SERFF Tracking #:	UPMC-132801380	State Tracking #:	UPMC-132801380	Company Tracking #:	
State:	Pennsylvania		Filing Company:	UPMC Health Coverage, Inc.	
TOI/Sub-TOI:	H15I Individual He	ealth - Hospital/Surgical/Me	edical Expense/H15I.001 Health - Hospital	/Surgical/Medical Expense	
Product Name:	2022 IND Health	Coverage			
Project Name/Number:	/				

# Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage, Inc. Individual Public PDF 1 UPMC-132801380.pdf UPMC Health Coverage, Inc. Individual Public PDF 2 UPMC-132801380.pdf
Item Status:	
Status Date:	

# UPMC HEALTH PLAN

U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 T 412-454-7500 F 412-454-7520 www.upmchealthplan.com

May 18, 2021

Ms. Tracie Gray Commonwealth of Pennsylvania Insurance Department Insurance Product Regulation & Market Enforcement Actuarial Review Division Bureau of Life, Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2022 through 12/31/2022.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451 Market: Individual On or Off Exchange: On and Off Effective Date of Coverage: 1/1/2022 Average Rate Change Requested: 3.76% (\$356.18) Range of Rate Change Requested: 0.72% to 9.36% (\$2.56 to \$33.34) Products Offered: HMO Rating Areas Where Plans are Offered: 1, 5 (no change from 2021) Metal Levels Offered: Catastrophic, Bronze, Silver, Gold Currently Enrolled Lives Affected by the Rate Change: 2954 Currently Enrolled Policyholders Affected by the Rate Change: 2211 Number of Plans Offered in 2022: 9 (no change from 2021) Total additional annual revenue generated from the proposed rate change: \$871,249 Corresponding Contract Form #: 660, 676 Binder ID#: UPMC-PA22-125107506 HIOS Issuer ID #: 62560 Submission Tracking #: UPMC-132801380

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,

Michael Lovely

Michael Lovely, FSA, CERA, MAAA

# Attachment I

# Rate Change Summary

# **UPMC Health Coverage, Inc. – Individual Plans**

Rate request filing ID UPMC-132801380 - 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 <u>https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx</u>

## **Overview**

Initial requested average rate change:	3.76% <sup>1</sup>
Revised requested average rate change:	4.19% <sup>1</sup>
Range of requested rate change:	1.14% to 9.82%
Effective date:	1/1/2022
Mapped Members:	2,954
Available in:	Rating Areas 1, 5

# **Key information**

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

Premiums	\$10,915
Claims	\$162
Administrative expenses	\$1,957
Taxes & fees	\$409
Company made (after taxes)	\$8,387

#### **How it plans to spend your premium** This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	90.45 <b>%</b>
Administrative:	9.48 <b>%</b>
Taxes & fees:	0.07%
Taxes & fees:	0.07%
Profit:	0.00 <b>%</b>

The company expects its annual medical costs to increase 6.30%.

# **Explanation of requested rate change**

Increasing cost and utilization trends. Change in reinsurance program coinsurance amount to 45%.

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

# UPMC HEALTH PLAN

U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 T 412-454-7500 F 412-454-7520 www.upmchealthplan.com

July 13, 2021

Ms. Tracie Gray Commonwealth of Pennsylvania Insurance Department Insurance Product Regulation & Market Enforcement Actuarial Review Division Bureau of Life, Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2022 through 12/31/2022.

- 1) In response to Department question 3, we have updated the reinsurance coinsurance amount to be 45% in the PAAM Exhibits, II.a.Reins Table Exp tab cell E5.
- 2) In response to Department question 6, we have updated the risk transfer amount in Table 5 to match the final CMS transfer amounts.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451 Market: Individual On or Off Exchange: On and Off Effective Date of Coverage: 1/1/2022 Average Rate Change Requested: 4.19% (\$356.18) Range of Rate Change Requested: 1.14% to 9.82% (\$4.05 to \$34.96) Products Offered: HMO Rating Areas Where Plans are Offered: 1, 5 (no change from 2021) Metal Levels Offered: Catastrophic, Bronze, Silver, Gold Currently Enrolled Lives Affected by the Rate Change: 2954 Currently Enrolled Policyholders Affected by the Rate Change: 2211 Number of Plans Offered in 2022: 9 (no change from 2021) Total additional annual revenue generated from the proposed rate change: \$970,819 Corresponding Contract Form #: 660, 676 Binder ID#: UPMC-PA22-125107506 HIOS Issuer ID #: 62560 Submission Tracking #: UPMC-132801380

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,

Michael Lovely

Michael Lovely, FSA, CERA, MAAA

# **PA Actuarial Memorandum**

# **Basic Information and Data**

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

#### **Company Information**

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc. NAIC #: 15451 HIOS Issuer ID: 62560 Market: Individual Exchange: On and Off Exchange Products: HMO Effective Date: 1/1/2022

Company Contact Information:

<u>Filing Information:</u> Rate Filing SERFF Tracking #: UPMC-132801380 Form Filing SERFF Tracking #: UPMC-132820850, UPMC-132820832 Binder SERFF Tracking #: UPMC-PA22-125107506

## **Rate History and Proposed Variations in Rate Changes**

Historical rate increases for the captioned company and market are presented in the table below.

SERFF Tracking #	Year	Rate Change
UPMC-131496004	2019	12.1%
UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A*

\*structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

#### Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 4.2%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 5.6%

#### **Membership Count**

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits.

#### **Benefit Changes**

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

#### **Single Risk Pool**

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

#### **Experience Period Claims and Premium**

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2020 - December 2020) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

#### Earned Premium:

This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

#### Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric vision experience period claims for the captioned company and market.

#### Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. The completion factors used in Table 4b are displayed in the table below. Factors were calculated using our entire ACA-related Individual block of business. The lower-than-expected factor for January 2020 can be attributed to a catasrophic claim that has not yet been paid. Because two months run-out is available the impact of IBNR is minimal. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2 and HHS cost-sharing.

Month	<b>Completion Factor</b>
1/1/2020	0.9940
2/1/2020	0.9999
3/1/2020	0.9998
4/1/2020	0.9996
5/1/2020	0.9991
6/1/2020	0.9979
7/1/2020	0.9973
8/1/2020	0.9879
9/1/2020	0.9927
10/1/2020	0.9882
11/1/2020	0.9775
12/1/2020	0.9486

#### Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

#### Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

#### Allowed Claims:

This field includes allowed medical and pharmacy claims as well as pediatric vision claims from the experience period for the captioned company and market, which are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

#### Non-EHB portion of Allowed Claims:

No non-EHB claims were reported during the experience period.

#### Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

#### Total EHB Capitation:

Pediatric dental benefits were paid for via capitation during the experience period. Pediatric dental claims were administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. Please note that pediatric dental claims will be administered and paid by UPMC beginning with the 2022 plan year and will no longer be paid for via capitation.

#### Total Non-EHB Capitation:

Non-EHB benefits were not paid for via capitation during the experience period.

#### Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$7,691 per the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year published by CMS on June 30, 2021, which translates to a PMPM of \$213.63.

#### Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

#### Loss Ratio:

The loss ratio calculated in Table 2 is 5.03%

#### **Credibility of Data**

The very limited experience period enrollment of 36 member months requires 0% credibility to be used for the experience period data, as was implemented in prior filings by this company. The rate manual was developed using equivalent experience period data for UPMC Health Options, Inc. Individual single risk pool product, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. This data represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 1,440,422. Therefore, it has been deemed credible to use. Adjustments made to the manual rate are discussed in the "Index Rate" section below.

## **Trend Identification**

The overall annual trend used in rate development is 6.30%. Historical allowed claims for our Individual block of ACA-compliant business were used to develop year-over-year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data for calendar year 2020 in this exhibit was adjusted to remove the effects of COVID-19 using the methodology described in the paragraph below addressing the Change in Other adjustment.

#### **Historical Experience**

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b belongs to ACA-related Individual business under the UPMC Health Options legal entity and was used in the development of manual trend.

# **Rate Development & Change**

## Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below.

#### Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 6.30% annual trend to the Index Rate of Experience Period.

For 2022, the Pennsylvania Insurance Department has mandated that an adjustment factor of 0.999 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. It has also been mandated that the Individual Adjustment factor of 1.01 be applied to the index rate to reflect current uncertainty surrounding the market in 2022 due to the repeal of the Individual Mandate. An additional load of 0.990 has been applied within the overall morbidity adjustment. This load accounts for healthier members that will move into the single risk pool as a result of the expanded subsidization offered under the American Rescue Plan Act.

An adjustment factor of 1.285 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was only offered in Crawford and Clearfield counties beginning in 2021, which is not reflected in the experience data. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties in 2022. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.076 has been applied to the index rate in the Change for Other category. This adjustment removes the effects of COVID-19 from the experience period data, bringing the Index Rate of Projection Period in line with expected claims experience for 2022. This factor was derived by determining the ratio of the Index Rate of Experience Period including COVID-19 medical claims adjustments to the Index Rate of Experience Period calculated using the raw, unadjusted data. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Claims values included in the calculation of the former of these index rates have been adjusted at the medical service category level (no adjustments were applied to pharmacy claims). These service-level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims experience excluding the effects of COVID-19 and comparing this projected experience to actual claims experience from 2020.

No other adjustments have been applied to the index rate. The average age for our experience period Individual risk pool was 45.5 with an average premium factor of 1.90. This is identical to our 2021 experience so far with age 45.5 and premium factor 1.90. The lack of change in factors suggests that the insured population is stable, and no additional adjustment for demographics was deemed necessary. Please note that the Index Rate of Projection Period of \$772.96 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

#### Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$19.09, which is displayed in Table 5 and is based on the risk profile of the underlying manual population. The value entered in section II, worksheet 1 of the URRT was \$24.52 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$15.50, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$15.55 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.6%.

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were \$25.37 PMPM and \$32.59 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of \$25.37 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the manual experience period data described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period and adjusted to remove the effects of COVID-19 before allocating the data to each bin within the continuance table. Annual claims trends of 6.30% and a COVID-19 adjustment factor of 1.076 were applied to estimate the projected member-level claims used to populate tab II.b.

#### Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.35 PMPM.

#### **Retention Items**

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

#### Administrative Expenses:

Administrative costs of 9.5% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

#### Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2022. This load accounts for the projected Federal Income Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.22 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

## Profit/Contingency:

The projected profit margin for this company has been decreased from 2% in 2021 to 0% in 2022. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

## Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 82.4%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, many differences exist between the actual and pricing loss ratios due to the extremely low population that was covered under the captioned company during this timespan.

## Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2021 and 2022 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2021 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2022 factors are provided below.

#### Average Age Factor:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2022. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.900 and average age was 45.5 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.895. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

#### Average Geographic Factor:

The calibration factor of 0.965 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

#### Average Tobacco Factor:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2021 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.7%	1.000	0.927
User	7.3%	1.025	0.075
Total	100.0%		1.002

#### Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

#### Average Network Factor:

The network factor applied for the lone network included in this filing is 1.0.

#### **Components of Rate Change**

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2021 columns have been taken from this company's 2021 annual rate filing.

# **Plan Rate Development**

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2022 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

#### Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fullyinsured commercial block of business. This model calculates an AV for a given plan by first trending 2019 allowed claims data forward three years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

#### Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula (Plan AV)<sup>2</sup> - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

#### Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.35 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

#### Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2022.

#### Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

## Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the Federal Marketplace be increased by a factor of 1.22 in Table 10 of the Actuarial Memorandum Rate Exhibits. Several off-exchange only silver plans have been included for 2022 to minimize disruption to non-subsidized members enrolled in silver plans.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2022 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

# **Plan Factors**

## Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2022 is used in the development of the Consumer Adjusted Premium Rates. A tobacco load of 2.5% will be used for all 21-and-over age bands in the Individual market in 2022. This load has not changed from 2021.

#### **Geographic Factors**

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2022. The table below summarizes changes in these factors:

Region	2021	2022
1	0.95	0.97
5	0.95	0.97

#### **Network Factors**

Since only one network is included in this filing, no network adjustments were deemed necessary for 2022.

#### Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2022. Service area maps for 2021 and 2022 have been uploaded in the Supporting Documentation section in SERFF.

#### **Composite Rating**

No composite rating is used with these plans.

#### Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that a terminated plan has entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. This particular plan was terminated prior to 2021 but has experience in 2020 and therefore must be included in the URRT.

#### List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Agent/Broker Fees and Commissions
- Exhibit 10: Enrollment Data from January May 2021
- Exhibit 11: Historical Actual & Projected Claims Data
- Exhibit 12: Historical & Projected Financial Gains/Losses

#### **Actuarial Certification**

I, **Example 1**, am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this 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.
- The projected Index Rate is:
- a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
- b. Developed in compliance with the applicable Actuarial Standards of Practice
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered
- d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery 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 URRT for all plans except those specified in the certification.



7/13/2021 Date

#### PA Rate Template Part I

#### Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2022
Base Period Start Date:	1/1/2020
Date of Most Recent Membership:	2/1/2021

#### Table 1. Number of Members

	Member-months	Members	Member-months	
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period	
Average Age	36.3	49.3	49.3	
Total	36	2,954	35,472	
<18	12	116	1,392	
18-24	0	133	1,596	
25-29	0	146	1,752	
30-34	0	154	1,848	
35-39	0	171	2,052	
40-44	12	158	1,896	
15-49	0	225	2,724	
50-54	12	338	4,056	
55-59	0	525	6,300	
50-63	0	711	8,532	
54+	0	277	3,324	

#### 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
\$ 10,914.8	4 \$ 160.60	\$ 162.26	36	\$ 452.86	\$ 615.12	\$ -	\$ -	\$ -	\$ -	\$ (7,690.52)	\$ -
Experience Period Total Allowed	EHB Claims + EHB Capitation PMPM (	net of prescription drug rebates)									\$ 17.09
Loss Ratio											5.03%

\*Express Prescription Drug Rebates as a negative number

#### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	9.25%	0.72%	0.00%	10.04%	22.14%
Outpatient Hospital	4.60%	0.85%	0.00%	5.50%	26.67%
Professional	1.73%	-0.49%	0.00%	1.24%	17.16%
Other Medical	8.65%	-3.37%	0.00%	4.99%	12.95%
Capitation				0.00%	0.00%
Prescription Drugs	12.34%	-3.76%	0.00%	8.12%	21.09%
Total Annual Trend				6.30%	100.00%
Months of Trend		I		24	
Total Applied Trend Projection Factor		1		1.130	
* Express Cost, Utilization, Induced Utilization and Weight as percented	ges				
** Should equal URRT Trend					

#### Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		ş -	1.0000	\$.	4			\$ -	\$ -	\$ -
Feb-17		s -	1.0000	\$ .		<u>\$</u> -		\$ -	\$ 215.31	\$ 71.77
Mar-17		ş -	1.0000		3			\$ -	\$ -	\$ -
Apr-17		\$ -	1.0000		3			\$ -	\$ 4.00	\$ 1.33
May-17		\$ -	1.0000		3			\$ -	\$ -	\$ -
Jun-17		ş -	1.0000		3			\$-	<u>\$</u> -	\$ -
Jul-17		s -	1.0000		3			Ś -	<u>ś</u>	\$
Aug-17	_	\$ -	1.0000		3			\$ -	<u>s</u> -	\$ -
Sep-17		\$ 105.00	1.0000		3			5 -	\$ 105.00	\$ 35.00
Oct-17	H	\$ 512.55	1.0000		3			5 -	\$ 628.00	
Nov-17 Dec-17	\$ 9,808,68	\$ 512.55	1.0000		3		\$ 334.76	<u>,</u>	5 628.00	5 209.33
Jan-18	5 9,808.68	\$ 372.20	1.0000		3			\$ (78,75)	\$ 637.82	\$ 212.61
Feb-18		\$ 3/2.20	1.0000		3			\$ (78.75)	\$ (30.40)	
Feb-18 Mar-18		\$ 36.11	1.0000		3			\$ (78.75)		
Apr-18		\$ 13.92 \$ 13.92	1.0000		3			\$ (78.75)	\$ (52.59)	
May-18		\$ 13.92	1.0000		3			\$ (78,75)		
Jun-18		\$ 13.92	1.0000		3			\$ (78,75)	\$ 184.45	
Jul-18		\$ 13.92	1.0000		3			\$ (78,75)		
Aug-18		\$ 13.92	1.0000		3			\$ (78.75)		
Sep-18		\$ 13.92	1.0000		3			\$ (78.75)		
Oct-18		\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)		
Nov-18		\$ 68.30	1.0000	\$ 68.30	3	\$ 22.77		\$ (78,75)	\$ 76.13	\$ 25.38
Dec-18	\$ 9,178.56	\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)	\$ (52.59)	
Jan-19		\$ 13.86	1.0000	\$ 13.86	3			\$ (93.90)		
Feb-19		\$ 13.86	1.0000		3			\$ (93.90)		
Mar-19		\$ 13.86	1.0000		3			\$ (93.90)		
Apr-19		\$ 488.94	1.0000		3			\$ (93.90)		
May-19		\$ 2,317.32	1.0000		3			\$ (93.90)		
Jun-19		\$ 139.34	1.0000		3			\$ (93.90)		
Jul-19	_	\$ 13.86	1.0000		3			\$ (93.90)	\$ (67.77)	
Aug-19	_	\$ 13.86	1.0000		3			\$ (93.90)	\$ (67.77)	
Sep-19		\$ 13.86	1.0000		3			\$ (93.90)		\$ (22.59)
Oct-19 Nov-19		\$ 13.86 \$ 13.86	1.0000		3			\$ (93.90) \$ (93.90)		
Dec-19	\$ 10.745.52	\$ 13.86	1.0000		3			\$ (93.90)		
Jan-20	\$ 10,745.52	\$ 13.86 \$	1.0000		3		\$ 2,954.35	¢ (93.90)		3 (22.59)
Feb-20		s	1.0000		3			e .	¢ .	
Mar-20		s	1.0000			\$ -				
Apr-20		s	1.0000		3			<u>.</u>	s	
May-20		s	1.0000		3			\$	\$	\$ -
Jun-20		<	1.0000		3			\$ .	<	\$ .
Jul-20		s -	1.0000		3			s -	s -	s -
Aug-20		s -	1.0000	s -	3			s -	s -	s -
Sep-20		\$ 160.60	0.9898	\$ 162.26	3			\$ -	\$ 162.26	\$ 54.09
Oct-20		\$ -	1.0000		3			\$ -	\$ 155.46	\$ 51.82
Nov-20		\$ -	1.0000		3			\$ -	\$ 159.61	\$ 53.20
Dec-20	\$ 10,914.84	\$ -	1.0000	\$ -	3	\$ -	\$ 452.86	\$ -	\$ 137.79	

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

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2022

#### Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 779,278,097.40	\$ 637,644,627.61	\$ 643,078,989.84	1,440,422	\$ 125,104,697.44	\$ 768,183,687.28	\$ 1,244,634.96	\$ (54,865,673.98)	\$ 1,339,592.46	\$ -	\$ (27,483,388.23)	\$ -
Experience Period Total Allowed EH	IB Claims + EHB Capitation PMPM (n	et of prescription drug rebates)	-								\$ 495.28
Loss Ratio											78.42%

\*Express Prescription Drug Rebates as a negative number

#### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	9.25%	0.72%	0.00%	10.04%	22.14%
Outpatient Hospital	4.60%	0.85%	0.00%	5.50%	26.67%
Professional	1.73%	-0.49%	0.00%	1.24%	17.16%
Other Medical	8.65%	-3.37%	0.00%	4.99%	12.95%
Capitation				0.00%	0.00%
Prescription Drugs	12.34%	-3.76%	0.00%	8.12%	21.09%
Total Annual Trend				6.30%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.130	

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

#### Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$ 40,545,379.85	1.0000	\$ 40,545,379.85	139,589	\$ 290.46		\$ (2,715,006.05)	\$ 55,762,500.78	
Feb-17		\$ 41,627,926.00	1.0000	\$ 41,627,926.00	142,743	\$ 291.63		\$ (2,776,351.35)	\$ 55,226,304.88	\$ 386.89
Mar-17		\$ 48,098,547.59	1.0000	\$ 48,098,547.59	143,966	\$ 334.10		\$ (2,800,138.70)	\$ 62,353,218.06	\$ 433.11
Apr-17		\$ 44,310,461.16	1.0000		142,331			\$ (2,768,337.95)		
May-17		\$ 47,701,882.51	1.0000		140,211			\$ (2,727,103.95)		
Jun-17	_	\$ 46,902,160.81	1.0000		138,685			\$ (2,697,423.25)		
Jul-17		\$ 45,845,970.94	1.0000		137,198		_	\$ (2,668,501.10)		
Aug-17		\$ 51,845,348.28	1.0000		135,749			\$ (2,640,318.05)		
Sep-17	_	\$ 46,105,361.37	1.0000		134,091		-	\$ (2,608,069.95)		
Oct-17	_	\$ 54,142,312.30	1.0000		132,465		-	\$ (2,576,444.25)		
Nov-17		\$ 53,219,166.04	1.0000		130,282			\$ (2,533,984.90)		
Dec-17	\$ 621,597,643.20		1.0000		126,843		\$ 160,365,236.61			
Jan-18	_	\$ 51,556,093.74	1.0000		145,014			\$ (3,806,617.50)		
Feb-18	_	\$ 50,849,914.75	1.0000		142,790		-	\$ (3,748,237.50)		
Mar-18	_	\$ 53,246,669.76	1.0000		140,612		-	\$ (3,691,065.00)		
Apr-18		\$ 58,732,213.56	1.0000		139,124		-	\$ (3,652,005.00)		
May-18		\$ 56,538,162.45	1.0000		137,508		-	\$ (3,609,585.00)		
Jun-18		\$ 53,862,115.63	1.0000		136,032		-	\$ (3,570,840.00)		
Jul-18	-	\$ 53,977,822.08	1.0000		134,823			\$ (3,539,103.75)		
Aug-18	-	\$ 58,545,950.71 \$ 54,044,771.30	1.0000		133,442		-	\$ (3,502,852.50) \$ (3.465.682.50)		
Sep-18 Oct-18	-	\$ 54,044,771.30 \$ 61.832.027.56	1.0000		132,026 130.665		-	\$ (3,455,682.50) \$ (3,429,956.25)		
	-						-			
Nov-18	\$ 842.388.487.80	\$ 57,444,181.11 \$ 59,008,024,35	1.0000		129,071		\$ 140,189,035,18	\$ (3,388,113.75) \$ (3.331.650.00)		
Dec-18 Jan-19	\$ 642,386,487.60	\$ 59,008,024.33 \$ 54,313,241.87	1.0000		126,920 139.130			\$ (4,354,769,00)		
Feb-19	-	\$ 51,925,145.70	1.0000		139,130			\$ (4,304,751,60)		
Mar-19	-	\$ 56,110,377.62	1.0000		137,532		-	\$ (4,241.556.90)		
Apr-19	-	\$ 60,010,931.08	1.0000		135,513		-	\$ (4,241,556.90) \$ (4,198,895.00)		
May-19		\$ 58.531.387.24	1.0000		134,150		-	\$ (4,138,893.00)		
Jun-19		\$ 54,234,830,74	1.0000		132,380		-	\$ (4,143,434.00)		
Jul-19		\$ 59,571,899.74	1.0000		129,155		-	\$ (4,030,231.00)		
Aug-19	-	\$ 58,403,716.27	1.0000		125,133			\$ (3,998,011.60)		
Sep-19		\$ 56,708,601.36	1.0000		126,192			\$ (3,949,809,60)		
Oct-19		\$ 63.067.571.68	1.0000		124.831			\$ (3,907,210,30)		
Nov-19		\$ 56,120,348,44	1.0000		123.293			\$ (3,859,070,90)		
Dec-19	\$ 845,498,285,50	\$ 59,710,367,03	1.0000		121.154		\$ 145,560,424,61	\$ (3,792,120,20)		
Jan-20	÷ 043,430,103.30	\$ 50.925.057.06	0.9940		126.146			\$ (4.804.901.14)		
Feb-20		\$ 51.097.784.63	0.9999		124.393			\$ (4,738,129,37)		
Mar-20		\$ 50,947,056,66	0.9998		122.845			\$ (4,679,166,05)		
Apr-20		\$ 42,010,016.85	0.9996		122,243			\$ (4,656,235.87)		
May-20		\$ 45.635.238.82	0.9991		121.238			\$ (4.617.955.42)		
Jun-20		\$ 56,196,788.78	0.9979		120,386			\$ (4,585,502.74)		
Jul-20		\$ 57,897,154.52	0.9973		119,768			\$ (4,561,963.12)		
Aug-20		\$ 57,324,333.15	0.9879		118.956			\$ (4.531.034.04)		
Sep-20		\$ 56,869,614.72	0.9927		118,073			\$ (4,497,400.57)		
Oct-20		\$ 57,448,990.51	0.9882	\$ 58,137,102.99	117,012	\$ 496.85		\$ (4,456,987.08)	\$ 63,112,535.51	\$ 539.37
Nov-20		\$ 54,999,116.90	0.9775	\$ 56,264,860.78	115,654	\$ 486.49		\$ (4,405,260.86)	\$ 60,046,907.31	\$ 519.19
Dec-20	\$ 779.278.097.40	\$ 56,293,475,01	0.9486	\$ 59.342.269.62	113,708	\$ 521.88	\$ 125,104,697.44	\$ (4,331,137.72)	\$ 63,115,368.94	\$ 555.07

\* 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 Effective Date:

UPMC HEALTH COVERAGE INC. HMO Individual 1/1/2022

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Act	ual Experience Data	N	fanual Data		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	17.09	\$	495.28	<- Actual Experience PMPM should be consistent with the Index Rate for Experience	e Period on URRT
Two year trend projection Factor Unadjusted Projected Allowed EHB Claims PMPM	\$	1.130 19.31	\$	1.130 559.65	Fo	or Informationa
Single Risk Pool Adjustment Factors						
Change in Morbidity - Impact of Reinsurance Program		0.999		0.999	Ble	ended Base Period Un
Change in Morbidity - All Other		1.000		1.000	<- See URRT Instructions Blee	ended Earned Premiu
Total Non-Morbidity Changes		1.000		1.383	Ble	ended Loss Ratio
Change in Demographics		1.000		1.000	<- See URRT Instructions	
Change in Network		1.000		1.285		
Change in Benefits		1.000		1.000	<- See URRT Instructions	
Change in Other		1.000		1.076	<- See URRT Instructions	
Total Adjusted Projected Allowed EHB Claims PMPM	\$	19.29	\$	772.96		
Credibility Factors		0%		100%	<- See Instructions	
Blended Projected EHB Claims PMPM			\$	772.96	<- Projected Index Rate	
Development of the Market-Adjusted Index Rate and Total Allowed Claims					Та	ble 5A. Small G
Adjusted Projected Allowed EHB Claims PMPM	\$	772.96	<- Ind	ex Rate for Projec	ction Period on URRT	
Projected Paid to Allowed Ratio		0.778				
Projected Incurred EHB Claims PMPM	\$	601.74				of Member Months R
Market-wide Adjustments						justed Projected Allo
Projected Incurred Risk Adjustment PMPM Projected Incurred Exchange User Fees PMPM		-\$19.09 \$15.55				onths of Trend
Projected incurred Exchange User Fees PMPM Projected Incurred Reinsurance Recoveries PMPM		\$15.55				igle Risk Pool Projecte
Market-Adjusted Projected Incurred EHB Claims PMPM	s	611.01				arterly Trend Factor
mander Magazeta i regected mean ea cho claima r minim	~	011.01				arterry mend ractor
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	784.88	<- Ma	rket-Adjusted Ind	dex Rate	
Projected Allowed Non-EHB Claims PMPM	\$	1.35				
Market-Adjusted Projected Incurred Total Claims PMPM	\$	612.06				
Market-Adjusted Projected Allowed Total Claims PMPM	s	786.22				

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

Blended Base Period Unadjusted Claims before Normalization	\$ 495.28	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 779,278,097.40	
Blended Loss Ratio	78.42%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool	
# of Member Months Renewing in Quarter	1				1	
Adjusted Projected Allowed EHB Claims PMPM	\$ 772.96	\$ 772.96	\$ 772.96	\$ 772.96	\$ 772.96	
Months of Trend		3	6	9		
Annual Trend	0.00%	0.00%	0.00%			
Single Risk Pool Projected Allowed Claims	\$ 772.96	\$ 772.96	\$ 772.96	\$ 772.96	\$ 772.96	
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000	

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

Normalization Factors		2021	2022	
Average Age Factor		1.884		195
Average Geographic Factor		0.952	0.5	65
Average Tobacco Factor		1.002	1.0	102
Average Benefit Richness (induced demand)		1.000	1.0	00
Average Network Factor		1.000	1.0	000
Market-Adjusted Projected Allowed Total Claims PMPM	\$	711.17	\$ 786.	22
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	s	395.81	\$ 428.	94

#### Table 8. Components of Rate Change

 Retention Interm - Express in percentages

 Administrative Express is generated and an expression of the expression o

Table 6. Retention

rofit/Contingency (after tax)

rojected Required Revenue PMPM

Total Retention

Rate Components		2021		2022	D	lifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	356.18	\$	371.11	\$	14.93	4.2%
B. Base period allowed claims before normalization	\$	508.21	s	495.28	\$	(12.93)	-3.6%
C. Normalization factor component of change	\$	(225.35)	\$	(225.07)	\$	0.29	0.1%
	I 1						
D. Change in Normalized Allowed Claims Adjustment Components	1						
D1. Base period allowed claims after normalization	\$	282.85	\$		\$	(12.64)	-3.5%
D2. URRT Trend	\$	35.02	\$	35.12		0.10	0.0%
D3. URRT Morbidity	\$	2.86	\$	(0.31)		(3.16)	-0.9%
D4. URRT Other	\$	63.17	\$	116.68		53.51	15.0%
DS. Normalized URRT Risk Adjustment on an allowed basis	\$	19.54	\$	13.38		(6.16)	-1.7%
D6. Normalized Exchange User Fee on an allowed basis	\$	11.58	\$	10.90	\$	(0.68)	-0.2%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$	(19.94)	\$	(17.78)	\$	2.17	0.6%
D8. Subtotal - Sum(D1:D7)	\$	395.08	\$	428.21	\$	33.13	9.3%
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	\$		\$		\$		0.0%
E2. Pricing AV	\$	(86.26)	\$	(94.86)	\$	(8.59)	-2.4%
E3. Benefit Richness	\$	(5.22)	\$	(0.01)	\$	5.21	1.5%
E4. Catastrophic Eligibility	\$		\$		\$		0.0%
E5. Subtotal - Sum(E1:E4)	\$	(91.48)	\$	(94.87)	\$	(3.39)	-1.0%
F. Change in Retention Components							
F1. Administrative Expenses	\$	43.47	\$	35.17	\$	(8.30)	-2.3%
F2. Taxes and Fees	\$	0.26	\$	0.26	\$	(0.01)	0.0%
F3. Profit and/or Contingency	\$	7.12	\$		\$	(7.12)	-2.0%
F4. Subtotal - Sum(F1:F3)	\$	50.86	\$	35.43	\$	(15.43)	-4.3%
G. Change in Miscellaneous Items	\$		\$		\$		0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	354.46	\$	368.76	\$	14.31	4.0%

PMPM Amounts 564.12 55.187 57.76 54.50 50.07 50.02 50.00 50.00 50.00

\$0.00

\$64.59

Percentages 9.48% 7.67% 0.67% 0.07% 0.04% 0.03% 0.00% 0.00%

0.00%

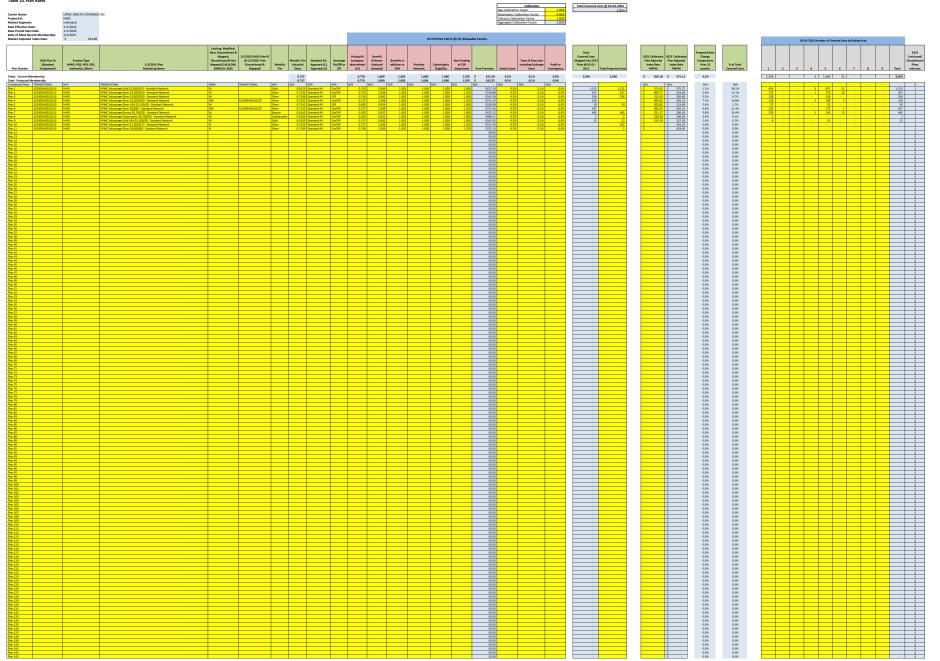
9.55%

676.65

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

	2021	2022	1
Paid-to-Allowed	0.733	0.778	
URRT Trend (Total Applied Trend Factor)	1.124	1.130	<- URRT W1, S2
URRT Morbidity	1.009	0.999	<- URRT W1, S2
URRT "Other"	1.197	1.383	<- URRT W1, S2
Risk Adjustment	\$ 25.73		<- URRT W1, S3
Exchange User Fee	\$ 15.25		<- URRT W1, S3
Reinsurance Recoveries	\$ 26.26	\$ 25.37	<- URRT W1, S3
Capitation			<- URRT W1, 52
Network	1.000	1.000	
Pricing AV	0.782	0.778	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustmen
Benefit Richness	0.983	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.21%	9.48%	
Taxes and Fees	0.07%	0.07%	
Profit and/or Contingency	2.00%	0.00%	
			1

PA Rate Template Part III Table 10. Plan Rates



Plan 144	 					 	\$0.00			5 -	0.0% 0.0% 0.0% 0.0% 0.0%	0.0%			- 0
Plan 145	 						\$0.00			5 -	0.0%	0.0%			- 0
Plan 146							\$0.00 \$0.00			5 -	0.0%	0.0%			- 0
Plan 147							\$0.00			5 -	0.0%	0.0%			- 0
Plan 148							\$0.00			5	0.0%	0.0%			- 0
Plan 149 Plan 150							\$0.00			5 -	0.0%	0.0%			- 0
Plan 150							\$0.00 \$0.00 \$0.00			5 -	0.0%	0.0%			- 0
Plan 151							\$0.00			5 -	0.0%	0.0%			- 0
Plan 152							\$0.00			5 -	0.0%	0.0%			- 0
Plan 153							\$0.00 \$0.00 \$0.00			5 -	0.0%	0.0%			- 0
Plan 154							\$0.00			 ¢ .	0.0%	0.0%			- 0
Plan 155							\$0.00			÷ .	0.0%	0.0%			
Plan 156							\$0.00			÷ .	0.0%	0.0%			
Plan 157										 ,	0.0%	0.0%			
Plan 158					_		\$0.00 \$0.00				0.0%	0.0%			
Plan 159	 					 	\$0.00				0.0.0	0.0%			
							\$0.00				0.0%	0.0%			- 0
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Plan 161	 					_	\$0.00			3	0.0%	0.0%			- 0
Plan 162							\$0.00		-	5 -	0.0%	0.0%			- 0
Plan 163							\$0.00		-	5 -	0.0%	0.0%			- 0
Plan 164							\$0.00 \$0.00 \$0.00			5 .	0.0%	0.0%			- 0
Plan 165							\$0.00			\$ -	0.0%	0.0%			- 0
Plan 166							\$0.00			5	0.0%	0.0%			- 0
Plan 167							50.00 50.00 50.00 50.00			5 -	0.0%	0.0%			- 0
Plan 168							\$0.00			5 -	0.0%	0.0%			- 0
Plan 169							\$0.00			5 -	0.0%	0.0%			- 0
Plan 170							\$0.00			5 -	0.0%	0.0%			- 0
Plan 171							\$0.00 \$0.00			5 -	0.0%	0.0%			- 0
Plan 172							\$0.00			5 -	0.0%	0.0%			- 0
Eino 173							\$0.00			 ¢ .	0.0%	0.0%			. 0
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Plan 177					_		\$0.00				0.0%	0.0%			
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Plan 187							\$0.00		-	5 -	0.0%	0.0%			- 0
Plan 188							\$0.00			5 .	0.0%	0.0%			- 0
Plan 189							\$0.00			\$ -	0.0%	0.0%			- 0
Plan 190							\$0.00			\$ -	0.0%	0.0%			- 0
Plan 191							\$0.00			5 -	0.0%	0.0%			- 0
Plan 192							\$0.00 \$0.00 \$0.00			5 -	0.0%	0.0%			- 0
Plan 193							\$0.00			5 -	0.0%	0.0%			- 0
Plan 194							\$0.00			5 -	0.0%	0.0%			- 0
Plan 195							\$0.00			5 -	0.0%	0.0%			- 0
Plan 196							\$0.00 \$0.00			\$ .	0.0%	0.0%			- 0
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New 200							\$0.00				0.0%	0.0%			- 0

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

UPMC HEALTH COVERAGE INC. HMO Individual 1/1/2022

Carrier Name: Product(s): Market Segment: Rate Effective Date:

									20	021 21-year-ı	old, Non-Tobacco	Premium P	мрм						2022 21-year	-old, Non-To	bacco Premiu	um PMPM						Change	e in 21-year	old Non-Te	obacco Premium	РМРМ	
			Discontinued, New, Modified,			F									Average (weighted by										Average (weighted by								Average (weighted by enrollment by rating 9 area)
Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Existing (D,N,M,E) for 2022	1/1/2022 Plan HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	1	2	3	4	5 6	. ,	8	9	enrollment by rating area)	1	2	3	4	5	6	7	8	9	nrollment by rating area)	1	2	3	4	5	6 7	8	
Totals		These cells auto-fill	using the data ent	tered in Table 10.			\$ 336.74	\$.	\$.\$	- 5	340.86 \$	- \$	. \$	\$ ·	\$ 333.51	\$ 356.38	8 \$ .	\$ -	ş .	\$ 360.20	ş.ş		\$.	s	352.67	5.7%	0.0%	0.0%	0.0%	5.5%	0.0%	0.0%	0.0% 5.6%
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		ge Silver \$2,000/\$80 - Sta e Silver HSA \$3,100/\$0 - S	DM	62560PA0010125	Silver	On/Off	\$ 300.35 \$ 385.10 \$ 291.08	<u>s</u> .	s - s s - s		300.35 \$ 385.10 \$ 291.08 \$	- \$ - \$	· \$	\$ \$ \$	\$ 300.35 \$ 381.49 \$ 291.08	\$ 315.49 \$ 420.32 \$ 303.01	2 \$ .	\$ - \$ - \$ -	s .	\$ 315.49 \$ 420.32 \$ 303.01	s - s		\$ - \$ -	<u>s - s</u>	5 416.38 5 303.01	5.0% 9.1% 4.1%				5.0% 9.1% 4.1%			5.0% 9.1% 4.1%
Plan 6 Plan 7 Plan 8 Plan 9 Plan 10	62560PA0010121 62560PA0010122 62560PA0010123	taze Silver \$0/\$85 - Stanı ge Bronze \$6,700/\$0 - Sta Catastrophic \$8,700/\$0 -	DM M	62560PA0010125	Silver Bronze Catastrophic	On/Off On/Off On/Off	\$ 377.10 \$ 239.04 \$ 226.87	s . \$ . \$ .	s - s s - s s - s	- 5	377.10 S 239.04 S 226.87 S	- s - s	. s . s	\$ . \$ .	\$ 369.27 \$ 232.64 \$ 226.87	\$ 420.33 \$ 251.76 \$ 238.01	2 <u>S</u>	\$ - \$ - \$ -	s . \$ . s .	\$ 420.32 \$ 251.76 \$ 238.01	s - s s - s s - s		s . s .	s - s s - s	5 411.59 5 245.01 5 238.01	11.5% 5.3% 4.9%	_	_	_	11.5% 5.3% 4.9%			11.5% 5.3% 4.9%
Plan 9 Plan 10 Plan 11	62560PA0010124 62560PA0010125 62560PA0010126	e Gold HSA \$3,100/\$0 - S ge Silver \$1,500/\$75 - Sta	N		Gold Silver Silver	On/Off On/Off	\$ 303.69 \$ - \$ -	ş . ş .	s - s s - s s - s	- 5	303.69 \$ \$ \$	- \$ - \$	- \$ - \$ - \$	\$ \$	\$ 303.69 \$ \$	\$ 316.10 \$ 420.33 \$ 438.21	5 \$ · 2 \$ ·	\$ - \$ -	ş . ş .	\$ 316.16 \$ 420.32 \$ 438.21	s - s s - s		\$ - \$ -	s - s s - s	5 316.16	4.1%	_		_	4.1%			4.1%
Plan 11 Plan 12 Plan 13	0	0	0	0		0	\$ \$ \$	s . s .	s - s s - s	- \$	- \$		- S - S	s s	s - s -	\$ -	\$	\$ .	s s	\$	s s		s - s -	s s	s -								
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Plan 69 Plan 70 Plan 71 Plan 72	0	0	0	0	0	0	s s	\$ . \$ .	s - s s - s	\$	\$	\$	\$	\$ \$	s - s -	\$	\$	\$	\$ \$	\$ \$	s . s s . s		s s	s	5		_			=			
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Plan 94 Plan 95 Plan 95 Plan 96 Plan 97 Plan 98 Plan 99 Plan 100	0	0	0	0	0	0	s - s -	\$ - \$ -	s - s s - s		- \$	- S	- \$ - \$	\$ \$	S S	\$ - \$ -	\$ \$ ¢	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ \$ \$ \$		\$ - \$ -	s s	5								
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		0	0								· s ·	5 . 5	- S -	s -	s . c	·	S . S		· 5 ·	s .	s .					
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	Plan 148	0	0		0	0 0	\$ .	\$ - \$		\$ - \$		ş - ş														
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		0	0		0	0 0			- S -		- S -	s . s				- S -		5 - S		Ś -	S -					
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b         0	Plan 158	0	0	0			s -	S - S			. \$ .	\$ - \$	· \$ ·	ş .		- 5 -	s - s	5 - 5		\$ -	s -					
b         0	Plan 159	0	0	0	0	0 0	S -	S - S	. \$ .	\$ - \$	- \$ -	\$ - \$	· \$ ·	ş .	s - s	- \$ -	s - s	5 - 5	. \$ .	\$ -	\$ -					
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n <td< th=""><th>Plan 170</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0 0</th><th>s -</th><th>5 - 5</th><th>- s -</th><th>\$ . \$</th><th>- 5 -</th><th>s - s</th><th>- S -</th><th>\$ -</th><th>s - s</th><th>- 5 -</th><th>s . s</th><th>5 - 5</th><th>- 5 -</th><th>s -</th><th>s .</th><th></th><th></th><th>T</th><th></th><th></th></td<>	Plan 170	0	0	0	0	0 0	s -	5 - 5	- s -	\$ . \$	- 5 -	s - s	- S -	\$ -	s - s	- 5 -	s . s	5 - 5	- 5 -	s -	s .			T		
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h         h		0	0			0		1000						3 .			· · ·			3 .						
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Implify       0 </th <th>Plan 183</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0 0</th> <th>S -</th> <th>S - S</th> <th>- 5 -</th> <th>\$ - \$</th> <th>. \$ .</th> <th>s - s</th> <th>- 5 -</th> <th>\$ -</th> <th>s - s</th> <th>- \$ -</th> <th>s - s</th> <th>5 - 5</th> <th>- \$ -</th> <th>S -</th> <th>s -</th> <th></th> <th></th> <th></th> <th></th> <th></th>	Plan 183	0	0	0	0	0 0	S -	S - S	- 5 -	\$ - \$	. \$ .	s - s	- 5 -	\$ -	s - s	- \$ -	s - s	5 - 5	- \$ -	S -	s -					
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Phile       O <th>Plan 185</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0 0</th> <th></th> <th></th> <th></th> <th></th> <th>· s ·</th> <th>s . s</th> <th></th> <th></th> <th></th> <th>- S -</th> <th>S</th> <th>5 . 4</th> <th></th> <th>s .</th> <th>s .</th> <th></th> <th></th> <th></th> <th></th> <th></th>	Plan 185	0	0		0	0 0					· s ·	s . s				- S -	S	5 . 4		s .	s .					
Phail         O         O         O         O         O         S <th></th> <th>0</th> <th>0</th> <th></th> <th>e .</th> <th>6</th> <th></th> <th></th> <th></th> <th></th> <th></th>		0	0																	e .	6					
Phaim         O         O         O         O         O         S <th>Pian 197</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0 0</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>e</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>6</th> <th>6</th> <th></th> <th></th> <th>_</th> <th></th> <th></th>	Pian 197	0	0		0	0 0						e								6	6			_		
Phaip         O         O         O         O         S <th>Plan 100</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0</th> <th></th> <th></th> <th></th> <th>· · ·</th> <th></th> <th>· · ·</th> <th></th> <th>· ·</th> <th></th> <th></th> <th>· · ·</th> <th></th> <th></th> <th>3 .</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Plan 100	0	0		0	0				· · ·		· · ·		· ·			· · ·			3 .						
Pha30         O         O         O         O         S <th></th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0 0</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>s · s</th> <th></th> <th><u> </u></th> <th></th> <th></th> <th>3 · S</th> <th>- 5</th> <th></th> <th>3 .</th> <th>3 .</th> <th></th> <th>_</th> <th></th> <th></th> <th></th>		0	0		0	0 0						s · s		<u> </u>			3 · S	- 5		3 .	3 .		_			
Pha193       O       O       O       O       S <th>Plan 189</th> <th>0</th> <th>0</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>5 · 5</th> <th>. 5 .</th> <th>5 .</th> <th></th> <th>- 5 -</th> <th></th> <th>\$</th> <th></th> <th>5 .</th> <th>5 .</th> <th></th> <th></th> <th>-</th> <th></th> <th></th>	Plan 189	0	0									5 · 5	. 5 .	5 .		- 5 -		\$		5 .	5 .			-		
Phi B30       0 </th <th>Plan 190</th> <th>0</th> <th>0</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>- <u>\$</u>-</th> <th>&gt;</th> <th></th> <th>\$</th> <th></th> <th>- <u>\$</u>-</th> <th>5 . 5</th> <th>&gt; - \$</th> <th>\$</th> <th>\$ .</th> <th>5 -</th> <th></th> <th></th> <th></th> <th></th> <th></th>	Plan 190	0	0								- <u>\$</u> -	>		\$		- <u>\$</u> -	5 . 5	> - \$	\$	\$ .	5 -					
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Pha154       O       O       O       O       O       S <th>Plan 193</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0 0</th> <th>S .</th> <th>S - S</th> <th></th> <th></th> <th>- 5 -</th> <th>\$ - S</th> <th>- \$ -</th> <th>\$ -</th> <th>\$ - S</th> <th>- \$ -</th> <th>\$ - S</th> <th>5 - S</th> <th></th> <th>\$ -</th> <th>S -</th> <th></th> <th></th> <th></th> <th></th> <th></th>	Plan 193	0	0		0	0 0	S .	S - S			- 5 -	\$ - S	- \$ -	\$ -	\$ - S	- \$ -	\$ - S	5 - S		\$ -	S -					
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Pha197         O         O         O         O         O         O         S <th>Pige 196</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0 0</th> <th></th> <th></th> <th></th> <th>e . e</th> <th></th> <th>e . e</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>6</th> <th>6</th> <th></th> <th></th> <th>_</th> <th></th> <th></th>	Pige 196	0	0		0	0 0				e . e		e . e								6	6			_		
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# PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	нмо
Market Segment:	Individual
Rate Effective Date:	1/1/2022

#### Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age	Age	Tobacco		Age	Age	Tobacco
Band	Factor	Factor		Band	Factor	Factor
0-14	0.765			40	1.278	1.025
15	0.833			41	1.302	1.025
16	0.859			42	1.325	1.025
17	0.885			43	1.357	1.025
18	0.913	1.000		44	1.397	1.025
19	0.941	1.000		45	1.444	1.025
20	0.970	1.000		46	1.500	1.025
21	1.000	1.025		47	1.563	1.025
22	1.000	1.025		48	1.635	1.025
23	1.000	1.025		49	1.706	1.025
24	1.000	1.025		50	1.786	1.025
25	1.004	1.025		51	1.865	1.025
26	1.024	1.025		52	1.952	1.025
27	1.048	1.025		53	2.040	1.025
28	1.087	1.025		54	2.135	1.025
29	1.119	1.025		55	2.230	1.025
30	1.135	1.025		56	2.333	1.025
31	1.159	1.025		57	2.437	1.025
32	1.183	1.025		58	2.548	1.025
33	1.198	1.025		59	2.603	1.025
34	1.214	1.025		60	2.714	1.025
35	1.222	1.025		61	2.810	1.025
36	1.230	1.025		62	2.873	1.025
37	1.238	1.025		63	2.952	1.025
38	1.246	1.025		64+	3.000	1.025
39	1.262	1.025				

\*PA follows the federal default age curve.

#### Table 13. Geographic Factors

Geographic Area Factors												
Area	Counties	Current Factor	Proposed Factor									
Rating Area 1	Crawford	0.952	0.966									
Rating Area 2												
Rating Area 3												
Rating Area 4												
Rating Area 5	Clearfield	0.952	0.966									
Rating Area 6												
Rating Area 7												
Rating Area 8												
Rating Area 9												

#### Table 14. Network Factors

	Projection Period Network F	actors		
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Standard	1, 5	1.000	1.000	

Company Name:	UPMC Health								
Market: Product:	Indivi HN								
Effective Date of Rates:	January				Ending date of	Rates:	December	r <b>31, 2022</b>	
HIOS Plan ID (On Exchange)=>	62560PA	0010116	62560PA	0010116	62560PA	0010117	62560PA	0010117	
HIOS Plan ID (Off Exchange)=>	62560PA		62560PA		62560PA		62560PA		62560PA
Plan Marketing Name =>	ntage Gold \$1,0								
Form # =>	66		66		66		66		66
Rating Area =>	1		5		1		5		1
Network =>	erral w/Dental A	dvantage w/De	rral w/Dental A	dvantage w/De	erral w/Dental A	dvantage w/De	erral w/Dental A	dvantage w/De	
Metal =>	Go		Go		Silv		Silv		Silv
Deductible =>	\$1000 / 80		\$1000 /		\$3500 /		\$3500 /		\$3000 /
Coinsurance => Copays =>	\$10 /		80 \$10 /		70 \$40 /		70 \$40 /		70 \$50 /
OOP Maximum =>	\$7000 /		\$7000 /		\$8700 /		\$8700 /		\$8700 /
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$277.31	\$277.31	\$277.31	\$277.31	\$320.41	\$320.41	\$320.41	\$320.41	\$241.35
15	\$301.96	\$301.96	\$301.96	\$301.96	\$348.89	\$348.89	\$348.89	\$348.89	\$262.80
16 17	\$311.39 \$320.81	\$311.39 \$320.81	\$311.39 \$320.81	\$311.39 \$320.81	\$359.78 \$370.67	\$359.78 \$370.67	\$359.78 \$370.67	\$359.78 \$270.67	\$271.01 \$279.21
17 18	\$320.81 \$330.96	\$320.81 \$330.96	\$320.81	\$320.81 \$330.96	\$370.67 \$382.40	\$370.67 \$382.40	\$370.67 \$382.40	\$370.67 \$382.40	\$279.21 \$288.04
19	\$341.11	\$341.11	\$330.50	\$341.11	\$394.13	\$394.13	\$394.13	\$394.13	\$296.88
20	\$351.63	\$351.63	\$351.63	\$351.63	\$406.27	\$406.27	\$406.27	\$406.27	\$306.03
21	\$362.50	\$371.56	\$362.50	\$371.56	\$418.84	\$429.31	\$418.84	\$429.31	\$315.49
22	\$362.50	\$371.56	\$362.50	\$371.56	\$418.84	\$429.31	\$418.84	\$429.31	\$315.49
23	\$362.50	\$371.56	\$362.50	\$371.56	\$418.84	\$429.31	\$418.84	\$429.31	\$315.49
24	\$362.50	\$371.56	\$362.50	\$371.56	\$418.84	\$429.31	\$418.84	\$429.31	\$315.49
25 26	\$363.95 \$371.20	\$373.05 \$380.48	\$363.95 \$371.20	\$373.05 \$380.48	\$420.52 \$428.89	\$431.03 \$439.61	\$420.52 \$428.89	\$431.03 \$439.61	\$316.75 \$323.06
27	\$379.90	\$389.40	\$379.90	\$389.40	\$438.94	\$449.92	\$438.94	\$449.92	\$330.63
28	\$394.04	\$403.89	\$394.04	\$403.89	\$455.28	\$466.66	\$455.28	\$466.66	\$342.94
29	\$405.64	\$415.78	\$405.64	\$415.78	\$468.68	\$480.40	\$468.68	\$480.40	\$353.03
30	\$411.44	\$421.72	\$411.44	\$421.72	\$475.38	\$487.27	\$475.38	\$487.27	\$358.08
31	\$420.14	\$430.64	\$420.14	\$430.64	\$485.44	\$497.57	\$485.44	\$497.57	\$365.65
32	\$428.84	\$439.56	\$428.84	\$439.56	\$495.49	\$507.87	\$495.49	\$507.87	\$373.22
33 34	\$434.28 \$440.08	\$445.13 \$451.08	\$434.28 \$440.08	\$445.13 \$451.08	\$501.77 \$508.47	\$514.31 \$521.18	\$501.77 \$508.47	\$514.31 \$521.18	\$377.96 \$383.00
35	\$442.98	\$454.05	\$442.98	\$454.05	\$508.47	\$524.62	\$508.47	\$524.62	\$385.53
36	\$445.88	\$457.02	\$445.88	\$457.02	\$515.17	\$528.05	\$515.17	\$528.05	\$388.05
37	\$448.78	\$459.99	\$448.78	\$459.99	\$518.52	\$531.49	\$518.52	\$531.49	\$390.58
38	\$451.68	\$462.97	\$451.68	\$462.97	\$521.87	\$534.92	\$521.87	\$534.92	\$393.10
39	\$457.48	\$468.91	\$457.48	\$468.91	\$528.58	\$541.79	\$528.58	\$541.79	\$398.15
40	\$463.28	\$474.86	\$463.28	\$474.86	\$535.28	\$548.66	\$535.28	\$548.66	\$403.20
41 42	\$471.98 \$480.31	\$483.77 \$492.32	\$471.98 \$480.31	\$483.77 \$492.32	\$545.33 \$554.96	\$558.96 \$568.84	\$545.33 \$554.96	\$558.96 \$568.84	\$410.77 \$418.02
42	\$491.91	\$504.21	\$491.91	\$504.21	\$568.37	\$582.58	\$568.37	\$582.58	\$428.12
44	\$506.41	\$519.07	\$506.41	\$519.07	\$585.12	\$599.75	\$585.12	\$599.75	\$440.74
45	\$523.45	\$536.54	\$523.45	\$536.54	\$604.80	\$619.93	\$604.80	\$619.93	\$455.57
46	\$543.75	\$557.34	\$543.75	\$557.34	\$628.26	\$643.97	\$628.26	\$643.97	\$473.24
47	\$566.59	\$580.75	\$566.59	\$580.75	\$654.65	\$671.01	\$654.65	\$671.01	\$493.11
48	\$592.69	\$607.50	\$592.69	\$607.50	\$684.80	\$701.92	\$684.80	\$701.92	\$515.83 \$538.23
49 50	\$618.43 \$647.43	\$633.89 \$663.61	\$618.43 \$647.43	\$633.89 \$663.61	\$714.54 \$748.05	\$732.40 \$766.75	\$714.54 \$748.05	\$732.40 \$766.75	\$538.23 \$563.47
51	\$676.06	\$692.96	\$676.06	\$692.96	\$781.14	\$800.67	\$781.14	\$800.67	\$588.39
52	\$707.60	\$725.29	\$707.60	\$725.29	\$817.58	\$838.02	\$817.58	\$838.02	\$615.84
53	\$739.50	\$757.99	\$739.50	\$757.99	\$854.43	\$875.79	\$854.43	\$875.79	\$643.60
54	\$773.94	\$793.29	\$773.94	\$793.29	\$894.22	\$916.58	\$894.22	\$916.58	\$673.57
55	\$808.38	\$828.58	\$808.38	\$828.58	\$934.01	\$957.36	\$934.01	\$957.36	\$703.54
56	\$845.71	\$866.86	\$845.71	\$866.86	\$977.15	\$1,001.58	\$977.15	\$1,001.58	\$736.04
57 58	\$883.41 \$923.65	\$905.50 \$946.74	\$883.41 \$923.65	\$905.50 \$946.74	\$1,020.71 \$1,067.20	\$1,046.23 \$1,093.88	\$1,020.71 \$1,067.20	\$1,046.23 \$1,093.88	\$768.85 \$803.87
58	\$923.65 \$943.59	\$946.74 \$967.18	\$923.65 \$943.59	\$946.74 \$967.18	\$1,067.20 \$1,090.24	\$1,093.88 \$1,117.50	\$1,067.20 \$1,090.24	\$1,093.88 \$1,117.50	\$803.87 \$821.22
60	\$983.83	\$1,008.42	\$983.83	\$1,008.42	\$1,136.73	\$1,165.15	\$1,136.73	\$1,165.15	\$856.24
61	\$1,018.63	\$1,044.09	\$1,018.63	\$1,044.09	\$1,176.94	\$1,206.36	\$1,176.94	\$1,206.36	\$886.53
62	\$1,041.46	\$1,067.50	\$1,041.46	\$1,067.50	\$1,203.33	\$1,233.41	\$1,203.33	\$1,233.41	\$906.40
63	\$1,070.10	\$1,096.85	\$1,070.10	\$1,096.85	\$1,236.42	\$1,267.33	\$1,236.42	\$1,267.33	\$931.33
64+	\$1,087.50	\$1,114.69	\$1,087.50	\$1,114.69	\$1,256.52	\$1,287.93	\$1,256.52	\$1,287.93	\$946.47

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

HIOS Plan ID (On Exchange)=>								62560PA	0010122
HIOS Plan ID (Off Exchange)=>	0010118	62560PA	0010118	62560PA	0010120	62560PA	0010120	62560PA	0010122
Plan Marketing Name =>	)00/\$50 - Stand	ntage Silver \$3,0	000/\$50 - Stand	age Silver HSA \$	3,100/\$0 - Star	age Silver HSA \$	\$3,100/\$0 - Star	ntage Bronze \$6	,700/\$0 - Stand
Form # =>	<b>50</b>	6	50	67	76	67		66	50
Rating Area =>	L		5	1		5	-	1	
Network =>	dvantage w/De		-		-		-	erral w/Dental A	-
Metal =>	/er		ver		/er	Silv			nze
Deductible =>	(\$6000		/ \$6000	\$3100 /		\$3100 /		\$6700 /	
Coinsurance =>	1%	70		80		80			1%
Copays =>	(\$80		/ \$80	\$0 /		\$0/		\$0 /	
OOP Maximum =>	\$17400		\$17400	\$5300 /		\$5300 /		\$8700 /	
Pediatric Dental (Yes/No) =>	es Tabaaaa		es Tabaaa		es Tabaaa		es Tabaaa		es Tabaaa
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$241.35	\$241.35	\$241.35	\$231.80	\$231.80	\$231.80	\$231.80	\$192.60	\$192.60
15	\$262.80	\$262.80	\$262.80	\$252.41	\$252.41	\$252.41	\$252.41	\$209.72	\$209.72
16	\$271.01	\$271.01	\$271.01	\$260.29	\$260.29	\$260.29	\$260.29	\$216.26	\$216.26
17	\$279.21	\$279.21	\$279.21	\$268.16	\$268.16	\$268.16	\$268.16	\$222.81	\$222.81
18	\$288.04	\$288.04	\$288.04	\$276.65	\$276.65	\$276.65	\$276.65	\$229.86	\$229.86
19 20	\$296.88 \$306.03	\$296.88 \$306.03	\$296.88 \$306.03	\$285.13 \$293.92	\$285.13 \$293.92	\$285.13 \$293.92	\$285.13 \$293.92	\$236.91 \$244.21	\$236.91 \$244.21
20 21	\$306.03	\$306.03	\$306.03 \$323.38	\$293.92 \$303.01	\$293.92 \$310.59	\$293.92 \$303.01	\$293.92 \$310.59	\$244.21 \$251.76	\$244.21 \$258.05
21 22	\$323.38	\$315.49	\$323.38	\$303.01 \$303.01	\$310.59	\$303.01	\$310.59	\$251.76	\$258.05 \$258.05
22 23	\$323.38	\$315.49	\$323.38	\$303.01 \$303.01	\$310.59	\$303.01	\$310.59	\$251.76	\$258.05 \$258.05
23	\$323.38	\$315.49	\$323.38	\$303.01 \$303.01	\$310.59	\$303.01	\$310.59	\$251.76	\$258.05 \$258.05
25	\$324.67	\$316.75	\$324.67	\$304.22	\$311.83	\$304.22	\$311.83	\$252.77	\$259.09
26	\$331.14	\$323.06	\$331.14	\$310.28	\$318.04	\$310.28	\$318.04	\$257.80	\$264.25
27	\$338.90	\$330.63	\$338.90	\$317.55	\$325.49	\$317.55	\$325.49	\$263.84	\$270.44
28	\$351.51	\$342.94	\$351.51	\$329.37	\$337.61	\$329.37	\$337.61	\$273.66	\$280.50
29	\$361.86	\$353.03	\$361.86	\$339.07	\$347.54	\$339.07	\$347.54	\$281.72	\$288.76
30	\$367.03	\$358.08	\$367.03	\$343.92	\$352.51	\$343.92	\$352.51	\$285.75	\$292.89
31	\$374.79	\$365.65	\$374.79	\$351.19	\$359.97	\$351.19	\$359.97	\$291.79	\$299.08
32	\$382.56	\$373.22	\$382.56	\$358.46	\$367.42	\$358.46	\$367.42	\$297.83	\$305.28
33	\$387.41	\$377.96	\$387.41	\$363.01	\$372.08	\$363.01	\$372.08	\$301.61	\$309.15
34	\$392.58	\$383.00	\$392.58	\$367.85	\$377.05	\$367.85	\$377.05	\$305.64	\$313.28
35	\$395.17	\$385.53	\$395.17	\$370.28	\$379.54	\$370.28	\$379.54	\$307.65	\$315.34
36	\$397.75	\$388.05	\$397.75	\$372.70	\$382.02	\$372.70	\$382.02	\$309.66	\$317.41
37	\$400.34	\$390.58	\$400.34	\$375.13	\$384.50	\$375.13	\$384.50	\$311.68	\$319.47
38	\$402.93	\$393.10	\$402.93	\$377.55	\$386.99	\$377.55	\$386.99	\$313.69	\$321.54
39	\$408.10	\$398.15	\$408.10	\$382.40	\$391.96	\$382.40	\$391.96	\$317.72	\$325.66
40	\$413.28	\$403.20	\$413.28	\$387.25	\$396.93	\$387.25	\$396.93	\$321.75	\$329.79
41	\$421.04	\$410.77	\$421.04	\$394.52	\$404.38	\$394.52	\$404.38	\$327.79	\$335.99
42	\$428.47	\$418.02	\$428.47	\$401.49	\$411.53	\$401.49	\$411.53	\$333.58	\$341.92
43	\$438.82	\$428.12	\$438.82	\$411.18	\$421.46	\$411.18	\$421.46	\$341.64	\$350.18
44	\$451.76	\$440.74	\$451.76	\$423.30	\$433.89	\$423.30	\$433.89	\$351.71	\$360.50
45	\$466.96	\$455.57	\$466.96	\$437.55	\$448.49	\$437.55	\$448.49	\$363.54	\$372.63
46	\$485.07	\$473.24	\$485.07	\$454.52	\$465.88	\$454.52	\$465.88	\$377.64	\$387.08
47	\$505.44	\$493.11	\$505.44	\$473.60	\$485.44	\$473.60	\$485.44	\$393.50	\$403.34
48	\$528.72	\$515.83	\$528.72	\$495.42	\$507.81 \$520.86	\$495.42	\$507.81	\$411.63	\$421.92 \$440.24
49 50	\$551.68 \$577.55	\$538.23 \$563.47	\$551.68 \$577.55	\$516.94 \$541.18	\$529.86 \$554.71	\$516.94 \$541.18	\$529.86 \$554.71	\$429.50 \$449.64	\$440.24 \$460.88
50 51	\$577.55 \$603.10	\$563.47 \$588.39	\$577.55 \$603.10	\$541.18 \$565.11	\$554.71 \$579.24	\$541.18 \$565.11	\$554.71 \$579.24	\$449.64 \$469.53	\$460.88 \$481.27
51	\$603.10	\$588.39 \$615.84	\$603.10 \$631.23	\$565.11 \$591.48	\$579.24 \$606.26	\$565.11 \$591.48	\$579.24 \$606.26	\$469.53 \$491.44	\$481.27 \$503.72
52	\$659.69	\$643.60	\$659.69	\$591.48 \$618.14	\$633.59	\$618.14	\$633.59	\$513.59	\$505.72
55	\$690.41	\$673.57	\$690.41	\$646.93	\$663.10	\$646.93	\$663.10	\$537.51	\$520.45
55	\$721.13	\$703.54	\$690.41 \$721.13	\$675.71	\$692.61	\$675.71	\$692.61	\$561.42	\$575.46
56	\$754.44	\$736.04	\$754.44	\$706.92	\$724.60	\$706.92	\$724.60	\$587.36	\$602.04
57	\$788.07	\$768.85	\$788.07	\$738.44	\$756.90	\$738.44	\$756.90	\$613.54	\$628.88
58	\$823.97	\$803.87	\$823.97	\$758.44	\$791.37	\$738.44	\$791.37	\$641.48	\$657.52
59	\$841.75	\$821.22	\$841.75	\$788.74	\$808.45	\$788.74	\$808.45	\$655.33	\$671.71
60	\$877.65	\$856.24	\$877.65	\$822.37	\$842.93	\$822.37	\$842.93	\$683.28	\$700.36
61	\$908.69	\$886.53	\$908.69	\$851.46	\$872.74	\$851.46	\$872.74	\$707.45	\$725.13
62	\$929.06	\$906.40	\$929.06	\$870.55	\$892.31	\$870.55	\$892.31	\$723.31	\$741.39
63	\$954.61	\$931.33	\$954.61	\$894.49	\$916.85	\$894.49	\$916.85	\$743.20	\$761.78
64+	\$970.13	\$946.47	\$970.13	\$909.03	\$931.76	\$909.03	\$931.76	\$755.28	\$774.16
	,		,	,	,	,	,	,	,

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

HIOS Plan ID (On Exchange)=>	62560PA	OPA0010122 62560PA0010123		0010123	62560PA	0010123	62560PA	0010124	62560PA
HIOS Plan ID (Off Exchange)=>	62560PA	0010122	62560PA	0010123	62560PA	0010123	62560PA	0010124	62560PA
Plan Marketing Name =>	-		ge Catastrophic	\$8,700/\$0 - Sta			age Gold HSA \$	3,100/\$0 - Stan	age Gold HSA \$
Form # =>		50		60		60	6	76	6
Rating Area =>		5		1		5		1	
Network =>		-		-		-		-	rral w/Dental A
Metal =>		nze		rophic		rophic		old	Gc
Deductible =>		\$13400		\$17400		\$17400		/ \$6200	\$3100
Coinsurance =>		)%		0%		0%		0%	90
Copays =>		40%		/ \$0		/ \$0		10%	\$0 /
OOP Maximum =>		\$17400		\$17400		\$17400		/ \$8000	\$4000
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	es Tobacco	Non-Tobacco	es Tobacco	Non-Tobacco	es Tobacco	Non-Tobacco	es Tobacco	Non-Tobacco
0 - 14	\$192.60	\$192.60	\$182.08	\$182.08	\$182.08	\$182.08	\$241.86	\$241.86	\$241.86
15	\$192.00	\$192.00	\$198.26	\$198.26	\$182.08	\$198.26	\$263.36	\$263.36	\$263.36
16	\$216.26	\$205.72	\$204.45	\$204.45	\$204.45	\$198.20	\$271.58	\$203.50	\$271.58
17	\$222.81	\$222.81	\$210.64	\$210.64	\$210.64	\$210.64	\$279.80	\$279.80	\$279.80
18	\$229.86	\$229.86	\$217.30	\$217.30	\$217.30	\$217.30	\$288.65	\$288.65	\$288.65
19	\$236.91	\$236.91	\$223.97	\$223.97	\$223.97	\$223.97	\$297.51	\$297.51	\$297.51
20	\$244.21	\$244.21	\$230.87	\$230.87	\$230.87	\$230.87	\$306.68	\$306.68	\$306.68
21	\$251.76	\$258.05	\$238.01	\$243.96	\$238.01	\$243.96	\$316.16	\$324.06	\$316.16
22	\$251.76	\$258.05	\$238.01	\$243.96	\$238.01	\$243.96	\$316.16	\$324.06	\$316.16
23	\$251.76	\$258.05	\$238.01	\$243.96	\$238.01	\$243.96	\$316.16	\$324.06	\$316.16
24	\$251.76	\$258.05	\$238.01	\$243.96	\$238.01	\$243.96	\$316.16	\$324.06	\$316.16
25	\$252.77	\$259.09	\$238.96	\$244.94	\$238.96	\$244.94	\$317.42	\$325.36	\$317.42
26	\$257.80	\$264.25	\$243.72	\$249.82	\$243.72	\$249.82	\$323.75	\$331.84	\$323.75
27	\$263.84	\$270.44	\$249.43	\$255.67	\$249.43	\$255.67	\$331.34	\$339.62	\$331.34
28	\$273.66	\$280.50	\$258.72	\$265.18	\$258.72	\$265.18	\$343.67	\$352.26	\$343.67
29	\$281.72	\$288.76	\$266.33	\$272.99	\$266.33	\$272.99	\$353.78	\$362.63	\$353.78
30	\$285.75	\$292.89	\$270.14	\$276.89	\$270.14	\$276.89	\$358.84	\$367.81	\$358.84
31	\$291.79	\$299.08	\$275.85	\$282.75	\$275.85	\$282.75	\$366.43	\$375.59	\$366.43
32	\$297.83	\$305.28	\$281.57	\$288.60	\$281.57	\$288.60	\$374.02	\$383.37	\$374.02
33	\$301.61	\$309.15	\$285.14	\$292.26	\$285.14	\$292.26	\$378.76	\$388.23	\$378.76
34	\$305.64	\$313.28	\$288.94	\$296.17	\$288.94	\$296.17	\$383.82	\$393.41	\$383.82
35	\$307.65	\$315.34	\$290.85	\$298.12	\$290.85	\$298.12	\$386.35	\$396.01	\$386.35
36 37	\$309.66	\$317.41 \$319.47	\$292.75	\$300.07	\$292.75	\$300.07	\$388.88	\$398.60	\$388.88 \$391.41
38	\$311.68 \$313.69	\$319.47	\$294.66 \$296.56	\$302.02 \$303.97	\$294.66 \$296.56	\$302.02 \$303.97	\$391.41 \$393.94	\$401.19 \$403.78	\$391.41
38	\$313.03	\$321.54	\$290.30	\$307.88	\$290.30	\$307.88	\$398.99	\$403.78	\$398.99
40	\$321.75	\$329.79	\$304.18	\$311.78	\$304.18	\$311.78	\$404.05	\$414.15	\$404.05
41	\$327.79	\$335.99	\$309.89	\$317.64	\$309.89	\$317.64	\$411.64	\$421.93	\$411.64
42	\$333.58	\$341.92	\$315.36	\$323.25	\$315.36	\$323.25	\$418.91	\$429.38	\$418.91
43	\$341.64	\$350.18	\$322.98	\$331.05	\$322.98	\$331.05	\$429.03	\$439.75	\$429.03
44	\$351.71	\$360.50	\$332.50	\$340.81	\$332.50	\$340.81	\$441.68	\$452.72	\$441.68
45	\$363.54	\$372.63	\$343.69	\$352.28	\$343.69	\$352.28	\$456.54	\$467.95	\$456.54
46	\$377.64	\$387.08	\$357.02	\$365.94	\$357.02	\$365.94	\$474.24	\$486.10	\$474.24
47	\$393.50	\$403.34	\$372.01	\$381.31	\$372.01	\$381.31	\$494.16	\$506.51	\$494.16
48	\$411.63	\$421.92	\$389.15	\$398.88	\$389.15	\$398.88	\$516.92	\$529.84	\$516.92
49	\$429.50	\$440.24	\$406.05	\$416.20	\$406.05	\$416.20	\$539.37	\$552.85	\$539.37
50	\$449.64	\$460.88	\$425.09	\$435.71	\$425.09	\$435.71	\$564.66	\$578.78	\$564.66
51	\$469.53	\$481.27	\$443.89	\$454.99	\$443.89	\$454.99	\$589.64	\$604.38	\$589.64
52	\$491.44	\$503.72	\$464.60	\$476.21	\$464.60	\$476.21	\$617.14	\$632.57	\$617.14
53	\$513.59	\$526.43	\$485.54	\$497.68	\$485.54	\$497.68	\$644.97	\$661.09	\$644.97
54	\$537.51	\$550.95	\$508.15	\$520.86	\$508.15	\$520.86	\$675.00	\$691.88	\$675.00
55	\$561.42	\$575.46	\$530.76	\$544.03	\$530.76	\$544.03	\$705.04	\$722.66	\$705.04
56	\$587.36	\$602.04	\$555.28	\$569.16	\$555.28	\$569.16	\$737.60	\$756.04	\$737.60
57	\$613.54	\$628.88 ¢CE7.52	\$580.03	\$594.53	\$580.03	\$594.53	\$770.48	\$789.74	\$770.48
58	\$641.48	\$657.52	\$606.45	\$621.61	\$606.45	\$621.61	\$805.58	\$825.72	\$805.58 \$822.06
59	\$655.33	\$671.71 \$700.26	\$619.54	\$635.03	\$619.54	\$635.03 \$662.11	\$822.96	\$843.54	\$822.96 \$858.06
60	\$683.28 \$707.45	\$700.36	\$645.96	\$662.11	\$645.96	\$662.11	\$858.06	\$879.51	\$858.06 \$888.41
61 62	\$707.45 \$723.31	\$725.13 \$741.39	\$668.81 \$683.80	\$685.53 \$700.90	\$668.81 \$683.80	\$685.53 \$700.90	\$888.41 \$908.33	\$910.62 \$931.04	\$888.41 \$908.33
62	\$723.31 \$743.20	\$741.39 \$761.78	\$683.80	\$700.90	\$683.80	\$700.90 \$720.17	\$908.33	\$931.04	\$908.33 \$933.30
64+	\$755.28	\$774.16	\$702.01	\$720.17	\$702.01	\$720.17	\$948.48	\$972.19	\$948.48
	<i>,,33.</i> 20	ç,,,4.10	ļ <del>,</del> ,14.00	Ļ, 91.00	Ļ, 14.00	÷, 51.00	1 \$340.40	Ļ <i>75,2.15</i>	÷5-10.40

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

HIOS Plan ID (On Exchange)=>	0010124	62560PA	0010125	62560PA	0010125	62560PA	0010126	62560PA0010126			
HIOS Plan ID (Off Exchange)=>	0010124	62560PA	0010125	62560PA	0010125	62560PA	0010126	62560PA	0010126		
Plan Marketing Name =>				•				antage Silver \$6,800/\$0 - Standa			
Form # =>	76		50		50		50	660			
Rating Area =>	5 		1		5 ral w/Dental Advantage w/De		1	5			
Network => Metal =>	old		ver	ral w/Dental Advantage w/De Silver			ver	-	erral w/Dental Advantage w/De Silver		
Deductible =>	/ \$6200		/ \$3000			\$6800 /		\$6800 /			
Coinsurance =>	1%	60			\$1500 / \$3000 60%		)%	60			
Copays =>	10%	\$75		\$75		\$0 /		\$0 /			
OOP Maximum =>	/ \$8000	\$8700 /	\$17400	\$8700 /	\$17400	\$8700 /	\$17400	\$8700 /	\$17400		
Pediatric Dental (Yes/No) =>	es		es		es		es	Y			
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$241.86	\$321.54	\$321.54	\$321.54	\$321.54	\$335.23	\$335.23	\$335.23	\$335.23		
15 16	\$263.36 \$271.58	\$350.13 \$361.05	\$350.13 \$361.05	\$350.13 \$361.05	\$350.13 \$361.05	\$365.03 \$376.42	\$365.03 \$376.42	\$365.03 \$376.42	\$365.03 \$376.42		
17	\$279.80	\$371.98	\$371.98	\$371.98	\$371.98	\$370.42	\$370.42	\$370.42	\$370.42		
18	\$288.65	\$383.75	\$383.75	\$383.75	\$383.75	\$400.09	\$400.09	\$400.09	\$400.09		
19	\$297.51	\$395.52	\$395.52	\$395.52	\$395.52	\$412.36	\$412.36	\$412.36	\$412.36		
20	\$306.68	\$407.71	\$407.71	\$407.71	\$407.71	\$425.06	\$425.06	\$425.06	\$425.06		
21	\$324.06	\$420.32	\$430.83	\$420.32	\$430.83	\$438.21	\$449.17	\$438.21	\$449.17		
22	\$324.06	\$420.32	\$430.83	\$420.32	\$430.83	\$438.21	\$449.17	\$438.21	\$449.17		
23	\$324.06	\$420.32	\$430.83	\$420.32	\$430.83	\$438.21	\$449.17	\$438.21	\$449.17		
24 25	\$324.06 \$325.36	\$420.32 \$422.00	\$430.83 \$432.55	\$420.32 \$422.00	\$430.83 \$432.55	\$438.21 \$439.96	\$449.17 \$450.96	\$438.21 \$439.96	\$449.17 \$450.96		
25	\$331.84	\$422.00 \$430.41	\$432.55 \$441.17	\$422.00 \$430.41	\$432.55 \$441.17	\$439.96 \$448.73	\$450.96	\$439.96	\$450.96 \$459.95		
27	\$339.62	\$440.50	\$451.51	\$440.50	\$451.51	\$459.24	\$470.73	\$459.24	\$470.73		
28	\$352.26	\$456.89	\$468.31	\$456.89	\$468.31	\$476.33	\$488.24	\$476.33	\$488.24		
29	\$362.63	\$470.34	\$482.10	\$470.34	\$482.10	\$490.36	\$502.62	\$490.36	\$502.62		
30	\$367.81	\$477.06	\$488.99	\$477.06	\$488.99	\$497.37	\$509.80	\$497.37	\$509.80		
31	\$375.59	\$487.15	\$499.33	\$487.15	\$499.33	\$507.89	\$520.58	\$507.89	\$520.58		
32	\$383.37	\$497.24	\$509.67	\$497.24	\$509.67	\$518.40	\$531.36	\$518.40	\$531.36		
33	\$388.23	\$503.54 \$510.27	\$516.13	\$503.54 \$510.27	\$516.13	\$524.98 \$521.00	\$538.10	\$524.98	\$538.10 \$545.20		
34 35	\$393.41 \$396.01	\$510.27 \$513.63	\$523.03 \$526.47	\$510.27 \$513.63	\$523.03 \$526.47	\$531.99 \$535.49	\$545.29 \$548.88	\$531.99 \$535.49	\$545.29 \$548.88		
36	\$398.60	\$516.99	\$529.92	\$516.99	\$529.92	\$539.00	\$552.47	\$539.00	\$552.47		
37	\$401.19	\$520.36	\$533.37	\$520.36	\$533.37	\$542.50	\$556.07	\$542.50	\$556.07		
38	\$403.78	\$523.72	\$536.81	\$523.72	\$536.81	\$546.01	\$559.66	\$546.01	\$559.66		
39	\$408.97	\$530.44	\$543.70	\$530.44	\$543.70	\$553.02	\$566.85	\$553.02	\$566.85		
40	\$414.15	\$537.17	\$550.60	\$537.17	\$550.60	\$560.03	\$574.03	\$560.03	\$574.03		
41	\$421.93	\$547.26	\$560.94	\$547.26	\$560.94	\$570.55	\$584.81	\$570.55	\$584.81		
42 43	\$429.38 \$439.75	\$556.92 \$570.37	\$570.85 \$584.63	\$556.92 \$570.37	\$570.85 \$584.63	\$580.63 \$594.65	\$595.14 \$609.52	\$580.63 \$594.65	\$595.14 \$609.52		
43	\$452.72	\$570.37	\$584.03	\$587.19	\$601.87	\$612.18	\$627.48	\$612.18	\$627.48		
45	\$467.95	\$606.94	\$622.12	\$606.94	\$622.12	\$632.78	\$648.59	\$632.78	\$648.59		
46	\$486.10	\$630.48	\$646.24	\$630.48	\$646.24	\$657.32	\$673.75	\$657.32	\$673.75		
47	\$506.51	\$656.96	\$673.38	\$656.96	\$673.38	\$684.92	\$702.05	\$684.92	\$702.05		
48	\$529.84	\$687.22	\$704.40	\$687.22	\$704.40	\$716.47	\$734.39	\$716.47	\$734.39		
49	\$552.85	\$717.07	\$734.99	\$717.07	\$734.99	\$747.59	\$766.28	\$747.59	\$766.28		
50	\$578.78 \$604.38	\$750.69 \$782.00	\$769.46 \$803.49	\$750.69 \$782.00	\$769.46	\$782.64 \$817.26	\$802.21	\$782.64	\$802.21 \$837.69		
51 52	\$604.38 \$632.57	\$783.90 \$820.46	\$803.49 \$840.98	\$783.90 \$820.46	\$803.49 \$840.98	\$817.26 \$855.39	\$837.69 \$876.77	\$817.26 \$855.39	\$837.69 \$876.77		
52	\$661.09	\$820.46	\$878.89	\$820.46 \$857.45	\$878.89	\$893.95	\$916.30	\$893.95	\$876.77 \$916.30		
54	\$691.88	\$897.38	\$919.82	\$897.38	\$919.82	\$935.58	\$958.97	\$935.58	\$958.97		
55	\$722.66	\$937.31	\$960.75	\$937.31	\$960.75	\$977.21	\$1,001.64	\$977.21	\$1,001.64		
56	\$756.04	\$980.61	\$1,005.12	\$980.61	\$1,005.12	\$1,022.34	\$1,047.90	\$1,022.34	\$1,047.90		
57	\$789.74	\$1,024.32	\$1,049.93	\$1,024.32	\$1,049.93	\$1,067.92	\$1,094.62	\$1,067.92	\$1,094.62		
58	\$825.72	\$1,070.98	\$1,097.75	\$1,070.98	\$1,097.75	\$1,116.56	\$1,144.47	\$1,116.56	\$1,144.47		
59	\$843.54	\$1,094.09	\$1,121.45	\$1,094.09	\$1,121.45	\$1,140.66	\$1,169.18	\$1,140.66	\$1,169.18		
60	\$879.51 \$910.62	\$1,140.75	\$1,169.27	\$1,140.75 \$1,181.10	\$1,169.27	\$1,189.30 \$1,221.27	\$1,219.03	\$1,189.30	\$1,219.03		
61 62	\$910.62 \$931.04	\$1,181.10 \$1,207.58	\$1,210.63 \$1,237.77	\$1,181.10 \$1,207.58	\$1,210.63 \$1,237.77	\$1,231.37 \$1,258.98	\$1,262.15 \$1,290.45	\$1,231.37 \$1,258.98	\$1,262.15 \$1,290.45		
63	\$951.04	\$1,207.58	\$1,237.77	\$1,207.58	\$1,257.77	\$1,258.98	\$1,290.45	\$1,258.98	\$1,290.45 \$1,325.94		
64+	\$972.19	\$1,260.96	\$1,292.48	\$1,260.96	\$1,292.48	\$1,314.63	\$1,347.50	\$1,314.63	\$1,347.50		
L	<i>+-/</i> <b></b>	, _,_30.00	, _,_32.13	, _,_ 30.00	, _,_32.13	, _,=	, _,	, _,= 1	, _,		

#### UPMC Health Coverage, Inc. Individual Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0010116	UPMC Advantage Gold \$1,000/\$10 - Standard Network	НМО	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010117	UPMC Advantage Silver \$3,500/\$40 - Standard Network	нмо	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010118	UPMC Advantage Silver \$3,000/\$50 - Standard Network	нмо	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010120	UPMC Advantage Silver HSA \$3,100/\$0 - Standard Network	нмо	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	нмо	Bronze	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford
52560PA0010123	UPMC Advantage Catastrophic \$8,700/\$0 - Standard Network	нмо	Catastrophic	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford
62560PA0010124	UPMC Advantage Gold HSA \$3,100/\$0 - Standard Network	нмо	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford
52560PA0010125	UPMC Advantage Silver \$1,500/\$75 - Standard Network	нмо	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford
62560PA0010126	UPMC Advantage Silver \$6,800/\$0 - Standard Network	нмо	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford

## Company Name UPMC Health Coverage, Inc.

Market Individual

# RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

**RATING AREA 1** 

	02-01-2021 Number of Covered Live	1,252	0			
				On/Off		
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion
62560PA0010116	UPMC Advantage Gold \$1,000/\$10 - Standard Network	HMO	Gold	On/Off	\$362.50	
62560PA0010117	UPMC Advantage Silver \$3,500/\$40 - Standard Network	HMO	Silver	On/Off	\$418.84	
62560PA0010118	UPMC Advantage Silver \$3,000/\$50 - Standard Network	HMO	Silver	Off	\$315.49	
62560PA0010120	UPMC Advantage Silver HSA \$3,100/\$0 - Standard Network	HMO	Silver	Off	\$303.01	
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	HMO	Bronze	On/Off	\$251.76	
62560PA0010123	UPMC Advantage Catastrophic \$8,700/\$0 - Standard Network	HMO	Catastrophic	On/Off	\$238.01	
62560PA0010124	UPMC Advantage Gold HSA \$3,100/\$0 - Standard Network	HMO	Gold	On/Off	\$316.16	
62560PA0010125	UPMC Advantage Silver \$1,500/\$75 - Standard Network	HMO	Silver	On/Off	\$420.32	
62560PA0010126	UPMC Advantage Silver \$6,800/\$0 - Standard Network	HMO	Silver	On/Off	\$438.21	

						RATING AF	REA 2		RATING ARI	A 3			
46	0	0	0	0	0	0	0	0	0	0	0	0	0
Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne

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RATING	i AREA 4
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0	0	0	0	0	0	0	0		0	0	0	0	0	0
Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	ſ	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

#### **RATING AREA 5**

				KATING A	REA 5						KATING AR
6	0	0	0	0	0	1,592	7	0	9	0	42
Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre
	-	_			-	\$362.50					
						\$418.84					
						\$315.49					
						\$303.01					
						\$251.76					
						\$238.01					
						\$316.16					
						\$420.32					
						\$438.21					

**RATING AR** 

EA 6

#### **RATING AREA 7**

0	0	0	0	0	0	0	0	0	0	0	0	0
Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York

RATIN	IG A	REA	8
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**RATING AREA 9** 

0	0	0	0	0	0	0	0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

4	В	С	D	F	F	G	Н		1 1		( L		м	N	0		D	Q	-	R	c	-	Т
. É	Unified Rate Review v5.3	<u> </u>	b	L		9														N 1			<u> </u>
1	Onnieu Rate Review V3.5										ld a product											+ P.	
2								_			ld a plan to						e Add	Plan butto	on or Ct	rl + Shift	+ L.		
3 4 5	Company Legal Name:	UPMC Health Coverage Inc.						State:	PA	To va	lidate, selec	ct the Va	lidate bu	utton or C	trl + Shift	t + I.							
4	HIOS Issuer ID:	62560						Market:	Individual	To fir	alize, select	t the Fine	alize butt	ton or Ctrl	l + Shift +	+ F.							
		1/1/2022																					
6	Effective Date of Nate change(s).	1, 1, 2022																					
7																							
8	Market Level Calculations (Same for all	Plans)																					
9																							
10																							
11	Section I: Experience Period Data	-																					
12	Experience Period:		1/1/2020		12/31/2020																		
3				Total	PMPM	7																	
4	Allowed Claims			\$615.12																			
5	Reinsurance			\$0.00																			
6	Incurred Claims in Experience Period			\$162.26	\$4.51																		
7	Risk Adjustment			-\$7,690.52	-\$213.63																		
18	Experience Period Premium Experience Period Member Months			\$10,914.84		4																	
19	Experience Period Member Months			36		]																	
20	Soction III Projections																						
21	Section II: Projections		¥	1 Trend		2 Trend	1	1															
9 10 11 12 13 14 15 16 17 18 19 20 21 22			fear	Lirend	tear	z Trend																	
	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM																
23 24 25 26 27 28 29 33 34 33 34 33 34 33 34 35 36 37 38 39 40 41 42 44 44 45 46 47 48 49	Inpatient Hospital	\$0.00	1.093	1.007	1.093		\$0.00	1															
15	Outpatient Hospital	\$0.00	1.046		1.055																		
26	Professional	\$16.10	1.040	0.995	1.040		\$16.49																
7	Other Medical	\$0.00	1.087	0.966	1.087		\$0.00																
28	Capitation	\$0.00	1.000		1.000		\$0.00																
29	Prescription Drug	\$0.99	1.123		1.123																		
30	Total	\$17.09					\$17.64	1															
31							•	•															
2	Morbidity Adjustment				0.999	1																	
3	Demographic Shift				1.000	1																	
4	Plan Design Changes				1.000																		
5	Other				1.383																		
6	Adjusted Trended EHB Allowed Claims P	PMPM for	1/1/2022		\$24.37	1																	
7																							
3	Manual EHB Allowed Claims PMPM				\$772.96																		
3	Applied Credibility %				0.00%	1																	
1						Designated Design Terry																	
1						Projected Period Totals	1																
	Projected Index Rate for		1/1/2022		\$772.96																		
1	Reinsurance				\$32.59																		
1	Risk Adjustment Payment/Charge				-\$24.52 2.55%																		
	Exchange User Fees Market Adjusted Index Rate				<u>2.55%</u> \$784.91																		
	warket Adjusted moex kate				\$784.91	\$27,842,152.98	1																
2	Projected Member Months				35,472	1																	
Ś	riojected Member Months				35,472	L																	
1																							
L																							
1	Information Not Releasable to the Pub	olic Unless Authorized by Law	This information has not been pu	blically disclosed and may be privileg			t be disseminated, distributed, or	copied to p	ersons not author	rized to rec	eive the info	formation	n. Unaut	thorized d	lisclosure	e may re	esult in	prosecuti	ion				
1					to the full	extent of the law.																	

#### Product-Plan Data Collection

	Product-Plan Data Collection														
	Froduct-Fian Data collection													add a product to Worksheet 2 - Plan Product Info, select the Add Product button	
														add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl	+ Shift + L.
	Company Legal Name:	UPMC Health Cove	erage Inc.									State:	PA	validate, select the Validate button or Ctrl + Shift + I.	
	HIOS Issuer ID:	62560										Market:	Individual	finalize, select the Finalize button or Ctrl + Shift + F.	
	Effective Date of Rate Change(s):	1/1/2022												remove a product, navigate to the corresponding Product Name/Product ID field	and select the Remove Product button or Ctrl
														remove a plan, navigate to the corresponding Plan Name/Plan ID field and select	
	Product/Plan Level Calculations														
	Field # Section I: General Product and Plan Information														
	1.1 Product Name							Individual HMO						Individual HMO	
[	1.2 Product ID							62560PA001						62560PA003	
[	1.3 Plan Name		Gold \$1,000/\$10 -				Silver HSA		Bronze \$6,700/\$0	Catastrophic		Silver \$1,500/\$75		Essential Bronze	
[	1.4 Plan ID (Standard Component ID)		62560PA0010116						62560PA0010122					2560PA0030003	
	1.5 Metal		Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Catastrophic	Gold	Silver		Bronze	
[	1.6 AV Metal Value		0.812	0.719	0.720	0.705	0.714	0.683	0.617	0.611	0.765	0.715	0.719	0.620	
[	1.7 Plan Category		Renewing	Renewing	Renewing	Terminated	Renewing	Terminated	Renewing	Renewing	Renewing	New		Terminated	
	1.8 Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO			HMO	
	1.9 Exchange Plan?		Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	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	
[	1.11 Cumulative Rate Change % (over 12 mos prior)		2.65%	7.40%	5.04%	0.00%	4.10%	0.00%	5.32%	4.91%	4.11%	0.00%	0.00%	0.00%	
[	1.12 Product Rate Increase %							4.20%						0.00%	
1	1.13 Submission Level Rate Increase %														
								4.2	0%						
L								4.2	0%						
eet 1 Totals	Section II: Experience Period and Current Plan Le	evel Information						4.2	0%						
eet 1 Totals		evel Information Total	62560PA0010116	62560PA0010117 6	52560PA0010118	52560PA0010119	62560PA0010120			62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126	2560PA0030003	
eet 1 Totals \$615	Section II: Experience Period and Current Plan Le			62560PA0010117 6	52560PA0010118 (	52560PA0010119 \$0	62560PA0010120 \$0	62560PA0010121						2560PA0030003 \$615	
	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID)	Total	\$0					62560PA0010121	62560PA0010122	\$0	\$0	\$0	\$0		
\$615	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims	Total \$615	\$0 \$0	\$0	\$0	\$0	\$0	62560PA0010121 \$0	62560PA0010122 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$615	
\$615	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims 2.3 Reinsurance	Total \$615 \$0	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0	\$615 \$0	
\$615	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims 2.3 Reinsurance 2.4 Member Cost Sharing	Total \$615 \$0 \$453 \$0	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$615 \$0 \$453 \$0	
\$615 \$0	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims 2.3 Reinsarching 2.4 Member Cost Sharing 2.5 Cost Sharing Reduction	Total \$615 \$0 \$453	\$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$615 \$0 \$453	
\$615 \$0 \$162	Section II: Experience Period and Current Plan Le 2. Plan ID (Standard Component ID) 2.2 Allowed Claims 2.3 Reinsurance 2.4 Member Cost Sharing 2.5 Cost Sharing Reduction 2.6 Incurred Claims	Total \$615 \$0 \$453 \$0 \$162	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$615 \$6 \$433 \$0 \$162	
\$615 \$0 \$162 -\$7,691	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims 2.3 Reinsurance 2.4 Member: Cost Sharing 5. Cost Sharing Reduction 5. Cost Sharing Reduction 2.5 Risk Adjustment Transfer Amount	Total \$615 \$0 \$453 \$0 \$162 \$162 -\$7,691	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$615 \$6 \$63 \$0 \$162 \$7,7891	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plan (D (Standard Component D) 2.2 Allowed Calans 1.2 Reinsvance 2.3 Reinsvance 2.4 Member Cost Shuring 1.5 Cost Shuring Reduction 2.6 Incurred Calansi 2.7 Risk Adjustment Transfer Amount 2.8 Premium	Total \$615 \$453 \$453 \$10 \$162 \$162 \$169 \$10,915	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	5015 50 5453 50 5162 -57,691 510,015	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.3 Reinwards 2.3 Reinwards 2.4 Member Cot Sturing 2.5 Cost Sharing Rebuction 2.5 Inst Anjurne Claims 2.6 Reinward Claims 2.7 Risk Adjurnet Transfer Amount 2.8 Reinwine 2.9 Experience Period Member Months	Total \$615 \$0 \$453 \$0 \$162 -\$7,691 \$10,915 36	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 22	\$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	5015 50 5453 50 5162 -57,691 510,015	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plant () (Standard Component D) 2.2 Allowed Calans 2.3 Reinsyance 2.4 Member Cott Shuring 2.5 Cott Shuring Reduction 2.6 Incurred Calans 2.7 Risk Adjustment Transfer Annunt 2.8 Premium 2.9 Experience Period Member Months 2.10 Current Enrollment	Total \$615 \$00 \$453 \$00 \$162 -\$7,691 \$10,915 36 2,954	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 1,125 \$753.96	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 357	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 256	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$20	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	62560PA0010121 50 50 50 50 50 50 50 50 50 50 50 50 50	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 2	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$2 \$565.62	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0 0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0 \$0 0 \$0.00	5415 50 5453 5162 5162 5162 510515 36 0	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plan ID (Standard Component ID) 2.3 Allowed Claims 2.4 Member Cost Staring 2.5 Cost Sharing Reduction 2.5 Cost Sharing Reduction 2.6 Incurred Claims 2.1 Risk Adjustent Frankel Amount 2.8 Premium 2.9 Experience Period Member Months 2.10 Current Enrollment 2.11 Current Enrollment	Total \$615 \$00 \$453 \$00 \$162 \$7,691 \$10,915 36 2,954 \$708.19	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 1,125 \$753.96	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$257 \$828.34	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 256 \$546.63	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$20 \$832.94	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0 2 \$230.05	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$22 \$565.62	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 \$0 \$0 0 \$000 \$00	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0 \$0 0 \$0.00	5615 50 5433 50 5162 -37,891 50,015 36 0 50,00	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plant ID (Standard Component ID) 2.2 Allowed Calams 2.3 Reinsrance 2.4 Member Cott Shuring 2.5 Cott Shuring Reduction 2.5 Incurred Calams 2.7 Risk Adjustment Transfer Amount 2.8 Premium 2.8 Premium 2.10 Current Period Member Months 2.11 Current Premium PMPMA 2.12 Loss Natio	Total \$615 \$00 \$453 \$00 \$162 \$7,691 \$10,915 36 2,954 \$708.19	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 1,125 \$753.96 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$257 \$828.34	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 256 \$546.63	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$20 \$832.94	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 0 2 \$230.05	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$22 \$565.62	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 0 \$0 \$0 0 \$000 \$00	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 \$0 0 \$0.00 #DIV/0!	5615 50 5433 50 5162 -37,891 50,015 36 0 50,00	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Pian Le 2.1 Flow Into [Standard Component ID) 2.2 Allowed Clamping 3.2 Reinsurance 3.2 Reinsurance 3.2 Cost Sharing Reduction 3.2 Cost Sharing Reduction 3.2 Fixed Applications 1.7 Risk Adjustment Frander Amount 2.8 Fizerinesce Period Member Months 2.10 Current Evrollment 2.11 Current Foreimm PMPM 2.12 Loss Ratio Per Member Per Month	Total \$615 \$00 \$453 \$00 \$162 -\$7,691 \$10,915 36 2,954 \$708.19 \$.03%	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,125 \$753.96 WDIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 357 \$828.34 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 256 \$546.63 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 320 \$832.94 #DIV/0!	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$552.82 #DIV/01	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 2 \$230.05 #DIV/0!	\$0 \$0 \$0 \$0 \$0 \$0 \$0 22 \$565.62 #DIV/0!	\$0 \$0 \$0 \$0 \$0 \$0 \$0 0 \$0 0 \$0.00 #DIV/0!	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	9615 90 9633 90 9302 97,891 93,0915 36 0 9,000 5,03%	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plant ID (Standard Component D) 2.2 Allowed Calams 2.3 Reinsyance 2.4 Member Cott Shuring 2.5 Cott Shuring Reduction 2.6 Incurred Calams 2.7 Risk Adjustment Transfer Amount 2.8 Fremium 2.8 Fremium 2.10 Current Enginement Months 2.11 Current Pernium PMPM 2.11 Loss Ratio Per Member Per Month 2.13 Allowed Calams	Total           \$615         \$0           \$453         \$0           \$162         \$7,691           \$7,691         \$2,954           \$7,081         \$5,036           \$10,915         \$36           \$2,954         \$5,038           \$17,099         \$0,009	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,125 \$753.96 #DIV/0! #DIV/0!	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$20 \$832.94 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	62560PA0010121 50 50 50 50 50 50 50 50 50 337 5787.46 MDIV/01 #DIV/01	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$2 \$230.05 \$230.05 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	02 00 00 00 00 00 00 00 00 00 00 00 00 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0,00 #DIV/01 #DIV/01 #DIV/01	9615 90 9433 90 5102 57091 96 0 5000 5000 5000 5000	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 1.1 Plan In [Standard Component ID) 2.2 Allowed Clams 2.3 Reinsvarace 2.4 Member Cott Shring 2.5 Cost Shring Reduction 2.6 Incurred Clamber 2.7 Risk Adjustment Transfer Anount 2.7 Risk Adjustment Transfer Anount 2.10 Current Freefold Member Months 2.11 Current Freefold Member Months 2.12 Lorgers Freefold Member Months 2.12 Lorgers Freefold Member Months 2.13 Lorgers Freefold Member Months 2.14 Carriers Freefold Member Months 2.14 Reinsvarace	Total           \$615         \$00           \$433         \$00         \$162           \$5,00         \$10,915         36           \$2,954         \$708,19         \$0,00           \$17,09         \$0,00         \$12,89           \$17,09         \$10,000         \$12,88	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,125 \$753.96 #DIV/01 #DIV/01 #DIV/01	50 50 50 50 50 50 50 0 357 5828.34 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$50 \$52.82 #DIV/01 #DIV/01 #DIV/01	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$2 \$230.05 #DIV/01 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0,00 #DIV/01 #DIV/01 #DIV/01	5615 50 550 5162 57,691 30,0915 80 50 50 50 50 50 50 517,09 50,00 512,88	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Plant ID (Standard Component D) 2.2 Allowed Cams 2.3 Reinsrance 2.4 Member Cott Shuring 2.5 Cott Shuring Reduction 2.5 Incurred Clarins 2.6 Incurred Clarins 2.8 Premium 2.8 Premium 2.10 Current Engenium PMPMA 2.11 Current Premium PMPMA 2.12 Loss Nation Per Member Per Month 2.13 Allowed Clarins 2.14 Reinsrance 2.15 Member Cott Shuring	Total           \$615         \$00           \$453         \$00           \$162         \$7,691           \$10,915         \$10,915           \$50,800         \$10,915           \$10,915         \$10,915           \$10,915         \$0,000           \$17,999         \$0,000           \$12,858         \$0,000           \$12,858         \$0,000	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,125 \$753.96 #DIV/01 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 256 \$546.63 #DN/01 #DN/01 #DN/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$2 \$230.05 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$22 \$565.62 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01	02 03 03 03 03 03 04 04 04 04 04 04 04 04 04 04	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	9415 90 9433 90 5102 57091 96 0 5000 5000 51020 51020 51020 51020 51020 51020 51020 5000	
\$615 \$0 \$162 -\$7,691 \$10,915	Section II: Experience Period and Current Plan Le 2.1 Pilon ID (Standard Component D) 2.2 Allowed Clams 2.3 Reinstraarce 2.4 Member Cott Shuring 2.5 Cott Shuring Reduction 2.6 Incurred Clams 2.7 Risk Adjustment Tradier Annut 2.8 Premium 2.8 Premium 2.1 Experiment Member Months 2.1 Experiment Member Months 2.1 Experiment Member Months 2.2 Licos Ratio Per Member Per Month 2.13 Rilowed Clams 2.14 Reinstance 2.15 Member Cost Shuring 2.16 Cost Shuring Reduction	Total           \$615         \$00           \$433         \$00         \$162           \$5,00         \$10,915         36           \$2,954         \$708,19         \$0,00           \$17,09         \$0,00         \$12,89           \$17,09         \$10,000         \$12,88	\$0 \$0 \$0 \$0 \$0 \$0 \$1,125 \$753.96 #DV/01 #DV/01 #DV/01 #DV/01 #DV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$357 \$828.34 #DV/01 #DV/01 #DV/01 #DV/01 #DV/01	50 50 50 50 50 50 50 50 5546.63 80V/01 80V/01 80V/01 80V/01 80V/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$320 \$832.94 #DIV/01 #DIV/01 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$52.82 #DIV/01 #DIV/01 #DIV/01 #DIV/01	62560PA0010121 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	62560PA0010122 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$2 \$230.05 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01 #DIV/01	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	00 00 00 00 00 00 00 00 00 00	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	5615 50 550 5162 57,691 30,0915 80 50 50 50 50 50 50 517,09 50,00 512,88	

Section III: Plan Adjustment Factors													
3.1 Plan ID (Standard Component ID)		62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126	62560PA0030003
3.2 Market Adjusted Index Rate							\$78	4.91					
3.3 AV and Cost Sharing Design of Plan		0.7913	0.9143	0.6887	0.9176	0.6615	0.9176	0.5496	0.5196	0.6902	0.9176	0.9566	0.0000
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000
3.5 Benefits in Addition to EHB		1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	0.0000
Administrative Costs													
3.6 Administrative Expense		9.48%	9.48%	9.48%	9.48%	9.48%	9.48%	9.48%	9.48%	9.48%	9.48%	9.48%	0.00%
3.7 Taxes and Fees		0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.00%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000					1.0000		1.0000	0.0000
3.10 Plan Adjusted Index Rate		\$687.84	\$794.76	\$598.65	\$797.63	\$575.01	\$797.63	\$477.74	\$451.66	\$599.96	\$797.63	\$831.53	\$0.00
3.11 Age Calibration Factor	0.5276	6 0.5276											
3.12 Geographic Calibration Factor	1.0359												
3.13 Tobacco Calibration Factor	0.9982	982 0.9982											
3.14 Calibrated Plan Adjusted Index Rate		\$375.26	\$433.59	\$326.60	\$435.15	\$313.70	\$435.15	\$260.64	\$246.41	\$327.31	\$435.15	\$453.65	\$0.00
Section IV: Projected Plan Level Information													
4.1 Plan ID (Standard Component ID)	Total					62560PA0010120		62560PA0010122		62560PA0010124		62560PA0010126	62560PA0030003
4.2 Allowed Claims	\$27,466,419	\$10,438,990	\$3,476,470			\$443,203	\$0	\$4,178,542		\$196,830			\$0
4.3 Reinsurance	\$899,850		\$108,676	\$77,930						\$6,697		\$609	\$0
4.4 Member Cost Sharing	\$7,529,346	\$2,166,917	\$990,437	\$651,036	\$0	\$135,887	\$0	\$1,701,771	\$7,496	\$55,745	\$1,814,821	\$5,237	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	50	\$0	50	\$0	\$0	\$0	50	\$0	\$0

\$7,529,346	\$2,166,917	\$990,437	\$651,036	\$0	\$135,887	\$0	\$1,701,771	\$7,496	\$55,745	\$1,814,821	\$5,237	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$19,037,223	\$7,929,607	\$2,377,357	\$1,560,301	\$0	\$292,095	\$0	\$2,329,130	\$9,047	\$134,388	\$4,391,336	\$13,963	\$0
-\$677,153	-\$257,712	-\$81,781	-\$58,644	\$0	-\$11,454	\$0	-\$111,103	-\$458	-\$5,040	-\$150,504	-\$458	\$0
\$24,132,193	\$9,285,970	\$3,404,706	\$1,839,026	\$0	\$344,983	\$0	\$2,780,345	\$10,839	\$158,378	\$6,287,990	\$19,956	\$0
35,472	13,500	4,284	3,072	0	600	0	5,820	24	264	7,884	24	0
81.16%	87.83%	71.54%	87.64%	#DIV/0!	87.58%	#DIV/0!	87.26%	87.15%	87.64%	71.55%	71.61%	#DIV/0!
\$774.31	\$773.26	\$811.50	\$745.20	#DIV/0!	\$738.67	#DIV/0!	\$717.96	\$714.63	\$745.57	\$812.55	\$825.35	#DIV/01
\$25.37	\$25.37	\$25.37	\$25.37	#DIV/0!	\$25.37	#DIV/0!	\$25.37	\$25.37	\$25.37	\$25.37	\$25.37	#DIV/0!
\$212.26	\$160.51	\$231.19	\$211.93	#DIV/0!	\$226.48	#DIV/0!	\$292.40	\$312.32	\$211.15	\$230.19	\$218.21	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
\$536.68	\$587.38	\$554.94	\$507.91	#DIV/0!	\$486.82	#DIV/0!	\$400.19	\$376.94	\$509.05	\$556.99	\$581.78	#DIV/0!
-\$19.09	-\$19.09	-\$19.09	-\$19.09	#DIV/0!	-\$19.09	#DIV/01	-\$19.09	-\$19.09	-\$19.09	-\$19.09	-\$19.09	#DIV/0!
\$680.32	\$687.85	\$794.75	\$598.64	#DIV/0!	\$574.97	#DIV/0!	\$477.72	\$451.62	\$599.92	\$797.56	\$831.50	#DIV/01
	-\$677,153 \$24,132,193 35,472 81.16% \$774.31 \$25.37 \$212.26 \$0.00 \$536.68 -\$19.09	50         50         50           \$19,037,223         \$7,929,607         \$7,929,607           \$57,7153         \$525,712         \$252,712           \$24,132,193         \$52,857,072         \$13,500           \$5,472         \$13,500         \$5,878           \$774,31         \$773,36         \$253,37           \$24,32,137         \$353,37         \$353,37           \$52,37         \$535,37         \$535,37           \$50,00         \$50,00         \$50,00           \$5316,68         \$587,38           \$513,09         \$310,09	50         50         50         50           510,072,23         57,739,50         537,73,57         537,73,73         537,73,73           547,751         557,732         537,73,73         537,73,73         537,73         537,73           544,132,193         59,288,370         53,400,706         53,400,706         53,400,706         53,400,706           57,743,1         577,73,72         53,717         55,517         55,517         55,517         523,237         55,517         521,216         56,051         523,1150         55,517         521,216         56,051         523,1150         55,517         521,22,6         56,051         523,1150         55,527         525,327         55,527         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         525,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327         555,327	50         50         50         50         50           591037233         57393607         52377357         51560,201           5977153         5257712         581,781         558,920           524,132,193         59,285,970         581,870,785         558,920           25,472         13,500         4,284         30,72           81,184         87,838         7,15444         87,482           5774,31         5772,26         581,510         57,452           513,37         523,37         523,37         523,37           521,276         5160,51         523,119         521,337           512,276         5160,51         523,119         521,337           512,00         50,00         50,00         50,00         550,00           513,00         542,92         554,94         5507,91           513,00         543,00         543,00         543,00	50         50         50         50         50         50         50           591037233         57392607         5237735         51560.301         50           5677153         5257712         5217735         51560.301         50           524132193         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514.983           54.132.193         528.570         53.404.706         51.893.025         50         534.4983           35.472         13.500         4.284         3.072         0         600         600           81.104         67.858         71.544         87.645.64         #001010         87.585           5774.31         57.273.6         58.11.50         57.42.20         #001010         87.585           57.431         57.571         52.5.37         52.53.37         #001010         52.547           51.205         51.605         52.11.9         52.13.9         #010101         52.54.9           52.212         516.651         52.31.9         52.13.9         #001010         52.64.00           53.00         59.00         50.00         50.00         50.00         50.00         50.00           53.668         55.87.38	50         51         45         70         51         45         71         50         51         50         51         46         50         51         46         60         0<	50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         51233310         50         52323310         50         51233310         51233310         51233310         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         552433130         5524303100         55137         6001/01         571736         5717356         571736         5717356         5717356         5717366         5717366         5717366         5717366         5717366         5717366         571736         5717366         5717366         5717366         5717366         571736	50         51         50         51         50         51<	50         51         50         51         50         51         50         51         50         51         50         51         11         33         50         71         33         50         71         33         50         71         31         300         50         51         33         80         71         33         60         71         33         60         71         30         445         51         33         71         33         60         71         80         71         80         61         80         6	50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         50         510         50         50         513         38         533	50         51         55         51         51         55<

#### **Rating Area Data Collection**

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

Rating Area	Rating Factor
Rating Area 1	0.9660
Rating Area 5	0.9660

## **RFJ Part II – Consumer Friendly Justification**

Individual Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Individual plans is 4.19% for 2022. Rate change drivers include the following: Increasing cost and utilization of medical trends.

#### Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,954. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 1.14% to 9.82%.

#### **Financial Experience of the Product**

Premiums	\$ 10,915
Claims	\$ 162
Administrative expenses	\$ 1,957
Taxes & fees	\$ 409
Company made (after taxes)	\$ 8,387

#### **Changes in Medical Service Costs**

Cost and utilization increases are expected to increase by approximately 6.30% for 2022.

#### **Changes in Benefits**

No changes in benefits contributed significantly to the increase.

#### **Administrative Costs and Anticipated Profits**

No major changes in administrative costs are anticipated. A profit margin of 0% is anticipated for 2022.

## **RFJ Part III: Actuarial Memorandum**

#### **General Information**

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information: Company Legal Name: UPMC Health Coverage, Inc. NAIC #: 15451 State: PA HIOS Issuer ID: 62560 Market: Individual Exchange: On and Off Exchange Products: HMO Effective Date: 1/1/2022

Company Contact Information:

Filing Information:

Rate Filing SERFF Tracking #: UPMC-132801380 Form Filing SERFF Tracking #: UPMC-132820850, UPMC-132820832 Binder SERFF Tracking #: UPMC-PA22-125107506

Rate History:

Historical rate increases for the captioned company and market are presented in the table below.

SERFF Tracking #	Year	Rate Change
UPMC-129629050	2014	0.0%
UPMC-129640573	2015	0.0%
UPMC-130072609	2016	0.0%
UPMC-130536761	2017	9.3%
UPMC-131034852	2018	-8.3%
UPMC-131496004	2019	12.1%
UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A*

\*structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

### Proposed Rate Increase(s)

#### Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 4.2%

The major reasons for the increase include the following:

• Increasing cost and utilization trends

#### **Market Experience**

#### Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

#### **Experience Period Premium and Claims**

<u>Paid Through Date:</u> The reported claims during the experience period have a paid through date of February 2021.

<u>Current Date:</u> Current enrollment and premium data is reported as of February 15, 2021.

#### Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2020 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

#### Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2020 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2021. Allowed medical, pharmacy, and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims were administered and paid by Dominion Dental during the experience period. We received a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire block of ACA-related Individual business. The lower-than-expected factor for January 2020 can be attributed to a catasrophic claim that has not yet been paid. Because two months run-out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2020	0.9940
2/1/2020	0.9999
3/1/2020	0.9998
4/1/2020	0.9996
5/1/2020	0.9991
6/1/2020	0.9979
7/1/2020	0.9973
8/1/2020	0.9879
9/1/2020	0.9927
10/1/2020	0.9882
11/1/2020	0.9775
12/1/2020	0.9486

#### **Benefit Categories**

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
РСР	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category. Pediatric dental claims were paid for via capitation during the experience period, but this will no longer be the case beginning with the 2022 plan year when they will be administered and paid by UPMC. Because of this change, pediatric dental claims have been mapped into the Other Medical category within the URRT.

#### **Projection Factors**

#### Trend Factors (cost/utilization):

The overall annual trend used in rate development is 6.30%. Historical allowed claims for our Individual block of ACA-compliant business were used to develop year-over-year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please

see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data for calendar year 2020 in this exhibit was adjusted to remove the effects of COVID-19 using the methodology described in the paragraph below addressing the Change in Other adjustment.

#### Adjustments to Trended EHB Allowed Claims PMPM

#### Changes in the Morbidity of the Population Insured:

For 2022, the Pennsylvania Insurance Department has mandated that an adjustment factor of 0.999 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. It has also been mandated that the Individual Adjustment factor of 1.01 be applied to the index rate to reflect current uncertainty surrounding the market in 2022 due to the repeal of the Individual Mandate. An additional load of 0.990 has been applied within the overall morbidity adjustment. This load accounts for healthier members that will move into the single risk pool as a result of the expanded subsidization offered under the American Rescue Plan Act.

#### Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2022, so no adjustments were necessary.

#### Changes in Demographics:

The average age for our experience period Individual risk pool was 45.5 with an average premium factor of 1.90. This is identical to our 2021 experience so far with age 45.5 and premium factor 1.90. The lack of change in factors suggests that the insured population is stable, and no additional adjustment for demographics was deemed necessary.

#### Other Adjustments:

An adjustment factor of 1.285 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was only offered in Crawford and Clearfield counties beginning in 2021, which is not reflected in the experience data. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties in 2022. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.076 has been applied to the index rate in the Change for Other category. This adjustment removes the effects of COVID-19 from the experience period data, bringing the Index Rate of Projection Period in line with expected claims experience for 2022. This factor was derived by determining the ratio of the Index Rate of Experience Period including COVID-19 medical claims adjustments to the Index Rate of Experience Period calculated using the raw, unadjusted data. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Claims values included in the calculation of the former of these index rates have been adjusted at the medical service category level (no adjustments were applied to pharmacy claims). These service-level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims experience excluding the effects of COVID-19 and comparing this projected experience to actual claims experience from 2020.

#### **Credibility Manual Rate Development**

#### Source and Appropriateness of Manual Rate Used:

The equivalent experience period data for UPMC Health Options, Inc. Individual single risk pool product was used. It represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 1,440,422. Therefore, it has been deemed credible to use.

#### Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

#### Inclusion of Capitation Payments:

As mentioned above in the Benefit Categories section, pediatric dental claims were paid for via capitation during the experience period, but this will no longer be the case beginning with the 2022 plan year when they will be administered and paid by UPMC.

#### **Credibility of Experience**

The very limited experience period enrollment of 36 member months requires 0% credibility to be used for the experience period data, as was implemented in prior filings by this company.

#### **Establishing the Index Rate**

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. As discussed above, the manual rate is developed using fully-credible experience period EHB claims data from ACA-related Individual business under the UPMC Health Options legal entity. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by applying two years of 6.30% annual trend to the experience period manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$772.96 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

#### Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

#### **Development of the Market Adjusted Index Rate**

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

#### Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$7,691 per the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year published by CMS on June 30, 2021, which translates to a PMPM of \$213.63. No data for the Transitional Reinsurance Program under PPACA has been included as this program expired at the end of 2016.

#### Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$19.09, which is displayed in Table 5 and is based on the risk profile of the underlying manual population. The value entered in section II, worksheet 1 of the URRT was \$24.52 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

#### Exchange User Fees:

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$15.55, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$15.55 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.6%.

#### Estimated Reinsurance Recoveries PMPM:

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were \$25.37 PMPM and \$32.59 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of \$25.37 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the manual experience period data

described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period and adjusted to remove the effects of COVID-19 before allocating the data to each bin within the continuance table. Annual claims trends of 6.30% and a COVID-19 adjustment factor of 1.076 were applied to estimate the projected member-level claims used to populate tab II.b.

#### Non-Benefit Expenses and Profit & Risk

#### Administrative Expense Load:

Administrative costs of 9.5% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

#### Profit & Risk Margin:

The projected profit margin for this company has been decreased from 2% in 2021 to 0% in 2022. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

#### Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2022. This load accounts for the projected Federal Income Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.22 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

#### **Plan Adjusted Index Rates**

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2022 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

#### Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fullyinsured commercial block of business. This model calculates an AV for a given plan by first trending 2019 allowed claims data forward three years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

#### Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula (Plan AV)<sup>2</sup> - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

#### Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.35 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

#### Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2022.

#### Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

#### Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the Federal Marketplace be increased by a factor of 1.22 in Table 10 of the Actuarial Memorandum Rate Exhibits. Several off-exchange only silver plans have been included for 2022 to minimize disruption to non-subsidized members enrolled in silver plans.

#### Calibration

#### Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2022. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.900 and average age was 45.5 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.895. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

#### **Geographic Factor Calibration:**

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2022. The table below summarizes changes in these factors:

Region	2021	2022
1	0.95	0.97
5	0.95	0.97

The calibration factor of 0.965 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

#### Tobacco Use Rating Factor Calibration:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2021 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.7%	1.000	0.927
User	7.3%	1.025	0.075
Total	100.0%		1.002

#### **Consumer Adjusted Premium Rate Development**

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2022 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

### **Projected Loss Ratio**

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 82.4%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, many differences exist between the actual and pricing loss ratios due to the extremely low population that was covered under the captioned company during this timespan.

#### Plan Product Info

#### **AV Metal Values**

Metal values were determined using the final 2022 HHS AV Calculator.

#### **Membership Projections**

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

#### **Terminated Plans and Products**

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2022 plan, where applicable.

#### Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that a terminated plan has entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. This particular plan was terminated prior to 2021 but has experience in 2020 and therefore must be included in the URRT.

#### **Effective Rate Review Information**

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

#### List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Agent/Broker Fees and Commissions
- Exhibit 10: Enrollment Data from January May 2021
- Exhibit 11: Historical Actual & Projected Claims Data
- Exhibit 12: Historical & Projected Financial Gains/Losses

#### **Actuarial Certification**

I, **Example 1**, am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this 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.
- The projected Index Rate is:
- a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
- b. Developed in compliance with the applicable Actuarial Standards of Practice
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered
- d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery 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 URRT for all plans except those specified in the certification.



7/13/2021 Date

2 Rates Table Template v11.0	If you are in a community rating sta	equired. To validate press Validate button or Ctrl + ate, select Family-Tier Rates under Rating Methoo g state, select Age-Based Rates under Rating Me	and fill in all columns.		
	If Tobacco is Tobacco User/Non-T	obacco User, you must give a rate for Tobacco U Sheet button, or Ctrl + Shift + H. All plans must I	se and Non-Tobacco Use.		
HIOS Issuer ID	* 62560	Sheet bullon, or Ctri + Shint + H. All plans must r	lave the same dates on a sheet.		
Rate Effective Date Rate Expiration Date Rating Method					
	Aye-based Nales				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
		Required:			
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a	Required: lect the age of a subscriber eligible for the Enter rate	Required: er the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	Required: inter the rate of an Individual tobacco er on a plan
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	277.31	27
62560PA0010116 62560PA0010116		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	301.96 311.39	3i 3
62560PA0010116 62560PA0010116	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	320.81 330.96	3
62560PA0010116 62560PA0010116	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	341.11 351.63	3
62560PA0010116 62560PA0010116	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	362.50 362.50	3
62560PA0010116 62560PA0010116		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	362.50 362.50	3
62560PA0010116 62560PA0010116	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	363.95 371.20	3
62560PA0010116 62560PA0010116	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	379.90 394.04	3
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	405.64 411.44	4
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	420.14 428.84	4
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	434.28 440.08	4
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	442.98 445.88	
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	440.88 448.78 451.68	
62560PA0010116 62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	451.08 457.48 463.28	2
62560PA0010116 62560PA0010116 62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41 42	403.28 471.98 480.31	
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	491.91 506.41	
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45	523.45 543.75	
62560PA0010116 62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47 48	566.59	
62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User	49	592.69 618.43	
62560PA0010116 62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	647.43 676.06	
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	707.60 739.50	
62560PA0010116 62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	773.94 808.38	
62560PA0010116 62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	845.71 883.41	8
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	923.65 943.59	<u> </u>
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	983.83 1018.63	10
62560PA0010116 62560PA0010116	8 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	1041.46 1070.10	10
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1087.50 277.31	1
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	301.96 311.39	3
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	320.81 330.96	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	341.11 351.63	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	362.50 362.50	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	362.50 362.50	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	363.95 371.20	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	379.90 394.04	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	405.64 411.44	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	420.14 428.84	· · · · · · · · · · · · · · · · · · ·
62560PA0010116 62560PA0010116	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	434.28 440.08	
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	442.98 445.88	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	448.78 451.68	· · · · · · · · · · · · · · · · · · ·
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	457.48 463.28	· · · · · · · · · · · · · · · · · · ·
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	471.98 480.31	
62560PA0010116 62560PA0010116	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44	491.91 506.41	
62560PA0010116 62560PA0010116		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	523.45 543.75	
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	566.59 592.69	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	618.43 647.43	
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	676.06 707.60	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	739.50 773.94	
62560PA0010116 62560PA0010116	8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	808.38 845.71	
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	883.41 923.65	
62560PA0010116 62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	943.59 983.83	1
62560PA0010116 62560PA0010116	8 Rating Area 5 8 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	1018.63 1041.46	1
62560PA0010116 62560PA0010116	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1070.10 1087.50	1
62560PA0010117 62560PA0010117		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	320.41 348.89	
62560PA0010117 62560PA0010117	' Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	359.78 370.67	
62560PA0010117 62560PA0010117	' Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	382.40 394.13	3
62560PA0010117 62560PA0010117	' Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	406.27 418.84	
62560PA0010117	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	418.84	2

62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	24	418.84	429.31
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	25	420.52	431.03
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 00000040117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 22	428.89 438.94	439.61 449.92
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 00000040117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	455.28 468.68	466.66 480.40
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31 32	475.38 485.44	487.27 497.57
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 62660PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33 34	495.49 501.77 508.47	507.87 514.31
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	511.82 515.17	521.18 524.62 528.05
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	30	513.17	528.05
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	37	518.52	531.49
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	38	521.87	534.92
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	521.87 528.58 535.28	541.79 548.66
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	545.33 554.96	558.96
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	568.37 585.12	582.58
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	45	604.80	619.93
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User		628.26	643.97
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	47	654.65	671.01
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User		684.80	701.92
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	49	714.54	732.40
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	50	748.05	766.75
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	51	781.14	800.67
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	52	817.58	838.02
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	53	854.43	875.79
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	54	894.22	916.58
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	55	934.01	957.36
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	56	977.15	1001.58
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	57	1020.71	1046.23
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	58	1067.20	1093.88
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 02620PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1090.24 1136.73	1117.50 1165.15
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62 63	1176.94 1203.33 1236.42	1206.36 1233.41 1267.33
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	63	1236.42	1267.33
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1256.52	1287.93
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	320.41	320.41
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	320.41	320.41
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	15	348.89	348.89
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	16	359.78	359.78
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	10 17 18	370.67 382.40	370.67 382.40
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	19	394.13	394.13
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	20	406.27	406.27
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21 22	418.84	429.31 429.31
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	23	418.84	429.31
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	24	418.84	429.31
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	25	420.52	431.03
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	26	428.89	439.61
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	27	438.94	449.92
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	28	455.28	466.66
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	29	468.68	480.40
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	30	475.38	487.27
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	31	485.44	497.57
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	32	495.49	507.87
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	33	501.77	514.31
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	34	508.47	521.18
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	511.82 515.17	524.62 528.05
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	37	518.52	531.49
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	38	521.87	534.92
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	39	528.58	541.79
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	535.28	548.66
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	42	554.96	568.84
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User		568.37	582.58
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	44	585.12	599.75
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	45	604.80	619.93
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	46	628.26	643.97
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	47	654.65	671.01
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	48	684.80	701.92
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	49	714.54	732.40
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	50	748.05	766.75
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	51	781.14	800.67
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	52	817.58	838.02
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	53	854.43	875.79
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	54	894.22	916.58
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	55	934.01	957.36
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	56	977.15	1001.58
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	57	1020.71	1046.23
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	1067.20 1090.24	1093.88 1117.50
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61 62	1136.73 1176.94 1203.33	1165.15 1206.36 1233.41
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	62	1203.33	1233.41
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	63	1236.42	1267.33
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1256.52	1287.93
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	241.35	241.35
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	15	262.80	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	16	271.01	271.01
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	17	279.21	279.21
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	18	288.04	288.04
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	19	296.88	296.88
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	20	306.03	306.03
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	21	315.49	323.38
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	22	315.49	323.38
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	23	315.49	323.38
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 026500PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	315.49 316.75	323.38 324.67
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 28	323.06 330.63	331.14 338.90
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30	342.94 353.03 358.08	351.51 361.86 367.03
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	30	358.08	367.03
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	31	365.65	374.79
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	32	373.22	382.56
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	32	373.22	382.56
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	33	377.96	387.41
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	34	383.00	392.58
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	34	383.00	392.58
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	35	385.53	395.17
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	36	388.05	397.75
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 37 38	388.05 390.58 393.10	400.34 402.93
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	393.10 398.15 403.20	402.93 408.10 413.28
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	41	410.77	421.04
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	42	418.02	428.47
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	43	428.12	438.82
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User		440.74	451.76
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	45	455.57	466.96
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	46	473.24	485.07
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	47	493.11	505.44
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	48	515.83	528.72
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	49	538.23	551.68
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	50	563.47	577.55
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	51	588.39	603.10

62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco L			631.2
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	4 673.57	690.4
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	6 736.04	
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		-	
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	2 315.49	323.3
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	4 315.49	323.3
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	6 323.06	331.1
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	8 342.94	351.5
62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	0 358.08	367.0
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L	Jser 3	2 373.22	382.5
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	4 383.00	392.5
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	6 388.05	397.7
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	8 393.10	
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco U	Jser 4	0 403.20	413.2
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	2 418.02	428.4
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	3 428.12	438.8
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	5 455.57	466.9
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	7 493.11	505.4
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	9 538.23	551.6
62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco U	Jser 5	1 588.39	603.1
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	3 643.60	659.6
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	5 703.54	721.1
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	7 768.85	788.0
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010118 Rating Area 5 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 1	5 252.41	252.4
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1	7 268.16	268.1
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1	9 285.13	285.1
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	1 303.01	310.5
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	3 303.01	310.5
62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	5 304.22	311.8
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L	Jser 2	7 317.55	325.4
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	9 339.07	347.5
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	1 351.19	359.9
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	3 363.01	372.0
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	5 370.28	
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	6 372.70	382.0
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	8 377.55	386.9
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	0 387.25	396.9
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	2 401.49	411.5
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	4 423.30	433.8
62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L	Jser 4	6 454.52	465.8
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1 63560PA0010120 Pating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	8 495.42	507.8
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	0 541.18	554.7
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	2 591.48	606.2
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	4 646.93	663.1
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco U	Jser 5	6 706.92	724.6
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	8 772.07	791.3
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	9 788.74	808.4
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 6	1 851.46	872.7
62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1 62560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 6	3 894.49	916.8
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 0-1	4 231.80	231.8
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L	Jser 1	6 260.29	260.2
62560DA0040400 D-the A	Tobacco User/Non-Tobacco L	Jser 1	8 276.65	276.6
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L	lees.		285.1
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco U	Jser 2	0 293.92	293.9
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2 Jser 2 Jser 2 Jser 2	0 293.92 1 303.01 2 303.01	293.9 310.5 310.5
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2	0 293.92 1 303.01 2 303.01 3 303.01 4 303.01	293.9 310.5 310.5 310.5 310.5 310.5
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2	0 293.92 1 303.01 2 303.01 3 303.01 4 303.01 5 304.22	293.9 310.5 310.5 310.5 310.5 310.5 310.5 311.8

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62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30 31		2 352.51
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	358.40	367.42
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	370.28	3 379.54
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36	375.13	3 384.50
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	382.40	391.96
62560PA010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	394.52	2 404.38
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	411.18	3 421.46
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	454.52	2 465.88
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47		2 507.81
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50 51		3 554.71
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52	591.48	3 606.26
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	675.7	1 692.61
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	738.44	4 756.90
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60		4 808.45
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	851.4	6 872.74
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	894.49 909.03	
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14		2 209.72
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco Lloar/Non-Tobacco Lloar	16	222.8	1 222.81
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19 20	236.9	1 236.91
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	251.70 251.70	6 258.05
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	251.70 251.70	3         258.05           5         258.05
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26 27		264.25
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	273.60	6 280.50
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30		5 292.89
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	301.6	1 309.15
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	307.6	5 315.34
62560PA010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	311.68	3 319.47
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	317.72	2 325.66
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41		3 341.92
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44 45	351.7	1 360.50
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	377.64	4 387.08
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	411.63	3 421.92
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	469.53	3 481.27
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53 54		9 526.43
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	561.42	2 575.46
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58		3 657.52
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	683.28	3 700.36
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62 63	707.44 723.3 743.20	1 741.39
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	755.20	3 774.16
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	216.20	6 216.26
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19		6 229.86
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21		1 244.21
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	251.70 251.70	6 258.05
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	251.70 252.7	6 258.05 7 259.09
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27 28	263.84	4 270.44
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30	281.72	2 288.76
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	291.79	299.08
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	305.64	4 313.28
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco Laor/Nan Tobacco Lloor	35	309.66	317.41
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	313.69	9 321.54
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	321.7	5 329.79
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	341.64	4 350.18
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco Lloar/Non-Tobacco User	44	363.54	4 372.63
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47 48	393.50	403.34
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	429.50	) 440.24
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	469.53 491.44	3 481.27 4 503.72
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	513.59 537.5	9 526.43 1 550.95
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56		

62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco Use	ər 5	7 613.54	4 628.88
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	8 641.48 9 655.33	3 657.52
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 6	0 683.28	3 700.36
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 6	2 723.3	1 741.39
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 64 and ove	er 755.28	3 774.16
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 1	5 198.20 6 204.45	6 198.26
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 1		1 210.64
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use	er 1	9 223.97	223.97
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	1 238.0	243.96
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	3 238.0	243.96
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	5 238.96	6 244.94
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2		3 255.67
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2		3 272.99
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	1 275.85	5 282.75
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	2 281.57 3 285.14	4 292.26
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	5 290.85	
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use			
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use		8 296.56 9 300.37	
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use			
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use			323.25
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4	4 332.50	340.81
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4		2 365.94
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4	8 389.15 9 406.05	5 398.88
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use	er 5	0 425.09	9 435.71
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Pating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	er 5	2 464.60	476.21
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	3 485.54 4 508.15	5 520.86
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	5 530.70 6 555.28	3 569.16
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	8 606.45	5 621.61
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 6		
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 6	2 683.80	700.90
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use			
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use		4 182.08 5 198.26	
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use		6 204.45 7 210.64	
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use		8 217.30 9 223.97	
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use			
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use			
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use		4 238.0 <sup>°</sup> 5 238.9 <sup>°</sup>	
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2		2 249.82
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	8 258.72	2 265.18
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	0 270.14	1 276.89
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	2 281.57	288.60
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	4 288.94 5 290.85	1 296.17
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	6 292.75	5 300.07
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use	er 3	8 296.56	303.97
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4		3 311.78
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4	2 315.36	323.25
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4	4 332.50	340.81
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4	6 357.02	2 365.94
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 4	8 389.15	5 398.88
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	0 425.09	9 435.71
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	2 464.60	476.21
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	4 508.15	5 520.86
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	5 530.76 6 555.28	3 569.16
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	7 580.03 8 606.45	
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 5	9 619.54	4 635.03
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use		1 668.8	685.53
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 6	3 702.6	1 720.17
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 0-1	4 241.86	6 241.86
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 1	6 271.58	3 271.58
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 1	8 288.65 9 297.5	5 288.65
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	0 306.68	3 306.68
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use	er 2	2 316.16	324.06
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco User	er 2	3 316.10 4 316.10 5 317.42	324.06
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	5 317.42 6 323.75 7 221.2	5 331.84
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 2	8 343.67	352.26
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	0 358.84	4 367.81
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use Tobacco User/Non-Tobacco Use	er 3	1 366.43 2 374.02	2 383.37
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco Use		3 378.76	

62560PA0010124 F	Poting Aroa 1	Tobacco User/Non-Tobacco	Lleor	34	383.8	32 393.4
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	34	386.3	35 396.01
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	37	391.4	401.19
62560PA0010124 F 62560PA0010124 F	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		39 40		
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	41	418.9	429.38
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	43	441.6	68 452.72
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	45	474.2	486.10
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	47	516.9	529.84
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	49	564.6	578.78
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	51	617.1	4 632.57
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	53 54 55	675.0	00 691.88
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	56	737.6	50 756.04
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	58	805.5	825.72
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	60	858.0	06 879.5 <sup>-</sup>
62560PA0010124 F 62560PA0010124 F		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		62 63		
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	64 and over 0-14	241.8	36 241.86
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	15	271.5	58 271.58
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	17	288.6	288.65
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	19 20	306.6	306.68
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	21	316.1	6 324.00
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	23 24 25	316.1	6 324.06
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	25 26 27	323.7	<sup>75</sup> 331.8 <sup>4</sup>
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	27	343.6	37 352.26
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	30	358.8	34 367.81
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	32	374.0	383.37
62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		34	383.8	32 393.4
62560PA0010124 F 62560PA0010124 F	5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		36 37	388.8	38 398.60
62560PA0010124 F 62560PA0010124 F	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		38	398.9	
62560PA0010124 F 62560PA0010124 F	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		40	411.6	
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	42	429.0	439.75
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	44	456.5	467.95
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	46	494.	6 506.5
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	48	539.3	37 552.85
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	50 51 52	589.6	604.38
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	53	644.9	661.09
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	55	705.0	722.66
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	57	770.4	18 789.74
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		59 60	822.9	96 843.54
62560PA0010124 F 62560PA0010124 F	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		61 62		
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	63 64 and over	948.4	48 972.19
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	0-14	350.1	3 350.13
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	16	371.9	98 371.98
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	18	395.5	395.52
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	20	420.3	430.83
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	22 23 23 24	420.3	430.83
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	24 25 26	422.0	432.55
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	20	440.5	50 451.5 <sup>°</sup>
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	29	470.3	482.10
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	31	487.1	5 499.33
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	33	503.5	54 516.13
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	35	513.6 516.9	53 526.47 99 529.92
62560PA0010125 F 62560PA0010125 F	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	37	520.3 523.7	36 533.37 72 536.87
62560PA0010125 F 62560PA0010125 F	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	39 40	530.4 537.1	44 543.70 17 550.60
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	41	556.9	570.85
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	43	587.	9 601.87
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	45	630.4	18 646.24
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	47	687.2	22 704.40
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	49 50 51	750.6	<sup>59</sup> 769.46
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	51 52 53	820.4	46 840.98
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	53 54 55	897.3	919.82
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	56	980.6	51 1005.12
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	58	1070.9	1097.75
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	60	1140.7	75 1169.27
						1210.00

62560PA0010125 Rating Area 1	Tobacco User/Non-Tobacco L			
62560PA0010125 Rating Area 1 62560PA0010125 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 64 and ove	er 1260.96	1292.48
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1	5 350.13	350.13
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 1		371.98
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1	9 395.52	395.52
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	1 420.32	430.83
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		3 420.32	430.83
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	6 430.41	
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	8 456.89	
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	0 477.06	488.99
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	2 497.24	509.67
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	4 510.27	523.03
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	6 516.99	529.92
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	8 523.72	536.81
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 4	0 537.17	550.60
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	2 556.92	570.85
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	4 587.19	601.87
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	6 630.48	646.24
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	8 687.22	704.40
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	0 750.69	769.46
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	2 820.46	840.98
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	4 897.38	919.82
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	6 980.61	1005.12
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010125 Rating Area 5 62560PA0010125 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 6	3 1240.78	
62560PA0010125 Rating Area 5 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 0-1	4 335.23	335.23
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1		376.42
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1	8 400.09	400.09
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2		425.06
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	2 438.21	449.17
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	4 438.21	449.17
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	6 448.73	459.95
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	8 476.33	488.24
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	0 497.37	509.80
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	5 535.49	
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	7 542.50	556.07
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	9 553.02	566.85
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	1 570.55	584.81
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	3 594.65	609.52
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	5 632.78	648.59
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 4	7 684.92	702.05
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 4	9 747.59	766.28
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	1 817.26	837.69
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	3 893.95	916.30
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5	5 977.21	1001.64
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 5 Jser 5	7 1067.92 8 1116.56	1094.62 1144.47
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 6	9 1140.66 0 1189.30	1169.18 1219.03
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 6	2 1258.98	1290.45
62560PA0010126 Rating Area 1 62560PA0010126 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 64 and ove		1347.50
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1	5 365.03	365.03
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 1		387.82
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 1	9 412.36	412.36
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	1 438.21	449.17
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	3 438.21	449.17
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	5 439.96	450.96
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	7 459.24	470.7
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 2	9 490.36	502.62
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser 3	1 507.89 2 518.40	520.58 531.30
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	4 531.99	545.29
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	6 539.00	552.47
62560PA0010126 Rating Area 5 62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco U		7 542.50 8 546.01	

Tobacco User/Non-Tobacco User	39	553.02	566.8
Tobacco User/Non-Tobacco User	40	560.03	574.03
Tobacco User/Non-Tobacco User	41	570.55	584.8
Tobacco User/Non-Tobacco User	42	580.63	595.1
Tobacco User/Non-Tobacco User	43	594.65	609.5
Tobacco User/Non-Tobacco User	44	612.18	627.4
Tobacco User/Non-Tobacco User	45	632.78	648.5
Tobacco User/Non-Tobacco User	46	657.32	673.7
Tobacco User/Non-Tobacco User	47	684.92	702.0
Tobacco User/Non-Tobacco User	48	716.47	734.3
Tobacco User/Non-Tobacco User	49	747.59	766.2
Tobacco User/Non-Tobacco User	50	782.64	802.2
Tobacco User/Non-Tobacco User	51	817.26	837.6
Tobacco User/Non-Tobacco User	52	855.39	876.7
Tobacco User/Non-Tobacco User	53	893.95	916.3
Tobacco User/Non-Tobacco User	54	935.58	958.9
Tobacco User/Non-Tobacco User	55	977.21	1001.64
Tobacco User/Non-Tobacco User	56	1022.34	1047.9
Tobacco User/Non-Tobacco User	57	1067.92	1094.63
Tobacco User/Non-Tobacco User	58	1116.56	1144.4
Tobacco User/Non-Tobacco User	59	1140.66	1169.1
Tobacco User/Non-Tobacco User	60	1189.30	1219.03
Tobacco User/Non-Tobacco User	61	1231.37	1262.1
Tobacco User/Non-Tobacco User	62	1258.98	1290.4
Tobacco User/Non-Tobacco User	63	1293.60	1325.94
Tobacco User/Non-Tobacco User	64 and over	1314.63	1347.5
	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	Tobacco User/Non-Tobacco User40Tobacco User/Non-Tobacco User41Tobacco User/Non-Tobacco User42Tobacco User/Non-Tobacco User43Tobacco User/Non-Tobacco User44Tobacco User/Non-Tobacco User45Tobacco User/Non-Tobacco User46Tobacco User/Non-Tobacco User47Tobacco User/Non-Tobacco User47Tobacco User/Non-Tobacco User48Tobacco User/Non-Tobacco User47Tobacco User/Non-Tobacco User49Tobacco User/Non-Tobacco User50Tobacco User/Non-Tobacco User51Tobacco User/Non-Tobacco User52Tobacco User/Non-Tobacco User53Tobacco User/Non-Tobacco User53Tobacco User/Non-Tobacco User56Tobacco User/Non-Tobacco User56Tobacco User/Non-Tobacco User56Tobacco User/Non-Tobacco User56Tobacco User/Non-Tobacco User58Tobacco User/Non-Tobacco User58Tobacco User/Non-Tobacco User59Tobacco User/Non-Tobacco User60Tobacco User/Non-Tobacco User61Tobacco User/Non-Tobacco User61Tobacco User/Non-Tobacco User61Tobacco User/Non-Tobacco User62Tobacco User/Non-Tobacco User62Tobacco User/Non-Tobacco User63	Tobacco User/Non-Tobacco User40560.03Tobacco User/Non-Tobacco User41570.55Tobacco User/Non-Tobacco User42580.63Tobacco User/Non-Tobacco User43694.65Tobacco User/Non-Tobacco User44612.18Tobacco User/Non-Tobacco User45632.78Tobacco User/Non-Tobacco User46657.32Tobacco User/Non-Tobacco User47684.92Tobacco User/Non-Tobacco User49747.59Tobacco User/Non-Tobacco User50782.64Tobacco User/Non-Tobacco User50782.64Tobacco User/Non-Tobacco User51817.26Tobacco User/Non-Tobacco User53893.95Tobacco User/Non-Tobacco User53935.53Tobacco User/Non-Tobacco User55977.21Tobacco User/Non-Tobacco User55977.21Tobacco User/Non-Tobacco User55977.21Tobacco User/Non-Tobacco User55977.21Tobacco User/Non-Tobacco User581116.56Tobacco User/Non-Tobacco User581116.56Tobacco User/Non-Tobacco User581116.56Tobacco User/Non-Tobacco User581116.56Tobacco User/Non-Tobacco User601189.30Tobacco User/Non-Tobacco User611221.37Tobacco User/Non-Tobacco User611221.37Tobacco User/Non-Tobacco User611221.37Tobacco User/Non-Tobacco User611231.37Tobacco User/Non-Tobacco User631

## Exhibit 1: Derivation of Projection Period MLR

	Projected Paid Claims	Ar	rojected Net nount of Risk Adjustment	rojected Quality Improvement Initiatives	Pr	ojected Taxes & Fees	Pro	jected Premium	Loss Ratio
ţ	5 19,037,222.57	\$	(677,153.17)	\$ 159,624.00	\$	16,677.83	\$	24,132,193.23	82.4%

	Μ	LR	Member	<sup>r</sup> Months
Calendar Year	Actual	Pricing	Actual	Pricing
2017	66.3%	83.8%	37	84
2018	73.3%	90.1%	36	36
2019	101.4%	86.8%	36	36

## Exhibit 3: Derivation of Age Calibration Factor

		Current/Projected	
Age Dand	Ago Fostor	Enrollment	
Age Band	Age Factor	Distribution	
0-14	0.765	5.49%	
		0.46%	
15 16	0.833 0.859		
10	0.839	0.50%	
		0.52%	
18	0.913		
19	0.941	0.74%	
20	0.970	0.91%	
21	1.000	0.93%	
22	1.000	1.05%	
23	1.000	0.87%	
24	1.000	0.76%	
25	1.004	0.79%	
26	1.024	1.28%	
27	1.048	1.37%	
28	1.087	1.48%	
29	1.119	1.44%	
30	1.135	1.56%	
31	1.159	1.51%	
32	1.183	1.47%	
33	1.198	1.43%	
34	1.214	1.38%	
35	1.222	1.39%	
36	1.23	1.45%	
37	1.238	1.39%	
38	1.246	1.41%	
39	1.262	1.41%	
40	1.278	1.47%	
41	1.302	1.43%	
42	1.325	1.42%	
43	1.357	1.45%	
44	1.397	1.35%	
45	1.444	1.40%	
46	1.5	1.45%	
47	1.563	1.51%	
48	1.635	1.56%	
49	1.706	1.68%	
50	1.786	2.03%	
51	1.865	1.97%	
52	1.952	2.04%	
53	2.04	2.18%	
54	2.135	2.25%	
55	2.133	2.53%	
55	2.23	2.33%	
57	2.335	2.78%	
58	2.548	3.10%	
59	2.603	3.45%	
60	2.714	3.95%	
61	2.81	4.22%	
62	2.873	5.13%	
63	2.952	6.01%	
64 and over	3	7.20%	

Initial Age Factor:	1.900
3-child cap Adjustment:	
Final Age Factor used:	1.895

## Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Portion of Projected Enrl	Proposed Factor	(
1	44.14%	0.966	
2	0.00%	1.165	
3	0.00%	1.280	
4	0.00%	0.966	
5	55.86%	0.966	
6	0.00%	1.431	
7	0.00%	1.455	
9	0.00%	1.274	

Calibration
Factor
0.966

#### Exhibit 5: Derivation of Annual Trend

#### Entire ACA-compliant Individual Block

#### Base Data

Inpatient Hospital							
					UTILIZATION		
YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	Unit Cost	РТРМ		
2019	\$167,467,911	9,036	1,561,968	\$18,533.41	69.4		
2020	\$169,938,605	8,393	1,440,458	\$20,248.11	69.9		

Outpatient Hospital							
					UTILIZATION		
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM		
2019	\$210,424,467	525,916	1,561,968	\$400.11	4,040.4		
2020	\$204,718,773	489,135	1,440,458	\$418.53	4,074.8		

Professional							
					UTILIZATION		
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	ADMIT PTPM		
2019	\$141,055,674	1,653,302	1,561,968	\$85.32	12,701.7		
2020	\$131,694,216	1,517,275	1,440,458	\$86.80	12,639.9		

#### Other Medical

					UTILIZATION
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM
2019	\$100,957,696	57,663	1,561,968	\$1,750.82	443.0
2020	\$97,749,461	51,385	1,440,458	\$1,902.30	428.1

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$162,348,955			\$102.60	12,156.5
2020	\$161,881,315	1,404,421	1,440,458	\$115.27	11,699.8

Pediatric Dental						
					UTILIZATION	
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM	
2019	\$1,155,856		1,561,968			
2020	\$1,339,592		1,440,458			

#### Pediatric Vision

					UTILIZATION
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM
2019	\$422,009		1,561,968		
2020	\$345,701		1,440,458		

#### Trend Output

Service Category	2020 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$169,938,605	22.1%	9.25%	0.72%	10.04%
Outpatient Hospital	\$204,718,773	26.7%	4.60%	0.85%	5.50%
Professional	\$131,694,216	17.2%	1.73%	-0.49%	1.24%
Other Medical	\$99,434,754	13.0%	8.65%	-3.37%	4.99%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$161,881,315	21.1%	12.34%	-3.76%	8.12%

Historical Annual Trend 6.30%

## Exhibit 6: Derivation of Change in Network Factor

Legal Entity	Average Network Factor	Induced Demand Factor	Network Normalization Factor	Network/Service Area Factor	Average Geographic Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	1.155	1.077	1.070	1.331	0.965	2.6%	1.285
Health Options	0.864	1.073	1.070	0.991	1.001	97.4%	0.992

Normalization check:

1.00

## Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
113,098	294	0.260%	0.997

UPMC Feburary 2021 Individual Population including all legal entities

Exhibit 10:	Enrollment	Data from	January	y - May	2021
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Month	On Exch APTC Members	On Exch non-APTC Members	Off Exchange Members	Total
2021/01	2,138	185	613	2,936
2021/02	2,146	188	597	2,931
2021/03	2,116	181	589	2,886
2021/04	2,111	185	583	2,879
2021/05	2,116	190	576	2,882

Year	Projected Paid Claims PMPM	Actual Paid Claims PMPM
2017	\$ 294.94	\$ 16.70
2018	\$ 312.36	\$ 9.04
2019	\$ 323.37	\$ 80.64
2020	\$ 294.20	\$ 4.51

#### Exhibit 12: Historical & Projected Financial Gains/Losses

Year	Total Member Months	Total Administrative Expenses	Total Incurred Claims	Total Paid Taxes and Fees	Total Premium	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPM
2016	75	(\$917)	\$470	\$0	\$18,322	\$18,769	\$17,852	\$238.03
2017	37	\$0	\$618	\$0	\$9,809	\$9,191	\$9,191	\$248.40
2018	36	\$749	\$325	\$0	\$9,179	\$8,105	\$8,854	\$245.93
2019	36	\$7,071	\$2,903	\$781	\$10,746	(\$10)	\$7,843	\$217.85
2020	36	\$1,957	\$162	\$409	\$10,915	\$8,387	\$10,753	\$298.68
2021	41,400	\$3,071,929	\$20,374,434	\$18,664	\$26,681,125	\$533,622	\$6,306,690	\$152.34
2022	35,472	\$2,274,572	\$19,937,072	\$16,678	\$24,132,193	\$0	\$4,195,121	\$118.27

2022 Business Rules Te	mplate v11.0	All fields with an asterisk (*) ar	e required. To validate the temp	late, press Validate button o	or Ctrl + Shift + I. To finalize ti	he template, press Finalize	button or Ctrl + Shift + F.
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter or	ly the Product ID and the busine	ess rules that differ from the	Issuer Rule.		
		For each Plan rule, enter only t	he Plan ID and the business rule	es that differ from the Produ	ct or Issuer Rule.		
		Issuer level rule will apply only	Issuer level rule will apply only to plan type indicated in cell C10.				
HIOS Issuer ID*	62560						
Medical, Dental, or Both?*	Medical						
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	6	Self, Yes; Spouse, No; Child, No; Ste

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided June 22, 2021. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

No consultant questions.

#### Additional Carrier Enrollment Questions

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

# Please see Exhibit 10 of the Supporting Exhibits for the requested enrollment breakout from January - May 2021.

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

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

(Bundled response for questions 2 & 3): We do not have income levels for this population. Without this vital piece of information, it is difficult for us to estimate how many of them could be impacted by this change. Pennie, with presumably a better look at the relevant data, has estimated 50% could now be eligible. Given that estimate, we have been implementing a heavy outreach to the population to ensure as many as possible take advantage of the situation. Just like with all ARPA changes that bring advantages to members, the key dependency will be the ability to engage that population. The following are additional questions or comments from the PID:

1. 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 can confirm that we have tested to ensure that the rates match.

2. 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 see Exhibit 11 of the Supporting Exhibits for a comparison of the actual and projected claims costs over the 2017 - 2020 timespan.

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or email at jlaverty@pa.gov. Sincerely,

James Laverty, FSA, MAAA Actuary Bureau of Accident & Health Insurance Cell (860) 729-8522

Conclusion:

Sincerely,

Jim Laverty

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided July 13, 2021. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

No consultant questions.

#### Additional Carrier Enrollment Questions

These questions were asked during Round 1. Please indicate if you have any updated information regarding these three enrollment questions.

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

#### We do not currently have any updated information for this particular breakout. We can provide an updated exhibit as an amendment in SERFF once the detail we require becomes available.

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

## Our stance on this has not changed from the response provided during the first round of correspondence.

3. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA. Our stance on this has not changed from the response provided during the first round of correspondence.

The following are additional questions or comments from the PID:

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

#### Please see Exhibit 12 of the Supporting Exhibits for the requested breakout.

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

#### This company does not have transitional membership.

3. In the PAAM Exhibits, II.a.Reins Table – Exp tab, please update the Coinsurance Rate, in cell E5, to 40%.4. Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.

5. Please be aware that the final coinsurance parameter will be communicated on Friday, July 16th. Then, the revised exhibits and rates will be due on Tuesday, July 20th.

(Bundled response for questions 3, 4, and 5) We have updated the coinsurance rate in cell E5 of the II.a.Reins Table - Exp tab of the PAAM Exhibits to be 45%. No changes to assumptions were made due to this change.

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

We have changed the projected risk adjustment transfer amount in Table 5 to match the final 2020 transfer amount provided by CMS. This change resulted in a favorable restatement of projected risk adjustment of \$0.03 PMPM.

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

#### We can confirm that we have tested to ensure that the rates match.

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

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

b. PA Actuarial Memorandum

- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values no "NA"
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)

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

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5. Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

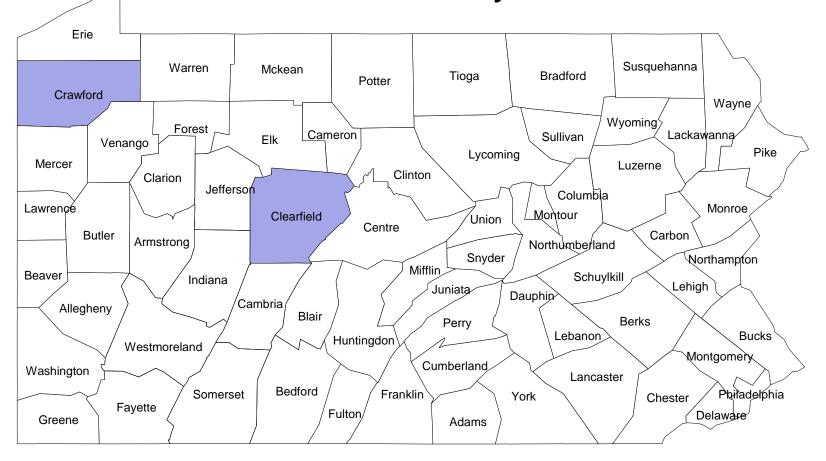
Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or email at jlaverty@pa.gov.

Sincerely,

James Laverty, FSA, MAAA Actuary Bureau of Accident & Health Insurance Cell (860) 729-8522

Conclusion: Sincerely, Jim Laverty

## 2021 Service Area Issuer: UPMC Health Coverage, Inc. Market: Individual and Family

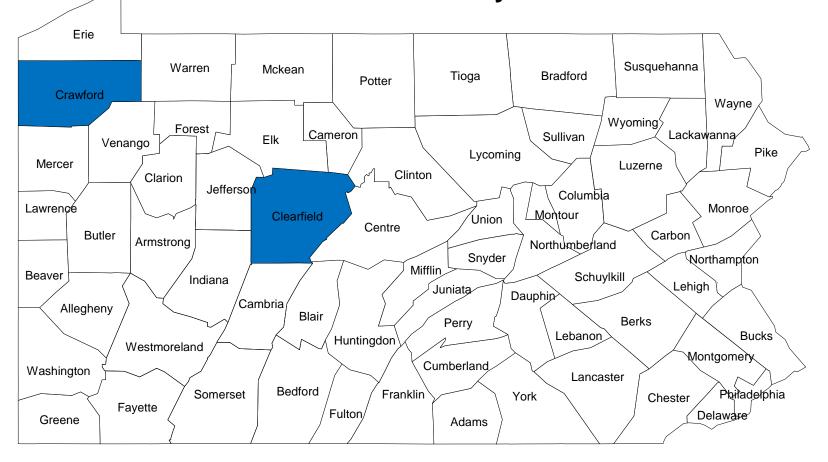


Key (modify as needed)

: On-exchange service area

Solution In the service area ≤ 10 million Solution Solut

## 2022 Service Area Issuer: UPMC Health Coverage, Inc. Market: Individual and Family



Key (modify as needed)

On-exchange service area

▶ : Off-exchange service area