.000 -535,260,367.04	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Ekschange User Fees	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$56 \$56 \$56 \$51 \$51 \$51	1.031 1.030 1.030 1.030 1.022 1.022 1.022 1.022 1.022 1.020 1.000	1.114 1.114 1.114 1.114 1.114 1.114 0.887 1.114 eriod Totals \$699,962,919.12 \$699,952,919.12	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$56 \$56 \$56 \$55 \$55 \$55 \$55 \$55	1.031 1.030 1.030 1.032 1.022 1.022 1.022 1.022 1.003 1.000	1.114 1.114 1.114 1.114 0.887 1.114 1.114 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$56 \$56 \$56 \$55 \$55 \$55 \$55 \$55	1.031 1.030 1.030 1.030 1.022 1.022 1.022 1.022 1.022 1.020 1.000	1.114 1.114 1.114 1.114 0.887 1.114 1.114 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$56 \$56 \$56 \$55 \$55 \$55 \$55 \$55	1.031 1.030 1.030 1.032 1.022 1.022 1.022 1.022 1.003 1.000	1.114 1.114 1.114 1.114 0.887 1.114 1.114 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Outpatient Hospital Professional Other Medical Capitation Prescription Drug Total Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate	\$84.55 \$77.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 1.114 1.114 0.887	\$56 \$56 \$56 \$55 \$55 \$55 \$55 \$55	1.031 1.030 1.030 1.032 1.022 1.022 1.022 1.022 1.003 1.000	1.114 1.114 1.114 1.114 0.887 1.114 1.114 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12 5.699,962,919,12	\$111 \$95 \$136 \$00 \$66 \$121	i.90 i.87 i.00 i.95 02											
Dutpatient Hospital Professional Dither Medical Lapitation Prescription Drug Fotal Morbidity Adjustment Demographic Shift Palan Design Changes Dither Adjusted Trended EHB Allowed Claims Wanual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Reinsurance Risks Adjustment Payment/Charge Exchange User Fees Warket Adjusted Index Rate	\$84.55 \$72.84 \$105.59 \$0.00 \$85.10 \$98.50 \$446.58	1,031 1,030 1,022 1,022 1,000 0,995	1.114 1.114 1.114 0.887 1.114	\$56 \$56 \$55 \$55 \$55 \$55 \$55 \$55	1.031 1.030 1.030 1.032 1.022 1.022 1.022 1.022 1.022 1.009 1.000	1.114 1.114 1.114 1.114 0.887 1.114 50.00 1.114 1.114 1.114 1.114 1.114 1.114 1.114	\$111 \$95 \$136 \$0 \$66 \$121 \$532	.90 .87 .00 .95 .92 .22	ersons not aut	chorized :	to receive th	ne informatik	on. Unauthor	ized disclos	ure may re	esult in prosec	cution		

Product-Plan Data Collection

Company Legal Name: HIOS Issuer ID: Effective Date of Rate Change(s): Keystone Health Plan East 33871 1/1/2022

To add a product to Worksheet 2 - Roo Product Inlig, select the Add Product button or Coff + Shift + P.

To add a plan to Worksheet 2 - Roo Product Inlig, select the Add Product button or Coff + Shift + L.

State: PA
To reliable, select the Visible tools or Coff + Shift + C.

Market: Small Group
To product, resolute to the corresponding Product Name/Product ID field and select the Remove Product button or Coff + Shift + C.

To remove a corolation consists to the corresponding Product Name/Product ID field and select the Remove Product button or Coff + Shift + C.

To remove a corolation consists to the corresponding Product Name/Product ID field and select the Remove Product button or Coff + Shift + C.

To remove a corolation consists to the corresponding Product Name/Product ID field and select the Remove Product button or Coff + Shift + C.

Field # Section I: General Product and Plan Information									Keystone Ut-	IO Small Group										Kento	ne DPOS Small G	iroun	
1.2 Product ID	1									1PAD10										Regard	33871PA011	1000	
1.3 Plan Name		Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO		Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO	Keystone DPOS	Keystone DPOS	Keystone DPOS		Keystone DPOS	Keystone DP
1.4 Plan ID (Standard Component ID)	7	33871PA0100020 3			33871PA0100023 33						3871PA0100047				33871PA0100051 33								
1.5 Metal	7	Platinum	Platinum	Gold	Gold	Silver	Silver	Bronze	Gold		Gold	Silver	Silver	Platinum	Gold	Silver	Platinum	Platinum	Platinum	Gold	Gold	Silver	Silv
1.6 AV Metal Value		0.916	0.895	0.803	0.810	0.719	0.719	0.647	0.787	0.718	0.813	0.711	0.713	0.866	0.786	0.712	0.898	0.916	0.895	0.803	0.810	0.720	0.71
1.7 Plan Category	7	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewina	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	Renewing	Renewing	Renewing	Renewing	Terminated	Renewi
1.8 Plan Type	7	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMC	HMO	HMO	HMO	HMO	HMO	HMO	нмо	нмо	POS	POS	POS	POS	POS	PI
1.9 Exchange Plan?		No	No	No	No	No	No	No	No	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	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/202
1.11 Cumulative Rate Change % (over 12 mos prior)	7	3.30%	3.41%	2.17%	2.01%	3.21%	3.22%	2.97%	3.94%	4.55%	2.05%	3.22%	-2.99%	3.19%	2.21%	4.52%	0.00%	3.47%	3.48%	2.27%	2.03%	0.00%	3.19
1.12 Product Rate Increase %		i							3.	50%											2.88%		
1.13 Submission Level Rate Increase %													3.37%										
Section II: Experience Period and Current Plan L	vel Information																						
2.1 Plan ID (Standard Component ID)									33871PA0100044	33871PA0100045 3													
2.2 Allowed Claims	\$574,195,445	\$11,697,047	\$38,309,490	\$114,612,607	\$6,836,360	\$7,606,620	\$7,660,047	\$9,302,683	\$78,661,124	\$157,052,642	\$3,840,419	\$5,201,189	\$3,545,741	\$4,717,953	\$753,015	\$6,314,554	\$0	\$16,114,803	\$37,165,378	\$45,376,235	\$8,606,416	\$2,533,727	\$7,017,29
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$76,763,264	\$728,588	\$2,950,255	\$13,652,686	\$712,280	\$1,479,106	\$1,616,461	\$2,045,865	\$9,755,795	\$25,544,770	\$383,331	\$951,152	\$673,000	\$436,908	\$111,861	\$1,134,533	\$0	\$1,402,937	\$3,534,853	\$6,194,326	\$1,360,708	\$222,629	\$1,496,34
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$497,432,181	\$10,968,459	\$35,359,235	\$100,959,921	\$6,124,080	\$6,127,514	\$6,043,587	\$7,256,817	\$68,905,329		\$3,457,089	\$4,250,037	\$2,872,741	\$4,281,045	\$641,154	\$5,180,021	\$0	\$14,711,866	\$33,630,525	\$39,181,909	\$7,245,708	\$2,311,098	\$5,520,94
2.7 Risk Adjustment Transfer Amount	-\$14,189,949	\$3,568,810	\$3,954,961	\$2,035,188	-\$260,724	\$197,819	-\$224,372	-\$1,845,085	-\$2,909,488		\$131,236	-\$232,244	\$172,380	\$354,198	-\$228,356	-\$196,311	\$0	\$1,875,784	\$2,643,429	\$742,904	-\$12,411	\$249,879	-\$94,40
2.8 Premium	\$666,417,701	\$14,251,165	\$44,671,540	\$134,537,319	\$6,440,564	\$8,862,351	\$8,818,697	\$10,092,381	\$90,089,948		\$3,800,592	\$6,642,363	\$4,279,231	\$6,165,198	\$908,088	\$6,552,203	\$0	\$21,961,278	\$48,205,844	\$55,426,004	\$10,574,605	\$1,506,014	\$8,587,47
2.9 Experience Period Member Months	1,285,783	19,173	62,668	235,290	10,978	17,973	17,791	26,364	175,164		6,248	14,065	9,635	9,149	1,655	16,223	0	29,130	64,512	95,598	17,479	2,988	16,59
2.10 Current Enrollment 2.11 Current Premium PMPM	103,318 \$531.67	1,484 \$773.32	4,511 \$748.93	18,330 \$588.85	793 S608.18	1,240 \$512.34	1,331	2,184 \$395.11	14,040 \$536.23		472 \$633.65	1,119 \$490.17	762 \$457.10	808 \$709.12	311 \$556.98	2,655 \$400.30	0 \$0.00	2,223 \$778.43	4,880 \$776.81	7,547 \$596.13	1,310	S0.00	1,40 \$525.1
2.11 Current Premium PMPM 2.12 Loss Ratio	\$531.67 76.27%	\$773.32 61.55%	\$748.93 72.72%	\$588.85 73.92%		\$512.34 70.72%	\$509.51 70.32%	\$395.11 87 99%	\$536.23 79.04%		\$633.65 87.93%	\$490.17 66.30%	\$457.10 69.95%	5709.12 65.67%	\$556.98 94.32%	\$400.30 81.50%	\$0.00 #DIV/01	\$778.43 61.72%	5776.81 66.14%	\$596.13 69.76%	\$627.64 68.60%	\$0.00 183 98%	\$525.1 65.01
	76.27%	61.55%	72.72%	73.92%	99.10%	/0.72%	/0.32%	87.99%	79.04%	87.62%	87.93%	66.30%	69.95%	65.67%	94.32%	81.50%	#DIV/0!	61.72%	66.14%	69.76%	68.60%	183.98%	65.01
Per Member Per Month	T *****	****	****	*****	****	****	*****	****		4000.00	*****	4444.44	****	4	*****	4	uma stari	4	4	*****	*****		
2.13 Allowed Claims	\$446.57	\$610.08	\$611.31	\$487.11	\$622.73 \$0.00	\$423.22 \$0.00	\$430.56	\$352.86	\$449.07 \$0.00		\$614.66	\$369.80	\$368.01	\$515.68 \$0.00	\$454.99	\$389.23	#DIV/01	\$553.20 \$0.00	\$576.10	\$474.66	\$492.39	\$847.97	\$422.1
2.14 Reinsurance 2.15 Member Cost Sharing	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00			\$0.00	\$0.00 \$67.63	\$0.00	\$0.00 \$47.75	\$0.00	\$0.00	#DIV/01		\$0.00	\$0.00	\$0.00	\$0.00 \$74.51	\$0.0
	\$59.70		\$47.08	\$58.02	\$64.88	\$82.30	\$90.86	\$77.60	\$55.70		\$61.35		\$69.85	\$47.75	\$67.59	\$69.93		\$48.16	\$54.79	\$64.80	\$77.85		\$90.
2.16 Cost Sharing Reduction 2.17 Incurred Claims	\$0.00 \$386.87	\$0.00 \$572.08	\$0.00 \$564.23	\$0.00 \$429.09	\$0.00 \$557.85	\$0.00 \$340.93	\$339.70	\$0.00 \$275.25	\$0.00		\$0.00 \$553.31	\$0.00 \$302.17	\$0.00 \$298.16	\$467.92	\$0.00 \$387.40	\$0.00 \$319.30	#DIV/01	\$0.00 \$505.04	\$0.00 \$521.31	\$0.00 \$409.86	\$0.00 \$414.54	\$0.00 \$773.46	\$0.0 \$332.6
2.17 Incurred Callins 2.18 Risk Adjustment Transfer Amount	-\$11.04	\$186.14	\$63.11	\$8.65	-\$23.75	-S11.01	:\$12.61	-\$69.99	-\$16.61		\$21.00	-\$16.51	-\$17.89	\$38.71	-\$137.98	-\$12.10	#DIV/01	\$64.39	\$40.98	\$7.77	\$4.14.34 -\$0.71	-583.63	-55.6
2.19 Premium	-\$11.04 \$518.30	\$186.14	\$63.11 \$712.83	\$8.65	-523.75 \$586.68	-\$11.01 \$493.09	-\$12.61 \$495.68	-569.99 \$387.81			\$608.79	-\$16.51 \$472.26	-517.89 \$444.13	\$38.71 \$673.87	\$137.98 \$548.69	-S12.10 S403.88	#DIV/01	\$64.39 \$753.91	\$747.74	\$7.77	-50.71 \$604.99	-583.63 \$504.02	\$517.4
3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate										33871PA0100045 3			\$593.01										
3.3 AV and Cost Sharing Design of Plan	-	1.0737	1.0353	0.8158	0.8273	0.6880	0.6836	0.5111			0.8525	0.6770	0.6023	0.9820	0.7928	0.6173	1.0277	1.1240	1.0828	0.8517	0.8615	0.0000	0.71
3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB	-	1.0482	1.0482	1.0482	1.0482	1.0482	1.0482	1.0482			1.0482	1.0482	1.0482	1.0482	1.0482	0.9529	1.0482	1.0482	1.0482	1.0482	1.0482	0.0000	1.041
3.5 Benefits in Addition to EHB Administrative Costs		1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.00%	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	0.0000	1.00
3.6 Administrative Costs 3.6 Administrative Expense		15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	15.34%	0.00%	15.34
3.7 Taxes and Fees	7	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%		0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.00%	0.59
3.8 Profit & Risk Load	7	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%		1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	0.00%	1.91
3.9 Catastrophic Adjustment	7	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	1.0000	1.0000	1,0000	1.0000	1.0000	1.0000	0.0000	1.000
3.10 Plan Adjusted Index Rate		\$820.12	\$790.79	\$623.13	\$631.91	\$525.51	\$522.15	\$390.39	\$596.20	\$446.70	\$651.16	\$517.11	\$460.05	\$750.08	\$605.56	\$428.64	\$784.99	\$858.54	\$827.07	\$650.55	\$658.04	\$0.00	\$545.1
3.11 Age Calibration Factor	0.6624												0.6624										
3.12 Geographic Calibration Factor	1.0000	i -											1.0000										
3.13 Tobacco Calibration Factor	0.9925												0.9925										
3.14 Calibrated Plan Adjusted Index Rate		\$539.17	\$519.89	\$409.67	\$415.44	\$345.49	\$343.28	\$256.66	\$391.96	\$293.67	\$428.10	\$339.97	\$302.45	\$493.13	\$398.12	\$281.80	\$516.07	\$564.43	\$543.74	\$427.69	\$432.61	\$0.00	\$358.3
Section IV: Projected Plan Level Information																							
4.1 Plan ID (Standard Component ID)										33871PA0100045 3							3871PA0100053					33871PA0110016 3	
4.2 Allowed Claims	\$743,359,167	\$12,491,909	\$37,398,125	\$139,283,271	\$6,052,600	\$8,994,505	\$9,640,824	\$15,183,915		\$231,456,527	\$3,638,265	\$8,087,628	\$5,388,947	\$6,557,890	\$2,342,421	\$17,136,407	\$0	\$19,085,522	\$41,226,384	\$58,156,032	\$10,133,657	\$0	\$10,273,59
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.4 Member Cost Sharing	\$162,073,385	\$492,172	\$2,228,035	\$26,671,233	\$1,112,128	\$2,570,113	\$2,788,285	\$6,777,349			\$607,955	\$2,382,773	\$1,932,696	\$582,294	\$485,693	\$5,916,693	\$0	\$268,886	\$1,431,603	\$9,747,110	\$1,634,236	\$0	\$2,727,2
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$581,285,782	\$11,999,737	\$35,170,090	\$112,612,039		\$6,424,392	\$6,852,540	\$8,406,566			\$3,030,310	\$5,704,855	\$3,456,252	\$5,975,596	\$1,856,727	\$11,219,714	\$0		\$39,794,781	\$48,408,922	\$8,499,421	\$0	\$7,546,38
4.7 Risk Adjustment Transfer Amount	-\$27,275,952	-\$391,776	-\$1,190,904	-\$4,839,120	-\$209,352	-\$327,360	-\$351,384	\$576,576	-\$3,706,560		-\$124,608	-\$295,416	-\$201,168	-\$213,312	-\$82,104	-\$700,920	\$0	-\$586,872	-\$1,288,320	-\$1,992,408	\$345,840	\$0	-\$370,65
4.8 Premium	\$707,568,466	\$14,606,254	\$42,811,559	\$137,078,130	\$6,013,928	\$7,820,457	\$8,340,693	\$10,232,471			\$3,688,573	\$6,944,496	\$4,207,168	\$7,273,524	\$2,260,196	\$13,657,964	\$0	\$22,904,867	\$48,438,432	\$58,922,749	\$10,345,431	\$0	\$9,185,5
	1,239,816	17,808	54,132	219,960	9,516	14,880	15,972	26,208	168,480		5,664	13,428	9,144	9,696	3,732	31,860	0	26,676	58,560	90,564	15,720	0	16,8
4.9 Projected Member Months	85.45%	84.42%	84.50%	85.16%	85.11%	85.74%	85.77%	87.06%	85.30%	86.41%	85.03%	85.80%	86.28%	84.64%	85.25%	86.59%	#DIV/01	84.31%	84.40%	85.03%	85.00%	#DIV/01	85.6
4.10 Loss Ratio		\$701.48	\$690.87	\$633.22	\$636.04	\$604.47	\$603.61	\$579.36	\$585.36	\$541.84	\$642.35	\$602.30	\$589.34	\$676.35	\$627.66	\$537.87	arm. / feet	\$715.46	\$704.00	\$642.15	\$644.63	#DIV/01	\$609
4.10 Loss Ratio Per Member Per Month	4000.00		\$690.87 \$0.00	\$633.22 \$0.00	\$636.04 \$0.00	\$604.47 \$0.00		\$579.36 \$0.00	\$585.36 \$0.00		\$642.35 \$0.00	\$602.30 \$0.00	\$589.34 \$0.00	\$676.35 \$0.00	\$627.66 \$0.00	\$537.87	#DIV/01	\$715.46 \$0.00	\$704.00 \$0.00	\$642.15 \$0.00	\$644.63 \$0.00		\$609.
4.10 Loss Ratio Per Member Per Month 4.11 Allowed Claims	\$599.57				\$0.00 \$116.87		\$0.00										#DIV/D!					#DIV/01	
4.10 Loss Ratio Per Member Per Month 4.11 Allowed Claims 4.12 Reinsurance	\$0.00	\$0.00	4			\$172.72	\$174.57	\$258.60			\$107.34	\$177.45	\$211.36	\$60.06	\$130.14	\$185.71	#DIV/01	\$10.08 \$0.00	\$24.45 \$0.00	\$107.63	\$103.96	#DIV/01	\$161.
4.10 Loss Ratio Per Member Per Month 4.11 Allowed Claims 4.12 Reinsurance 4.13 Member Cost Sharing	\$0.00 \$130.72	\$27.64	\$41.16	\$121.25		60.00																	
4.10 Loss Ratio Per Member Per Month 4.11 Allowed Claims 4.12 Reinsurance 4.13 Member Cost Sharing 4.14 Cost Sharing Reduction	\$0.00 \$130.72 \$0.00	\$27.64 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00	\$0.00	#DIV/01	
4.10 Loss Batio Per Member Per Month 4.11 Allowed Claims 4.12 Reinsurance 4.13 Member Cost Sharing 4.14 Cost Sharing Reduction 4.15 Incurred Claims	\$0.00 \$130.72 \$0.00 \$468.85	\$27.64 \$0.00 \$673.84	\$0.00 \$649.71	\$0.00 \$511.97	\$0.00 \$519.18	\$431.75	\$429.03	\$320.76	\$489.85	\$367.00	\$535.01	\$424.85	\$377.98	\$616.30	\$497.52	\$352.16	#DIV/01	\$705.38	\$679.56	\$534.53	\$540.68	#DW/01	\$447.5
4.10 Loss Ratio Per Member Per Month 4.11 Allowed Claims 4.12 Reinsurance 4.13 Member Cost Sharing 4.14 Cost Sharing Reduction	\$0.00 \$130.72 \$0.00	\$27.64 \$0.00	\$0.00	\$0.00	\$0.00				\$489.85 -\$22.00	\$367.00 -\$22.00													

Rating Area Data Collection

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

To 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 8 1.0

URRT Part II – Consumer Friendly Justification

Scope and Range of the Rate Increase:

Keystone Health Plan East ("KHPE") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2022. The proposed revisions to each plan are shown on the second page of this exhibit.

About 103,000 members will be affected.

Financial Experience of the Product:

KHPE is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

Changes in Taxes and Fees:

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2021.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 9.2% in 2022. More than half of the change in health care service costs is driven by changes to health care provider fees.

Morbidity was increased by an additional 5.2% to account for the impact of COVID-19 on overall projected claims. This represents the estimated increase for claims returning to more typical levels, which were reduced during the past year due to the pandemic. In addition, trend includes approximately an additional 2.8% to account for higher claims in 2022 related to COVID-related expenses and claims which have been delayed from 2020 and 2021 due to the pandemic.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

URRT Part II – Consumer Friendly Justification

HIOS ID	Plan Name	1Q % Change	2Q % Change	3Q % Change	4Q % Change
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	3.3%	3.2%	5.2%	5.1%
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	3.4%	3.3%	5.3%	5.2%
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	2.2%	2.1%	4.1%	3.9%
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	2.0%	1.9%	3.9%	3.8%
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$30/\$60/70%	3.2%	3.1%	5.1%	5.0%
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$30/\$60/50%	3.2%	3.1%	5.1%	5.0%
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	3.0%	2.9%	4.9%	4.8%
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	3.5%	3.4%	5.4%	5.3%
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	3.5%	3.4%	5.4%	5.3%
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	2.3%	2.2%	4.2%	4.1%
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	2.0%	1.9%	3.9%	3.8%
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$30/\$60/50%	3.2%	3.1%	5.1%	5.0%
33871PA0110020	Keystone DPOS Bronze Essential \$7,500/\$70/\$140/\$700	2.9%	2.8%	4.8%	4.7%
33871PA0100044	Keystone HMO Gold Proactive	3.9%	3.8%	5.9%	5.8%
33871PA0100045	Keystone HMO Silver Proactive	4.5%	4.4%	6.5%	6.4%
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	2.1%	1.9%	3.9%	3.8%
33871PA0100048	Keystone HMO Silver Classic \$4,500/\$50/\$100/100%	3.2%	3.1%	5.1%	5.0%
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	-3.0%	-3.1%	-1.2%	-1.3%
33871PA0100050	Keystone HMO Platinum Preferred \$30/\$60/\$400	3.2%	3.1%	5.1%	5.0%
33871PA0100051	Keystone HMO Gold Secure \$1,000/\$40/\$80/\$650	2.2%	2.1%	4.1%	4.0%
33871PA0100052	Keystone HMO Silver Proactive Value	4.5%	4.4%	6.4%	6.3%
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	New	New	New	New

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

HIOS Issuer ID (5-digit): 33871

Market: Small Group

Effective Date(s): 1/1/2022 - 3/31/2022, 4/1/2022 - 6/30/2022, 7/1/2022 - 9/30/2022,

10/1/2022 - 12/31/2022

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2020 to calendar year 2022 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2021.

We are projecting that claims will increase by 9.2% in 2022. More than half of the change in health care service costs is driven by changes to health care provider fees.

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

The weighted average increase across KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 3.4%. The minimum increase is -3.0% and the maximum increase is 4.5%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group non-grandfathered product and plan combination for KHPE in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2020 and paid through February 2021. Earned premiums and member months are for January through December 2020. The data are for all direct-written small group business of KHPE in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2020 through December 2020 and paid through February 2021 are sourced from the IBCFOC's internal data

warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2020 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2020 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2020 paid through February 2021.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2020 through December 2020 is projected to the future rating period by several factors.

Morbidity Adjustment

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

COVID-19 Impact

Demographic Shift

This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes

This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes

This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Quarterly Premium Trend

Rates for second, third and fourth quarters increase by 1.5% each quarter

CREDIBILITY MANUAL RATE DEVELOPMENT

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2020 risk transfer results.

MARKET ADJUSTED INDEX RATE

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs.

Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined small group risk pool population is 37.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding restrictions required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. The enrollment is our February 2021 enrollment.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for KHPE Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2022. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

No plans are being terminated during 2022.

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.

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

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- 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.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

May 18, 2021

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Cover Page

HIOS Issuer ID: 33871

HIOS Product ID: 33871PA010, 33871PA011

This single PDF file contains <u>three</u> separate actuarial certifications for the unique plan designs under Issuer ID 33871. Please refer to all of the pages contained herein.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA010, 33871PA011

Applicable HIOS Plan IDs (Standard Component): 33871PA0100023, 33871PA0110014,

33871PA0100047, 33871PA0100024, 33871PA0100048

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2022. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for outpatient facility fee varies by site of service. Outpatient facility fee accounts for roughly 12% of allowed costs in the AV calculation.

The cost sharing of primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 3% of allowed costs in the AV calculation.

The cost sharing of specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for the outpatient facility site of service cost-sharing and the copays of primary care and specialist physicians.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we used our commercial PPO and HMO data incurred between July 2019 and June 2020.

However, due to COVID-19's disruption on utilization patterns and with the 2022 AV calculator being unchanged from the 2021 AV calculator, we have decided to use last year's assumptions.

For primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2020 and December 2020.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Outpatient Facility Fee Site-of-service Differential

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting.

The cost-sharing entered into the AV calculator is a weighted average of the coinsurance at a hospital and the coinsurance at an ambulatory surgery center.

Plans	33871PA0100023, 33871PA0110014	33871PA0100047	33871PA0100024	33871PA0100048
Hospital Coinsurance	60%	70%	50%	70%
ASC Coinsurance	90%	100%	70%	100%
Effective Coinsurance	66.00%	76.00%	54.00%	76.00%

Combination of Copays for Primary Care and Specialist

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost -	Cost - sharing		
HIOS_ID	PCP	Virtual PCP	AV Input	
33871PA0100023, 33871PA0110014	\$30	\$20	\$28.50	
33871PA0100047	\$40	\$30	\$38.50	
33871PA0100024	\$30	\$20	\$28.50	
33871PA0100048	\$50	\$35	\$47.75	

Specialist Copay Differential

For specialist visits, our recent data indicated that 90% of utilization came from office visits in person and 10% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost -	Cost - sharing		
HIOS_ID	SP	Virtual SP	AV Input	
33871PA0100023, 33871PA0110014	\$60	\$40	\$58.00	
33871PA0100047	\$80	\$55	\$77.50	
33871PA0100024	\$60	\$40	\$58.00	
33871PA0100048	\$100	\$70	\$97.00	

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary sign	ature:		
Actuary Prin	ited Name:		
Actuary 11m	teu ivanie.		
Data	5/14/2021		

AV screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA010, 33871PA011

Applicable HIOS Plan IDs (Standard Component): 33871PA0100026, 33871PA0110020,

33871PA0100044, 33871PA0100045, 33871PA0100052

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2022. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing of inpatient hospital services for these plans is a combination of copays for facility claims and coinsurance for professional claims. Inpatient hospital services account for about 21% of allowed costs in the AV calculation.

Plans 33871PA0100044, 33871PA0100045 and 33871PA0100052 have three in-network tiers. 33871PA0100044 has expected third tier utilizations of 37%. 33871PA0100045 and 33871PA0100052 have expected third tier utilizations of 41%.

The cost sharing of primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 3% of allowed costs in the AV calculation.

The cost sharing of specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for inpatient hospital cost-sharing and the copays of primary care and specialist physicians.

Method 156.135(b)(3) was used to accommodate the three-tier design.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we used our commercial PPO data incurred between July 2019 and June 2020.

However, due to COVID-19's disruption on utilization patterns and with the 2022 AV calculator being unchanged from the 2021 AV calculator, we have decided to use last year's assumptions.

For primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2020 and December 2020.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First, we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 84% of the cost was from facility claims and the remaining 16% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost-sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost-sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

	33871PA0100026,			33871PA0100045,	33871PA0100045,
HIOS IDs	33871PA0110020	33871PA0100044	33871PA0100044	33871PA0100052	33871PA0100052
IP Cost Sharing					
Facility	\$700	\$700	\$1,100	\$900	\$1,300
Professional	50%	20%	30%	5%	10%
AVC Continuance Table	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	\$1,144	\$1,516	\$1,516	\$1,236	\$1,236
Admit PMPY	0.05	0.06	0.06	0.06	0.06
Claim per Admit	\$23,982	\$23,897	\$23,897	\$22,251	\$22,251
Average LOS (days)	4.7	4.6	4.6	4.7	4.7
Effective Copay Factor for 5 days	0.50	0.46	0.46	0.49	0.49
Assumption from Data					
% Facility Cost	84%	84%	84%	84%	84%
% Professional Cost	16%	16%	16%	16%	16%
Calculations					
Professional Claim per Admit	\$3,837	\$3,823	\$3,823	\$3,560	\$3,560
Professional Claim per Day	\$823	\$824	\$824	\$750	\$750
Equiv. Copay per Day no max	\$412	\$165	\$247	\$38	\$75
Equiv. Copay per Day, 5-day max	\$828	\$356	\$534	\$77	\$154
Total Copay per Day, 5-day max	\$1,528	\$1,056	\$1,634	\$977	\$1,454

Combination of Copays for Primary Care and Specialist

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost -	sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
Tier 1: 33871PA0100044	\$15	\$10	\$14.25
Tier 2: 33871PA0100044	\$30	\$20	\$28.50
Tier 3: 33871PA0100044	\$45	\$30	\$42.75
Tier 1: 33871PA0100045	\$40	\$30	\$38.50
Tier 2: 33871PA0100045	\$60	\$40	\$57.00
Tier 3: 33871PA0100045	\$70	\$50	\$67.00
Tier 1: 33871PA0100052	\$40	\$30	\$38.50
Tier 2: 33871PA0100052	\$60	\$40	\$57.00
Tier 3: 33871PA0100052	\$70	\$50	\$67.00
33871PA0100026, 33871PA0110020	\$70	\$50	\$67.00

Specialist Copay Differential

For specialist visits, our recent data indicated that 90% of utilization came from office visits in person and 10% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - s	sharing	
HIOS_ID	SP	Virtual SP	AV Input
Tier 1: 33871PA0100044	\$40	\$30	\$39.00
Tier 2: 33871PA0100044	\$60	\$40	\$58.00
Tier 3: 33871PA0100044	\$80	\$55	\$77.50
Tier 1: 33871PA0100045	\$80	\$55	\$77.50
Tier 2: 33871PA0100045	\$120	\$80	\$116.00
Tier 3: 33871PA0100045	\$140	\$95	\$135.50
Tier 1: 33871PA0100052	\$80	\$55	\$77.50
Tier 2: 33871PA0100052	\$120	\$80	\$116.00
Tier 3: 33871PA0100052	\$140	\$95	\$135.50
33871PA0100026, 33871PA0110020	\$140	\$95	\$135.50

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on actual tier utilization experience incurred between July 2019 and June 2020, we projected expected utilization by tier for the plans. However, due to COVID-19's disruption on utilization patterns and with the 2022 AV calculator being unchanged from the 2021 AV calculator, we have decided to use last year's assumptions. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	Total
33871PA0100044	48%	13%	39%	100%
33871PA0100045, 33871PA0100052	50%	9%	41%	100%

	Actuarial Value				
HIOS ID	Tier 1	Tier 2	Tier 3	Average	
33871PA0100044	80.55%	77.98%	76.77%	78.74%	
33871PA0100045	73.81%	70.27%	69.62%	71.77%	
33871PA0100052	72.58%	70.27%	69.62%	71.16%	

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary sign	ature:		
Actuary Prin	nted Name:		
Data	5/14/2021		

AV screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA010, 33871PA011

Applicable HIOS Plan IDs (Standard Component): 33871PA0100020, 33871PA0110011, 33871PA0100021, 33871PA0110012, 33871PA0100050, 33871PA0100053, 33871PA0100022, 33871PA0110013, 33871PA0100051, 33871PA0100049, 33871PA0100025, 33871PA0110019

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2022. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost sharing of primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 3% of allowed costs in the AV calculation.

The cost sharing of specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for the copays of primary care and specialist physicians.

Confirmation that only in-network cost sharing, including multitier networks, was considered:

I confirm that only in-network cost sharing was considered.

Description of the standardized plan population data used:

For primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2020 and December 2020.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Combination of Copays for Primary Care and Specialist

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	PCP	Virtual PCP	AV Input
33871PA0100020, 33871PA0110011	\$10	\$5	\$9.25
33871PA0100021, 33871PA0110012	\$20	\$15	\$19.25
33871PA0100050	\$30	\$20	\$28.50
33871PA0100053	\$5	\$0	\$4.25
33871PA0100022, 33871PA0110013	\$40	\$30	\$38.50
33871PA0100051	\$40	\$30	\$38.50
33871PA0100049	\$50	\$35	\$47.75
33871PA0100025, 33871PA0110019	\$30	\$20	\$28.50

Specialist Copay Differential

For specialist visits, our recent data indicated that 90% of utilization came from office visits in person and 10% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost -	Cost - sharing		
HIOS_ID	SP	Virtual SP	AV Input	
33871PA0100020, 33871PA0110011	\$20	\$10	\$19.00	
33871PA0100021, 33871PA0110012	\$40	\$25	\$38.50	
33871PA0100050	\$60	\$40	\$58.00	
33871PA0100053	\$15	\$10	\$14.50	
33871PA0100022, 33871PA0110013	\$80	\$55	\$77.50	
33871PA0100051	\$80	\$55	\$77.50	
33871PA0100049	\$100	\$70	\$97.00	
33871PA0100025, 33871PA0110019	\$60	\$40	\$58.00	

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signa	ature:		
Actuary Pri	nted Name:		
Data:	5/14/2021		

AV screenshots redacted.

A COVID-19 Morbidity Adjustment of 1.052 was used in the rate calculation.

The change in demographics was calculated considering changes to age, geography, and tobacco use.

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2021 enrollments, to the average age factor calculated for the prior annual filing.

	2021	2022	
	Filing	Filing	Change
Age Factor	1.503	1.510	1.004
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.006	1.008	1.001
Total change			1.005

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for Keystone HMO was 1.100.

The network factor used for Proactive was 1.000.

The factors used in Table 10 recalibrate the values so that the differntials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors: HMO 1.048

Proactive 0.953

REDACTION JUSTIFICATION

DOCUMENT

<u>URRT Part III – Federal Actuarial Memorandum</u>

Redacted Name of opining actuary (page 9)

Redacted COVID-19 Impact (page 4) – confidential and proprietary information

Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 7 and 8)
Redacted COVID-19 Impact (page 5) – confidential and proprietary information
Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (pages 5, 15, and 29) Redacted AV Screenshots (pages 6-10, 16-26, and 30-41)

2021 and 2022 Service Area

Issuer: Keystone Health Plan East

Market: Small Group



Key (modify as needed)

: On-exchange service area

: Off-exchange only service area

The following questions were provided by the Department's consulting actuary:

- 1. The following questions are related to the projected risk adjustment transfer amount:
- a. Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to \$22.00.

The calculation is shown on Tab Q1a of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

b. Please compare the projected 2022 risk adjustment transfer amount PMPM to the anticipated 2020 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.

We request that this response be deferred until the updated 2020 risk adjustment is released.

- 2. The following questions are related to the proposed annual trend rate included in the filing.
- a. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2018, 2019, 2020, and 2021 (year to date). We realize 2021 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.

We have added historical trend information in Tab Q2 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

b. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.

Please refer to Tab Q2 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

c. Please provide qualitative and quantitative support for the additional 2.8% adjustment to account for higher claims in 2022 related to COVID-related expenses and claims delayed from 2020 and 2021 due to the pandemic. If external studies were utilized to develop the 2.8% assumption, please provide specific references to those studies that were utilized. Further, please clarify whether the additional 2.8% adjustment is on an annual basis (e.g., an additional 2.8% was added to the base annual trend rate) or cumulative (e.g., an additional 1.4% was added to the base annual trend rate).

The 2.8% is our projected increase from 2021 to 2022 for additional costs related to COVID-19 going forward. These include costs related to care for new variants, further incidence in the unvaccinated population, and the excess costs for care that has been delayed in 2020 and 2021. The 2.8% is not applied to two years' of trend as it reflects increases from 2021 to 2022.

3. The filing documents indicate that morbidity was increased by an additional 5.2% to account for the impact of COVID-19 on overall projected claims. Please provide both qualitative and

quantitative support for this increase, including a numerical development of the adjustment and detailed description of the methodology that was utilized in calculating it.

Please refer to the information in Tab Q3 of the "KHPE Small Group Response to June 10 Obj" excel worksheet. This illustrates the impact compared to normal claim levels in 2020 related to the pandemic. For the year 2020, this was 5.2%. The additional 5.2% applied to morbidity is the return to normal pre-COVID-19 claim levels for 2021.

4. Please provide support for and demonstrate the numerical development of the change in network factor as reported on the 'Rate Development & Change' tab of the PA Rate Template.

To be more consistent with our pricing methodology we have created Manual Data by pooling the experience of QCC with KHPE, as our companies are offering coverage to exactly the same populations geographically and customers may choose to enroll in plans from either entity. The pooling results in less difference and volatility in the claim trend rates between QCC and KHPE when kept separate. The network factor includes an adjustment that results in the appropriate rate differential between QCC and KHPE plans.

It is unlikely that this factor will remain constant over time, due to the impact of Risk Adjustment, as well as the mixes of the different provider networks offered by the two entities. A summary of the factors is shown on Tab Q4 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

5. Please provide an explanation and exhibit supporting the numerical development of the projected 2022 MLR that shows compliance with the 80% minimum MLR. Include all components of the numerator and denominator, and indicate how components not already supported were determined.

The calculation of the MLR is shown on Tab Q5 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

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

Please refer to Tab O6 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

The following questions are based on the Department's review:

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

We tested the rates in the exhibits and rate tables to assure that they were identical.

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

Please refer to Tab Q2 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

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

Our trend is based on our projections for 2022 costs and includes both unit cost and utilization assumptions, as it does in other years. However, with calendar year 2020 being the experience period and what trend is applied to, it is not unexpected that there are differences in insurers. Different insurers may have been affected by COVID-19 to different degrees, which affects the 2020 experience period, and their projection for "return to normal" may be different than others'. In addition to the COVID impact differences, the Philadelphia market is significantly more expensive than the PA statewide market and also trends at a different rate.

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

In Section 2.A. of the Actuarial Memorandum, the "COVID-19" impact section discusses our assumptions for the impact on COVID-19, including the additional cost to return to more typical claim levels and the projected impact on claims beginning in 2022. We have also included additional information in Tab Q3 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

- 11. Please provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:
 - Single risk pool experience which is more adverse than that assumed in the current rates
 - Medical inflation
 - Increased utilization
 - Prospective changes to benefits covered by the product or successor products
 - New taxes and fees imposed on the issuer
 - Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment

Please see tab Q11 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

12. Please reconcile the ultimate incurred claims and allowed claims between the rate exhibits and URRT; the difference appears to be the Total Prescription Drug Rebates and Total EHB Capitation amounts shown in cell I36 and J36 of the Data tab of the rate exhibits.

The amounts reconcile as indicated in this question. Please note that the Allowed Claims in Cell F14 of Section 1 of Worksheet 1 of the URRT Part I are equal to the amount in Cell M37 of Table 2 in Tab I Data of the Actuarial Memorandum Rate Exhibits.

13. Please provide an explanation and support for the development of the administrative expense load shown in the actuarial memorandum and Table 6, including general and claims expenses and agent/broker fees and commissions.

Please see tab Q13 of the "KHPE Small Group Response to Obj Letter June 10" excel worksheet.

14. The administrative expenses assumed in this filing are above average among Pennsylvania issuers in this market. Please provide a short list of bullet points that discuss the main causes/drivers of this higher-than-average expense load.

The costs for operating in the Philadelphia market are higher than costs in the rest of the state. This is reflected in our administrative costs as well.

- 15. Please provide quantitative development and support of each component of the following adjustments included in Table 5 of the PA Rate Template, for both the experience and manual rate.
 - a. Change in Morbidity All Other
 - b. Change in Demographics
 - c. Change in Network; indicate the methodology and assumptions used to determine each of the two components of the change in network factor calculation (i.e. a constant for the market and a factor to regulate the relationship between KHPE and OCC).

Please see tab Q15 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

16. Please provide an explanation for the large differences that are shown for several plans between the Metallic Tier AV (Column H) and the Pricing AV (Column K) in Table 10.

The metal AV is to determine compliance with Actuarial Value and is not a Pricing AV. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. This means that the same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

17. Please provide an exhibit that demonstrates that the criteria for the expanded bronze plans has been met.

Please see tab Q17 of the "KHPE Small Group Response to June 10 Obj" excel worksheet.

18. Per the Pennsylvania Final Rate Filing Guidance, it is anticipated that the profit listed in Table 6 will be an after-tax amount; therefore, the federal income tax percentage of 0.42% shown in Table 6 in cell C57 is understated. Given that the profit of 2% is an after-tax profit, please either update the estimated federal income tax percentage to 0.5316456% if the company wishes to assume an after-tax profit of 2.0%, or revise the after-tax profit to 1.58% if the company wishes to maintain its current federal income tax assumption of 0.42%, and update all exhibits and documents that are impacted by a change in the federal income tax or profit assumption.

We have revised the profit and federal income tax in Tables 6 and 10 to allocate correctly between the two entries. From the combined total of 2.42%, we attributed 0.5082% to federal income tax (21% of the total) and the remaining 1.9118% to profit (79% of the total). The resulting rates are unchanged.

19. Please provide an explanation for the assumed annual trend factor shown in Table 5A, which differs from the trend in Table 3b.

We used a 6.14% annual trend in Table 5A. We feel that a more moderate trend is appropriate for projecting the quarterly rates which will be in force into 2023.

KHPE Small Group

Metal	вммо	PLRS	ARF	GCF		IDF	AV	Product w Risk	Product w/o Risk
Plat	166,872	1.632	1.524		0.990	1.150	0.900	1.858	1.561
Gold	513,636	1.231	1.498		0.990	1.080	0.800	1.315	1.281
Silver	529,296	0.921	1.513		0.990	1.030	0.700	0.939	1.080
Bronze	30,012	0.700	1.581		0.990	1.000	0.600	0.693	0.939
Total	1,239,816	1.139	1.510		0.990	1.066	0.766	1.212	1.225
Est. StateWid	de Average	1.244	\$ 459.80 1.506		1.00	1.078	0.786	1.341	1.276

(22.00)

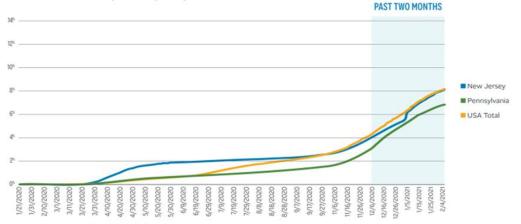
Entity - Unit cost trends (2a)	Segment	2018	2019	2020	2021
Comml KHPE - SG 2-50					
	Inpatient	2.4%	3.1%	4.2%	2.8%
	Outpatient	1.9%	2.8%	3.2%	2.7%
	Professional	1.1%	1.2%	1.5%	2.1%
	Capitation	0.8%	1.8%	1.8%	1.7%
	Total	1.6%	2.2%	2.7%	2.4%

KHPE Small Group - Actual (2b)

Member Months		PMPM Premium	PMPM Allowed Claims	PMPM Incurred Claims	Premium Trend	Allowed Claims Trend	Incurred Claims Trend	MAIR	
2017	1,427,509	\$ 482.44	\$ 358.12	\$ 312.17				\$ 503.09	
2018	1,333,423	\$ 525.86	\$ 372.16	\$ 322.30	9.00%	3.92%	3.25%	\$ 487.38	-3.12%
2019	1,310,060	\$ 516.20	\$ 379.43	\$ 326.70	-1.84%	1.95%	1.36%	\$ 535.36	9.84% <- Membership differences
2020	1,285,783	\$ 518.30	\$ 362.49	\$ 326.62	0.41%	-4.46%	-0.02%	\$ 524.62	-2.01% <- Membership differences

2020 COVID-19 Directly related claims

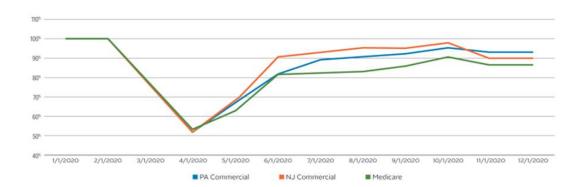
COVID-19 Cases per Capita per State



Sources: State and local health agencies

Avoided and Deferred Care: 2020

% of Normal Paid Claims



2020 Experience

COVID Adjustment by Month

Jan	0.00%
Feb	0.00%
Mar	-14.60%
April	-25.60%
May	-16.80%
June	-8.50%
July	-6.80%
Aug	-2.50%
Sep	1.10%
Oct	3.10%
Nov	4.00%
Dec	4.10%
	-5.20% <- Total

Data from Tables 5 and 10 of the Actuarial Memo Rate Exhibits <u>Small Group</u>

	Projected Lives	Age 21 rate	Premium	<u>Network</u>	<u>Calibration</u>
	Projected Lives	Age 21 rate	<u>Premium</u>	<u>factor</u>	<u>factor</u>
QCC	72,950	\$ 432.61	\$659.99	1.226	1.526
KHPE	103,319	\$ 375.14	\$570.67	0.961	1.521
		Composite Fact	or	1.0806	

Federal MLR =	(Projected Claims, after Risk Adjustment + Quality Improvement Expense - Risk Adj Prog User Fee)	

(Premium, before Risk Adjustment - HCR Taxes & Fees - Federal Income Tax - Premium Tax)

	KHPE Sm	all Group
Projected Claims PMPM (After Reinsurance)	\$	468.85
Premium PMPM	\$	570.67
Quality Improvement Expense PMPM	\$	4.57
Exchange User Fee PMPM	\$	-
HIF PMPM	\$	-
Federal Income Tax PMPM	\$	2.90
Premium Tax PMPM	\$	-
Federal MLR		83.4%

·	•				
	М	LR	Member N	Nonths	
Calendar Year	Actual	Pricing	Actual	Pricing	
2017	76.4%	88.5%	1,427,509	1,507,680	
2018	75.2%	83.3%	1,333,423	1,434,900	<- Membership losses in certain plans raised MLR by less than expected
2019	75.1%	81.6%	1,310,060	1,507,680	<- Membership losses in certain plans raised MLR by less than expected

KHPE Small Group

	Change
Cost Trend	1.96%
Utilization Trend	6.20%
Benefit Changes	-0.39%
Taxes & Fees	0.09%
COVID - 2022 impact	2.80%
Actual vs. Expected	-7.29%

Rate Change 3.37%

Administrative Expenses	15.34%	
General and Claims	9.57%	
Agent/Broker Fees and Commissions	4.97%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.59%
RA User Fee	0.05%	
PCORI Fee	0.04%	
PA Premium Tax	0.00%	
Federal Income Tax	0.51%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		1.91%
Total Retention		17.84%

Change in Morbidity			Change in Demographic				Change in Network		
COVID-19 Impact	Change in Morbidity		2020 Avg Age Factor	2020 Avg Age Factor	Change in Demographic		Unnormalized Weighted Avg Network Factor		
1.052	1.052		1.496	1.510	1.009		0.998		

These plans satisfy the requirements by offering HSAs:

KHPE	HIOS IDs	Plan Marketing Name	FDC Primary Care Services	FDC Specialist Visit
Small Group	33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	X	X
	33871PA0110020	Keystone DPOS Bronze Essential \$7,500/\$70/\$140/\$700	X	X

Cover Letter for Responses to July 6 Objection Letter – KHPE Small Group INAC-132818409 Response Date July 13, 2021

The following questions were provided by the Department's consulting actuary:

- 1. The 'Q1a' tab of the file "KHPE Small Group Response to June 10 Obj.xlsx" provides a numerical development of the projected 2022 risk adjustment transfer PMPM.
- a. Please provide this same exhibit for the calculation of the 2020 risk adjustment transfer PMPM.
- b. Please identify and support any significant differences in the components of the risk adjustment calculation between 2020 and 2022 on an issuer and/or statewide basis.

Please see Tab Q1 of the "KHPE Small Group Response to July 6 Obj" excel worksheet.

2. The 'Q2' tab of the file "KHPE Small Group Response to June 10 Obj.xlsx" provides historical trend information. However, it is unclear how the pricing trends utilized in this filing are consistent with the historical trend information included in this exhibit. Please provide additional support demonstrating how the pricing trends utilized in this filing are consistent with the historical trend information included in the 'Q2' tab. If they are not consistent, please explain and justify why it is reasonable that they are not.

We have reviewed our trends. We are comfortable with the 8.40% trend used in this filing.

3. The response to Question 2c of the first round of objections provides a qualitative description of the 2.8% COVID adjustment applied to trend. Please provide additional numerical support for this assumption. Based on the response provided, it is unclear how it was determined that a 2.8% adjustment is a reasonable assumption to reflect future costs of care related to new variants, further incidence in the unvaccinated population, and the excess costs for care that has been delayed in 2020 and 2021.

In consultation with our clinical and Informatics areas, our trend area modeled 4 possible scenarios based on 3 possible severity levels to determine the 2.8%.

The scenarios were

- 1) New variants emerge at a high rate that sends us back into stay-at-home orders "new variant" scenario
- 2) Unvaccinated spread leads to high rates of COVID-hospitalization
- 3) Vaccines are effective and widespread and excess care returns quickly as things open back up ("Herd Immunity and Excess Return of Care" scenario)
- 4) Vaccines are effective and widespread but excess care returns slowly as things open back up ("Herd Immunity and Excess Return of Care w/Shifts" scenario)

We then selected what we thought was likely. We went with Scenario 3 at high severity. A graphic illustration is included in Tab Q3 of the "KHPE Small Group Response to July 6 Obj" excel worksheet.

4. The 'Q4' tab of the file "KHPE Small Group Response to June 10 Obj.xlsx" provides the network factors for QCC and KHPE but does not provide specific support for these factors. Please provide numerical support for the 1.226 network factor for QCC and the 0.961 network factor for KHPE. In providing your response, please also include a detailed description outlining how the estimated network factors were developed.

To be more consistent with our pricing methodology we have created Manual Data by pooling the experience of QCC with KHPE, as our companies are offering coverage to exactly the same

Cover Letter for Responses to July 6 Objection Letter – KHPE Small Group INAC-132818409 Response Date July 13, 2021

populations geographically and customers may choose to enroll in plans from either entity. The pooling results in less difference and volatility in the claim trend rates between QCC and KHPE when kept separate. The network factor includes an adjustment that results in the appropriate rate differential between QCC and KHPE plans.

It is unlikely that this factor will remain constant over time, due to the impact of Risk Adjustment, as well as the mixes of the different provider networks offered by the two entities.

5. The 'Q6' tab of the file "KHPE Small Group Response to June 10 Obj.xlsx" provides the actual and pricing MLRs for 2017 through 2019. In each year, the actual MLR is significantly lower than the pricing MLR. Please demonstrate how these results were taken into consideration in the development of the proposed rates to ensure that the actual MLR will align more closely with the pricing MLR in CY 2022.

We start with the claims and premium for 2020 in the URRT and that is the basis for the starting point of our pricing. So any historic MLR favorability is adjusted for in the starting premium and claims.

The following items are the result of the Department's review of the company's Round 1 responses:

6. 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.

We do not have this data readily available at the level that is being requested, therefore we are unable to provide a response to this question. We also view this data as proprietary, and since the filing responses are made public, we think it would be inappropriate to provide this information if it were readily available.

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

We do not have any transitional membership. We therefore do not anticipate any change in 2022 since we have no transitional membership.

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

We have made this update.

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

The published June 30 risk adjusted transfer amount is extremely similar to our earlier projection. Therefore, we are not updating the projected amount in Table 5.

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

We tested the rates in the exhibits and rate tables to assure that they were identical.

- 11. 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. This letter, no rate changes.
 - **b. PA Actuarial Memorandum** No changes
 - c. PA Actuarial Memorandum Exhibits Update included
 - d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values do not enter "NA" in cells for which there is no rate). No changes
 - e. URRT Update included
 - **f.** Federal Rate Template No changes
 - g. Part III: Actuarial Memorandum No changes
 - h. Updated Rate Change Request Summary (Attachment I) No changes
 - 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). Update included

The updated components are included with this response.

12. As requested in Item 8 of the Round 1 data request, please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020. This chart should include columns for the year, actual claim costs, previously projected claim costs, and the percentage differential between the actual and projected costs.

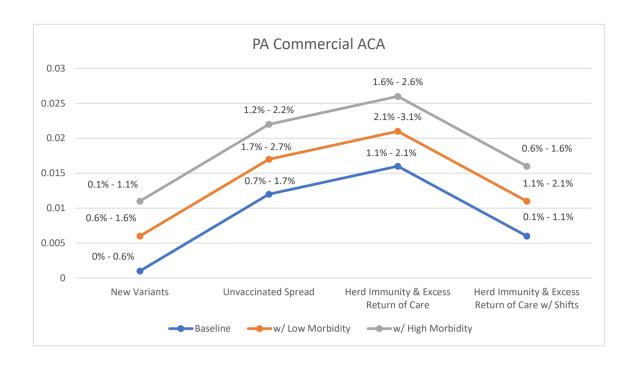
Please see tab Q12 of the "KHPE Small Group Response to July 6 Obj" excel worksheet.

13. Regarding your response to Question 14, please provide further support for the assumption that the administrative expense percentage is higher in Philadelphia than in areas of the state, given the cost differences in various areas.

We are researching this issue with our FP&A area. We will follow up with a response once it is available.

KHPE Small Group

Metal	вммо	PLRS	ARF	GCF		IDF	AV	Product w Risk	Product w/o Risk
Plat	183,705	1.673	1.524		0.996	1.150	0.900	1.916	1.571
Gold	540,396	1.265	1.498		0.996	1.080	0.800	1.361	1.290
Silver	526,681	0.928	1.513		0.996	1.030	0.700	0.953	1.087
Bronze	31,099	0.680	1.581		0.996	1.000	0.600	0.678	0.945
Total	1,281,881	1.171	1.510		0.996	1.068	0.768	1.256	1.238
Est. StateWid	e Average	1.244	\$ 445.54 1.506		1.00	1.078	0.786	1.341	1.275



IKHPE	Smal	l Group

Member Months		PMPM Premium	PMPM Allowed Claims	PMPM Incurred Claims	Premium Trend	Allowed Claims Trend	Incurred Claims Trend	MAIR
2017	1,427,509	\$ 482.44	\$ 358.12	\$ 312.17				503.1
2018	1,333,423	\$ 525.86	\$ 372.16	\$ 322.30	9.00%	3.92%	3.25%	487.4 -3.12%
2019	1,310,060	\$ 516.20	\$ 379.43	\$ 326.70	-1.84%	1.95%	1.36%	535.4 9.84% <- Membership differences
2020	1,285,783	\$ 518.30	\$ 362.49	\$ 326.62	0.41%	-4.46%	-0.02%	524.6 -2.01% <- Membership differences

Federal MLR =	(Projected Claims, after Risk Adjustment + Quality Improvement Expense - Risk Adj Prog User Fee)	

(Premium, before Risk Adjustment - HCR Taxes & Fees - Federal Income Tax - Premium Tax)

	KHPE Small Grou			
Projected Claims PMPM (After Reinsurance)	\$	468.85		
Premium PMPM	\$	570.67		
Quality Improvement Expense PMPM	\$	4.57		
Exchange User Fee PMPM	\$	-		
HIF PMPM	\$	-		
Federal Income Tax PMPM	\$	2.90		
Premium Tax PMPM	\$	-		
Federal MLR		83.4%		

Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East

Market: Small Group HMO SERFF ID: INAC-132818409

	I		Redaction Justification			
тос#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)	
Federal Do	ocuments Required to Be Filed with PID					
	RFJ Part I - Unified Rate Review Template	Х				
A.2.	RFJ Part II – Consumer Friendly Justification	Х				
A.Z.	RFJ Part III – Actuarial Memorandum	Х	Υ	38-46	Υ	
	Federal Rates Template	Х				
Summary	Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X				
A.2.C.	SERFF Submission	X				
A.2.D.	SERFF Rate/Rule Schedule Tab	X				
B.	Cover Letter & PA Bulletin Information	X				
C.	Rate Change Request Summary	Х				
PA Actuari	ial Memorandum and Rate Exhibits					
D.1.A.	Company Information	Х	Υ	7	Υ	
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	8	N/A	
D.1.C.	Average Rate Change	Х	N	8	N/A	
D.1.D.	Membership Count	Х	N	8	N/A	
D.1.D.	PA Act. Exhibits Table 1	Х	N	15	N/A	
D.1.E.	Benefit Changes	Х	N	8	N/A	
D.1.F.	Experience Period Claims & Premium	Х	N	9	N/A	
D.1.F.	PA Act. Exhibits Table 2	Х	N	15	N/A	
D.4.C	Credibility of Data	Х	N	10	N/A	
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N	16	N/A	
5.4.11	Trend Identification	Х	N	10	N/A	
D.1.H.	PA Act. Exhibits Table 3	Х	N	15	N/A	
D 4 1	Historical Experience	Х	N	10	N/A	
D.1.I.	PA Act. Exhibits Table 4	Х	N	15	N/A	
D 2 A	Development of PAIR, MAIR and Total Allowed Claims	Х	N	11	N/A	
D.2.A.	PA Act. Exhibits Table 5	Х	N	17	N/A	
	Retention Items	Х	N	12	N/A	
D.2.B.	PA Act. Exhibits Table 6	Х	N	17	N/A	
D 2.6	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N	12	N/A	
D.2.C.	PA Act. Exhibits Table 7	Х	N	17	N/A	
	Components of Rate Change	Х	N	12	N/A	
D.2.D.	PA Act. Exhibits Table 8	Х	N	17	N/A	
	PA Act. Exhibits Table 9	Х	N	17	N/A	
	Plan Rate Development	Х	N	13	N/A	
D.3.	PA Act. Exhibits Table 10	Х	N	18	N/A	
	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	13	N/A	
D.4.	PA Act. Exhibits Table 11	Х	N	19	N/A	
D.F. A	Age and Tobacco Factors	Х	N	13	N/A	
D.5.A.	PA Act. Exhibits Table 12	Х	N	20	N/A	
D. F. D.	Geographic Factors	Х	N	13	N/A	
D.5.B.	PA Act. Exhibits Table 13	Х	N	20	N/A	
D. F. C	Network Factors	Х	N	13	N/A	
D.5.C.	PA Act. Exhibits Table 14	Х	N	20	N/A	
D.5.D.	Service Area Composition	Х	N	13	N/A	
D.5.E.	Composite Rating	Х	N	13	N/A	
D.6.	Actuarial Certifications	Х	Υ	13-14	Y	
Additional	1	•				
	Department Plan Design Summary & Rate Tables	Х	N	21-32	N/A	
E.	Service Area Map	X	N	78	N/A	
Redaction	Justification (must be submitted if any information is redacted)	Х			Y	
					•	