

Rate Change Summary

Aetna Health Assurance of Pennsylvania – Small Group Plans

Rate request filing ID # AETN-131455851 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

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

Overview

Initial requested average rate change:	12.7% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	12.7%-12.7%
Effective date:	January 1, 2019
People impacted:	2,134
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$44.6M
Claims	\$42.9M
Administrative expenses	\$3.8M
Taxes & fees	-\$2.5M
Company made (after taxes)	\$0.5M

How it plans to spend your premium
 This is how the insurance company plans to spend the premium it collects in 2019:

Claims:	83.9%
Administrative:	9.1%
Taxes & fees:	2.3%
Profit:	4.7%

The company expects its annual medical costs to increase **13%**.

Explanation of requested rate change

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

¹ 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.



July 13, 2018

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

Re: Aetna Health Assurance of PA

NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	12.7%
Range of rate change requested:	12.7% - 12.7%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	2,145
Current # policyholders:	1,174
Number of plans offered vs 2018:	1 in 2018; 1 in 2019
HIOS Issuer ID / Binder #:	18939 / AETN-PA19-125079237
Rate Filing Tracking Number:	AETN-131455851
Policy Form(s):	AHASPA SG HCOC-2019-EPO 03 AHASPA SG-SOB-EPO-14042070 03
Form Filing Tracking Number:	AETN-131459548

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2019 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2019.

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




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

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

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

Sincerely,

, ASA, MAAA
Aetna

2019 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	12.7%
Range of rate change requested:	12.7% - 12.7%
Products:	EPO
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Current # covered lives:	2,145
Current # policyholders:	1,174
Number of plans offered:	1
HIOS Issuer ID / Binder #:	18939
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Policy Form(s):	AHASPA SG HCOC-2019-EPO 03
Form Filing Tracking Number:	AETN-131459548

B. Rate History and Proposed Variations in Rate Changes

- April 1, 2016
 - Introduction of legal entity
 - AETN-130242360
- October 1, 2016
 - Increased previously filed 4Q16 rates by 7.4%
 - AETN-130565231
- January 1, 2017
 - Filed a 27.3% rate increase
 - AETN-130533528
- January 1, 2018
 - Filed a 1.7% rate decrease
 - AETN-131033573

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 12.7%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 12.0%.

D. Membership Count

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

E. Benefit Changes

We are continuing to offer one silver plan but the deductible has increased from \$5,000 to 6,000. The HIOS IDs are as follows:

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018, for AHASPA.

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

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

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 96.2%.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February, 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

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

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	0.7%
Facility Outpatient	4.5%	4.6%
Physician	1.9%	4.1%
Capitation	0.0%	-1.8%
Medical	4.2%	3.5%
Pharmacy	10.3%	0.8%
Total (Med + Rx)	6.1%	2.7%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor	HIF Factor	Med Trend + HIF
1Q 2019	1.000	1.000	1.000
2Q 2019	1.031	1.007	1.038
3Q 2019	1.062	1.013	1.076
4Q 2019	1.095	1.020	1.117
Total	1.048	1.010	1.059

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

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

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

I. Historical Experience

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

2. Rate Development & Change

Please refer to the file titled *PA_SG_18939_Off_1Q2019_Exhibits_v1.pdf* for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

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

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

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019. The annual trend for this filing, applied quarterly, is 12.9%. In addition to the trend factor, a factor is applied to the premium in each quarter to account for the expectation that the Health Insurer Fee will resume in 2020, and will apply to policies sold in 2019 for which the policy year carries into 2020. The application of these two factors is shown in Table 5A.

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

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2017 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019. The factor used is 1.101, which represents two years of morbidity change, from the 2017 experience period to the 2019 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.038. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED] net of the 2019 user fee of \$0.15 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2019.

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

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

B. Retention Items

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 12.7%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.8%
- The change in allowable plan adjusted level components is worth -18.5%
- The change in retention components is worth 0.5%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

3. Plan Rate Development

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

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

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

Provider Network:

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

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

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

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *2019Aetna AVCCert Template_18939.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2018 and 2019 are shown in Columns Z and AA. The 2019 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2019 rates while the rates in Column AA are average 2019 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- **Age Calibration:** The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.006. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

The proposed geographic factors are different than the current approved factors. We compared the relative unit costs by rating area in order to develop the proposed geographic factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2018 rate filing.

E. Composite Rating

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

6. Actuarial Certifications

Reliance

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

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

Certification

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

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

 [REDACTED], ASA, MAAA
 Aetna

 July 13, 2018
 Date

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

Table 0. Identifying Information

Carrier Name:	Aetna HealthAssurance Pennsylvania, Inc.		
Product(s):	PPD		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2019	to	12/31/2019
Base Period Start Date	01/01/2017	to	12/31/2017
Date of Most Recent Membership	02/01/2018		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	45.0	44.0	45.0
Total	84,696	2,145	25,734
<18	16,467	429	4,791
18-24	7,952	210	2,306
25-29	7,428	173	2,330
30-34	7,265	185	2,365
35-39	7,115	187	2,256
40-44	6,833	196	2,039
45-49	7,909	228	2,413
50-54	8,351	208	2,578
55-59	8,030	186	2,506
60-63	6,042	124	1,502
64+	1,305	18	647

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

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
\$ 42,265,498.64	\$ 41,532,564.69	\$ 44,114,780.89	84,696	\$ 4,952,602.92	\$ 50,321,024.58	\$ -	\$ (1,260,728.52)	\$ 7,401.93	\$ -	\$ 2,311,667.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 579.34
Loss Ratio										96.15%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	6.08%	3.64%	0.00%	9.94%	18.28%
Outpatient Hospital	4.50%	7.98%	0.00%	12.85%	16.07%
Professional	1.92%	7.09%	0.00%	9.14%	17.02%
Other Medical	4.50%	7.98%	0.00%	12.85%	19.26%
Capitation				0.00%	0.36%
Prescription Drugs	10.25%	5.19%	0.00%	15.98%	29.01%
Total Annual Trend				12.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.267	

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

** Should = 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-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16		\$ -	0.00%	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-16		\$ -	0.00%	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-16		\$ -	0.00%	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-16		\$ 310,126.08	99.95%	\$ 310,294.42	1,402	\$ 221.32		\$ 4,620.59	\$ 443,500.68	\$ 316.33
May-16		\$ 683,842.72	99.93%	\$ 682,353.77	2,318	\$ 294.37		\$ 16,520.86	\$ 906,295.75	\$ 390.98
Jun-16		\$ 888,131.80	99.91%	\$ 888,937.68	3,132	\$ 283.82		\$ 44,086.85	\$ 1,159,673.23	\$ 370.27
Jul-16		\$ 1,621,793.64	99.94%	\$ 1,622,777.36	4,425	\$ 366.73		\$ 44,672.83	\$ 1,945,133.94	\$ 439.58
Aug-16		\$ 1,865,207.98	99.93%	\$ 1,866,433.66	5,051	\$ 369.52		\$ 86,346.99	\$ 2,246,528.97	\$ 444.77
Sep-16		\$ 2,590,476.78	99.92%	\$ 2,592,648.99	6,204	\$ 417.90		\$ 56,784.86	\$ 3,070,223.47	\$ 494.88
Oct-16		\$ 2,652,973.57	99.87%	\$ 2,656,509.51	6,760	\$ 392.97		\$ 117,885.78	\$ 3,159,546.73	\$ 467.39
Nov-16		\$ 2,813,718.47	99.85%	\$ 2,817,984.92	7,001	\$ 402.51		\$ 67,947.00	\$ 3,336,191.86	\$ 476.53
Dec-16	\$ 20,898,652.18	\$ 3,376,826.28	99.77%	\$ 3,384,607.91	8,978	\$ 376.99	\$ 3,462,409.50	\$ 105,443.20	\$ 4,017,863.08	\$ 447.52
Jan-17		\$ 4,926,131.99	95.16%	\$ 5,176,679.02	10,013	\$ 517.00		\$ (149,204.79)	\$ 5,822,999.61	\$ 581.54
Feb-17		\$ 3,987,520.11	95.16%	\$ 4,190,355.77	10,143	\$ 413.13		\$ (139,298.78)	\$ 4,783,525.47	\$ 471.61
Mar-17		\$ 4,653,865.59	95.12%	\$ 4,892,504.06	10,441	\$ 468.59		\$ (104,331.90)	\$ 5,572,707.28	\$ 533.73
Apr-17		\$ 3,674,998.11	95.16%	\$ 3,861,818.45	9,150	\$ 422.06		\$ (145,429.05)	\$ 4,390,238.16	\$ 479.81
May-17		\$ 4,194,704.62	94.19%	\$ 4,453,524.60	8,298	\$ 536.70		\$ (152,626.02)	\$ 4,937,265.91	\$ 594.99
Jun-17		\$ 3,674,951.98	95.17%	\$ 3,861,475.87	7,622	\$ 506.62		\$ (127,763.34)	\$ 4,306,164.06	\$ 564.97
Jul-17		\$ 3,247,712.91	94.99%	\$ 3,419,133.33	6,401	\$ 534.16		\$ (99,931.85)	\$ 3,826,266.97	\$ 597.76
Aug-17		\$ 3,208,447.82	94.93%	\$ 3,379,675.84	5,857	\$ 577.03		\$ (107,071.45)	\$ 3,773,122.16	\$ 644.21
Sep-17		\$ 2,638,609.52	93.05%	\$ 2,835,595.65	4,903	\$ 578.34		\$ (30,314.11)	\$ 2,953,890.82	\$ 602.47
Oct-17		\$ 2,866,433.46	89.60%	\$ 3,199,220.89	4,521	\$ 707.64		\$ (67,533.04)	\$ 3,495,125.70	\$ 773.09
Nov-17		\$ 2,588,414.82	92.38%	\$ 2,801,879.56	4,370	\$ 641.16		\$ (66,461.19)	\$ 3,015,014.46	\$ 689.93
Dec-17	\$ 42,265,498.64	\$ 1,870,773.76	91.57%	\$ 2,042,917.84	2,977	\$ 686.23	\$ 4,952,602.92	\$ (70,763.00)	\$ 2,191,063.23	\$ 736.00

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Aetna HealthAssurance Pennsylvania, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2019

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
\$ 63,695,792.80	\$ 53,797,409.91	\$ 61,424,730.10	128,078	\$ 9,707,463.57	\$ 70,895,377.15	\$ -	\$ (1,940,465.51)	\$ 236,816.52	\$ -	\$ 1,049,523.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 540.23
Loss Ratio										92.24%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRY Trend**	Weight*
Inpatient Hospital	6.08%	3.64%		9.94%	18.28%
Outpatient Hospital	4.50%	7.98%		12.85%	16.07%
Professional	1.92%	7.09%		9.14%	17.02%
Other Medical	4.50%	7.98%		12.85%	19.26%
Capitation					0.36%
Prescription Drugs	10.25%	5.15%		15.98%	29.01%
Total Annual Trend				12.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.267	

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

** Should = URRY Trend

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-14		\$ 4,553,586.99	99.86%	\$ 4,560,140.05	13,975	\$ 326.31		\$ (69,476.91)	\$ 5,765,991.26	\$ 412.60
Feb-14		\$ 4,123,916.09	99.79%	\$ 4,132,662.45	15,109	\$ 273.52		\$ (62,369.30)	\$ 5,259,017.51	\$ 348.07
Mar-14		\$ 4,904,104.72	99.49%	\$ 4,929,267.66	16,130	\$ 305.60		\$ (55,600.59)	\$ 6,245,806.52	\$ 387.23
Apr-14		\$ 6,078,594.54	99.69%	\$ 6,097,563.53	18,131	\$ 336.30		\$ (47,750.20)	\$ 7,468,582.90	\$ 411.92
May-14		\$ 6,037,490.10	99.61%	\$ 6,060,957.40	20,001	\$ 303.03		\$ (45,191.85)	\$ 7,526,735.23	\$ 376.31
Jun-14		\$ 7,297,280.33	98.65%	\$ 7,397,141.41	21,891	\$ 337.90		\$ (79,588.65)	\$ 8,913,029.83	\$ 407.15
Jul-14		\$ 7,818,044.84	97.84%	\$ 7,990,979.43	24,160	\$ 330.75		\$ (60,414.83)	\$ 9,876,207.97	\$ 408.78
Aug-14		\$ 8,462,287.31	97.85%	\$ 8,647,926.58	25,313	\$ 341.64		\$ (55,598.49)	\$ 10,389,324.36	\$ 410.43
Sep-14		\$ 8,735,259.68	98.68%	\$ 8,851,879.09	26,507	\$ 333.94		\$ (57,375.97)	\$ 10,883,062.56	\$ 410.57
Oct-14		\$ 9,564,795.96	95.52%	\$ 10,013,404.68	27,834	\$ 359.75		\$ (63,963.09)	\$ 12,152,212.32	\$ 436.59
Nov-14		\$ 7,987,553.93	96.43%	\$ 8,283,126.76	28,753	\$ 288.08		\$ (62,109.45)	\$ 10,054,682.02	\$ 349.70
Dec-14	\$ 115,666,123.20	\$ 12,982,177.45	94.24%	\$ 13,775,500.08	39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)	\$ 16,486,036.92	\$ 420.05
Jan-15		\$ 16,468,928.76	99.49%	\$ 16,553,784.87	51,549	\$ 321.13		\$ (357,168.81)	\$ 20,756,112.90	\$ 402.65
Feb-15		\$ 16,395,108.82	99.76%	\$ 16,434,018.29	51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22
Mar-15		\$ 18,934,467.05	99.74%	\$ 18,983,177.15	51,762	\$ 366.74		\$ (533,894.70)	\$ 23,013,076.29	\$ 444.59
Apr-15		\$ 19,010,679.81	99.71%	\$ 19,066,843.24	51,547	\$ 369.89		\$ (428,050.55)	\$ 23,091,750.68	\$ 447.98
May-15		\$ 17,055,763.40	99.61%	\$ 17,121,733.08	51,123	\$ 334.92		\$ (466,678.10)	\$ 20,837,898.60	\$ 407.61
Jun-15		\$ 17,536,008.76	99.60%	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713.37)	\$ 21,278,623.33	\$ 418.57
Jul-15		\$ 18,819,998.44	99.39%	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689,394.87	\$ 448.45
Aug-15		\$ 18,086,295.60	99.18%	\$ 18,235,516.76	50,339	\$ 362.33		\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07
Sep-15		\$ 16,933,522.85	97.03%	\$ 17,451,329.15	50,327	\$ 346.76		\$ (390,354.27)	\$ 20,995,854.55	\$ 417.19
Oct-15		\$ 17,931,619.00	96.33%	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784.79)	\$ 22,313,353.97	\$ 447.61
Nov-15		\$ 16,824,788.92	93.79%	\$ 17,938,551.15	49,349	\$ 363.51		\$ (442,959.10)	\$ 21,378,378.28	\$ 433.21
Dec-15	\$ 251,775,467.96	\$ 14,769,039.51	88.94%	\$ 16,605,957.20	46,814	\$ 354.72	\$ 45,630,534.42	\$ (434,421.03)	\$ 20,686,294.62	\$ 441.88
Jan-16		\$ 5,761,998.89	102.87%	\$ 5,601,409.46	15,991	\$ 350.29		\$ (175,110.14)	\$ 7,084,534.55	\$ 443.03
Feb-16		\$ 5,183,951.66	102.41%	\$ 5,061,995.22	15,630	\$ 323.86		\$ (201,840.61)	\$ 6,513,538.39	\$ 416.73
Mar-16		\$ 5,846,691.15	93.88%	\$ 6,227,613.47	15,598	\$ 399.26		\$ (216,478.24)	\$ 7,823,260.46	\$ 501.56
Apr-16		\$ 5,001,054.95	95.27%	\$ 5,249,273.85	16,638	\$ 315.50		\$ (185,857.94)	\$ 6,679,555.43	\$ 401.46
May-16		\$ 5,983,616.46	98.98%	\$ 6,045,511.94	16,772	\$ 360.45		\$ (241,987.94)	\$ 7,555,324.43	\$ 450.53
Jun-16		\$ 5,246,655.04	95.38%	\$ 5,501,063.21	17,358	\$ 316.92		\$ (298,378.27)	\$ 7,129,104.13	\$ 410.71
Jul-16		\$ 6,064,969.81	93.46%	\$ 6,489,706.59	18,192	\$ 356.73		\$ (254,655.07)	\$ 8,064,045.01	\$ 443.27
Aug-16		\$ 6,386,965.48	94.64%	\$ 6,748,699.89	18,277	\$ 369.25		\$ (270,683.87)	\$ 8,316,365.05	\$ 455.02
Sep-16		\$ 6,017,314.65	89.37%	\$ 6,733,104.38	18,501	\$ 363.93		\$ (201,216.73)	\$ 8,338,427.38	\$ 450.70
Oct-16		\$ 5,684,575.82	87.96%	\$ 6,462,501.47	18,356	\$ 352.06		\$ (294,000.29)	\$ 8,049,415.15	\$ 438.52
Nov-16		\$ 6,199,953.18	88.60%	\$ 6,997,675.61	17,981	\$ 389.17		\$ (237,079.65)	\$ 8,579,699.97	\$ 477.15
Dec-16	\$ 89,624,888.33	\$ 5,833,341.61	90.52%	\$ 6,444,031.91	16,610	\$ 387.96	\$ 15,657,382.79	\$ (200,903.87)	\$ 7,863,892.47	\$ 473.44
Jan-17		\$ 6,857,749.49	91.80%	\$ 7,511,005.10	16,678	\$ 450.35		\$ (232,911.50)	\$ 9,138,691.64	\$ 547.95
Feb-17		\$ 5,907,037.91	91.02%	\$ 6,489,926.44	16,024	\$ 404.76		\$ (230,187.05)	\$ 7,926,357.69	\$ 494.35
Mar-17		\$ 6,109,889.74	93.22%	\$ 6,553,918.71	15,180	\$ 431.75		\$ (178,645.43)	\$ 7,974,483.20	\$ 525.33
Apr-17		\$ 4,516,604.52	90.98%	\$ 4,964,564.99	13,261	\$ 374.37		\$ (204,069.58)	\$ 6,129,742.38	\$ 462.24
May-17		\$ 4,898,024.86	89.01%	\$ 5,503,083.47	12,084	\$ 455.40		\$ (202,097.68)	\$ 6,653,999.65	\$ 550.65
Jun-17		\$ 4,690,870.15	89.98%	\$ 5,212,992.98	11,006	\$ 473.65		\$ (184,003.56)	\$ 6,191,255.88	\$ 562.53
Jul-17		\$ 4,138,192.57	91.74%	\$ 4,510,897.45	9,549	\$ 472.39		\$ (137,454.41)	\$ 5,362,514.48	\$ 561.58
Aug-17		\$ 4,288,071.31	87.55%	\$ 4,897,761.08	8,849	\$ 553.48		\$ (166,207.52)	\$ 5,764,408.88	\$ 651.42
Sep-17		\$ 3,466,960.93	89.55%	\$ 3,871,663.95	7,449	\$ 519.76		\$ (194,834.79)	\$ 4,334,361.80	\$ 581.87
Oct-17		\$ 3,401,835.53	88.40%	\$ 3,848,301.09	6,821	\$ 564.18		\$ (102,195.91)	\$ 4,493,987.33	\$ 658.85
Nov-17		\$ 3,303,990.17	89.24%	\$ 3,702,353.21	6,499	\$ 569.68		\$ (131,682.67)	\$ 4,319,477.64	\$ 664.64
Dec-17	\$ 63,695,792.80	\$ 2,218,201.73	91.74%	\$ 2,417,796.12	4,668	\$ 517.95	\$ 9,707,463.57	\$ (86,175.41)	\$ 2,842,913.21	\$ 609.02

* 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: **Aetna HealthAssurance Pennsylvania, Inc.**
 Product(s): **PPD**
 Market Segment: **Small Group**
 Rate Effective Date: **01/01/2019**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 579.34	\$ 540.23	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.267	1.267	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 734.25	\$ 684.69	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.186	1.101	<- See URRT Instructions
Change in Other	0.978	1.010	<- See URRT Instructions
Change in Demographics	1.040	1.067	<- See URRT Instructions
Change in Network	1.009	1.021	<- See URRT Instructions
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	0.932	0.927	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 851.19	\$ 761.41	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 761.41	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 761.41		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$ 806.57		
Projected Paid to Allowed Ratio	0.729		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 587.60		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ 56.79		
Projected Paid Exchange User Fees PMPM	\$ 50.00		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 580.81		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 797.26		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM			
Market-Adjusted Projected Paid Total Claims PMPM	\$ 580.81		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 797.26		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 540.23	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 63,695,792.80	
Blended Loss Ratio	92.24%	

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	799	855	797	908	3,359
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 761.41	\$ 761.41	\$ 761.41	\$ 761.41	\$ 761.41
Months of Trend	-	3	6	9	
Annual Trend	15.82%	15.89%	15.89%	15.89%	
Single Risk Pool Projected Allowed Claims	\$ 761.41	\$ 788.98	\$ 819.65	\$ 850.46	\$ 806.57
Quarterly Trend Factor	100.0%	103.8%	107.6%	111.7%	105.9%
2019 Trend Factors by Quarter	0.9440	0.9794	1.0162	1.0544	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	9.10%	\$62.88	
General and Claims	6.11%	\$42.22	
Agent/Broker Fees and Commissions	2.19%	\$15.14	
Quality Improvement Initiatives	0.80%	\$5.53	
Taxes and Fees	2.06%	\$14.23	
FCORI Fees	0.000%	\$0.00	
PA Premium Tax (if applicable)	0.80%	\$5.53	
Federal Income Tax	1.26%	\$8.70	
Health Insurance Providers Fee (Pro-rated for Small Groups only)		\$0.00	
Profit/Contingency (after tax)	4.74%	\$32.74	
Total Retention	15.90%	\$109.84	
Projected Required Revenue PMPM		\$ 690.65	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 416.00	\$ 468.89	\$52.89	12.7%
B. Base period allowed claims before normalization	\$ 5426.60	\$ 540.23	\$113.63	27.3%
C. Normalization factor component of change	\$ (102.77)	\$ (173.46)	-\$70.69	-17.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 323.82	\$ 366.77	\$ 42.95	10.3%
D2. URRT Trend	\$ 25.68	\$ 98.07	\$ 72.39	17.4%
D3. URRT Morbidity	\$ 32.50	\$ 46.94	\$ 14.44	3.5%
D4. URRT Other	\$ (9.80)	\$ 5.15	\$ 14.96	3.6%
D5. Normalized URRT RA/R1 on an allowed basis	\$ 27.04	\$ (6.33)	\$ (33.37)	-8.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 399.24	\$ 510.61	\$ 111.37	26.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (61.74)	\$ (138.63)	\$ (76.89)	-18.5%
E3. Benefit Richness	\$ -	\$ -	\$ -	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (61.74)	\$ (138.63)	\$ (76.89)	-18.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 43.83	\$ 42.69	\$ (1.14)	-0.3%
F2. Taxes and Fees	\$ 20.30	\$ 9.66	\$ (10.64)	-2.6%
F3. Profit and/or Contingency	\$ 8.32	\$ 22.23	\$ 13.91	3.3%
F4. Subtotal - Sum(F1-F3)	\$ 72.45	\$ 74.57	\$ 2.12	0.5%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 409.95	\$ 446.56	\$ 36.60	8.8%

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.430	1.464
Average Geographic Factor	0.921	1.006
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 547.96	\$ 797.26
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 415.95	\$ 541.17

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

	2018	2019	
Paid-to-Allowed	0.845	0.729	
URRT Trend (Total Applied Trend Factor)	1.079	1.267	<- URRT W1, S2
URRT Morbidity	1.093	1.101	<- URRT W1, S2
URRT "Other"	0.974	1.010	<- URRT W1, S2
Risk Adjustment	\$30.12	\$ (6.79)	<- URRT W1, S3
Exchange User Fee	\$ 50.00	\$ -	<- URRT W1, S3
Capitation	\$ 4.55	\$ 2.23	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.845	0.729	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.54%	9.10%	
Taxes and Fees	4.88%	2.06%	
Profit and/or Contingency	2.00%	4.74%	

Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off

RATING AREA 1

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$344.69		\$344.69	\$344.69		\$344.69	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$362.59	\$362.59	\$362.59

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49	\$451.49

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$370.47	\$370.47	\$370.47	\$370.47	\$370.47	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$455.92	\$455.92	\$455.92	\$455.92	\$455.92	\$455.92	\$455.92	\$455.92	\$455.92	\$455.92

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$478.05	\$478.05	\$478.05	\$478.05

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$442.64	\$442.64	\$442.64	\$442.64	\$442.64

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$415.78	\$415.78	\$415.78	\$415.78	\$415.78	\$415.78	\$415.78

Aetna Health Assurance of Pennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off

RATING AREA 1

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$357.62		\$357.62	\$357.62		\$357.62	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$376.20	\$376.20	\$376.20

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43	\$468.43

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$384.37	\$384.37	\$384.37	\$384.37	\$384.37	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$473.02	\$473.02	\$473.02	\$473.02	\$473.02	\$473.02	\$473.02	\$473.02	\$473.02	\$473.02

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$495.98	\$495.98	\$495.98	\$495.98

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$459.24	\$459.24	\$459.24	\$459.24	\$459.24

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$431.37	\$431.37	\$431.37	\$431.37	\$431.37	\$431.37	\$431.37

Aetna Health Assurance of Pennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off

RATING AREA 1

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$371.06		\$371.06	\$371.06		\$371.06	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$390.32	\$390.32	\$390.32

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02	\$486.02

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$398.80	\$398.80	\$398.80	\$398.80	\$398.80	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$490.78	\$490.78	\$490.78	\$490.78	\$490.78	\$490.78	\$490.78	\$490.78	\$490.78	\$490.78

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$514.61	\$514.61	\$514.61	\$514.61

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$476.49	\$476.49	\$476.49	\$476.49	\$476.49

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$447.58	\$447.58	\$447.58	\$447.58	\$447.58	\$447.58	\$447.58

Aetna Health Assurance of Pennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off

RATING AREA 1

0	3	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$385.01		\$385.01	\$385.01		\$385.01	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$405.00	\$405.00	\$405.00

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29	\$504.29

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$413.80	\$413.80	\$413.80	\$413.80	\$413.80	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$533.96	\$533.96	\$533.96	\$533.96

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$494.41	\$494.41	\$494.41	\$494.41	\$494.41

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$464.41	\$464.41	\$464.41	\$464.41	\$464.41	\$464.41	\$464.41

Unified Rate Review v4.3

Company Legal Name: **Aetna Health Assurance Penns** State: **PA**
 HIOS Issuer ID: **18939** Market: **Small Group**
 Effective Date of Rate Change(s): **01/01/2019**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period:	01/01/2017	to	12/31/2017
	<u>Experience Period</u>		
	<u>Aggregate Amount</u>	<u>PMPM</u>	<u>% of Prem</u>
Premiums (net of MLR Rebate) in Experience Period:	\$42,265,499	\$499.03	100.00%
Incurred Claims in Experience Period	\$42,854,052	505.97	101.39%
Allowed Claims:	\$49,067,698	579.34	116.09%
Index Rate of Experience Period	\$579.34		
Experience Period Member Months	84,696		

Section II: Allowed Claims, PMPM basis

Experience Period		Projection Period: 01/01/2019 to 12/31/2019				Mid-point to Mid-point, Experience to Projection: 24 months								
		Adj't. from Experience to		Annualized Trend										
		Projection Period		Factors		Projections, before credibility Adjustment			Credibility Manual					
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM
Inpatient Hospital	Days	339.25	\$3,555.94	\$100.53	1.186	1.046	1.061	1.007	407.78	\$4,185.72	\$142.24	351.54	\$4,581.19	\$134.20
Outpatient Hospital	Visits	746.97	1,462.14	91.01	1.186	1.046	1.045	1.046	969.29	1,670.26	134.91	850.23	1,745.12	123.65
Professional	Visits	7,468.21	164.62	102.45	1.186	1.046	1.019	1.041	9,600.21	178.87	143.10	7826.89	189.13	123.36
Other Medical	Visits	4,092.35	309.77	105.64	1.186	1.046	1.045	1.046	5,310.35	353.86	156.59	4612.26	385.44	148.15
Capitation	Benefit Period	12,250.89	0.09	0.09	1.186	1.046	1.000	0.982	14,010.58	0.09	0.11	12686.27	2.11	2.23
Prescription Drug	Prescriptions	11,856.71	181.78	179.61	1.186	1.043	1.103	1.008	14,281.55	230.42	274.23	14000.44	196.99	229.83
Total				\$579.34							\$851.18			\$761.41

Section III: Projected Experience:

Projected Allowed Claims PMPM (w/applied credibility if applicable)	0.00%	100.00%	\$761.41	\$19,594,254
Paid to Allowed Average Factor in Projection Period			0.729	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			\$554.70	\$14,274,579
Projected Risk Adjustments PMPM			6.41	164,901
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			\$548.29	\$14,109,678
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			\$548.29	\$14,109,678
Administrative Expense Load			9.10%	59.36
Profit & Risk Load			4.74%	30.90
Taxes & Fees			2.06%	13.43
Single Risk Pool Gross Premium Avg. Rate, PMPM			\$651.98	\$16,778,110
Index Rate for Projection Period			\$798.25	
% increase over Experience Period			30.65%	
% Increase, annualized:			14.30%	
Projected Member Months				25,734

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

Product-Plan Data Collection

Company Legal Name: HIOS Issuer ID: Effective Date of Rate Changes(:

Aetna HealthAssurance Pennsylvania, Inc. 18939 01/01/2019

State: PA Market: Small Group

Product/Plan Level Calculations

Section I: General Product and Plan Information

Table with columns for Product ID, Metal, AV Metal Value, Plan Category, Plan Type, Plan Name, Plan ID (Standard Component ID), Exchange Plan?, Historical Rate Increase - Calendar Year - 2, Historical Rate Increase - Calendar Year - 1, Historical Rate Increase - Calendar Year 0, Effective Date of Proposed Rates, Rate Change % (over prior filing), Cum'l Yr Rate Change % (over 12 mos prior), Prior Yr Rate Change % (over Expir. Period), and Product Rate Increase %.

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Table showing PMPM Dollar Amount above Current Average Rate PMPM for various components like Inpatient, Outpatient, Professional, Prescription Drug, Other, Copitation, Administration, Flares & Fees, Risk Profit Charge, Total Rate Increase, and Member Cost Share Increase across 21 plan categories.

Summary table for Average Current Rate PMPM and Projected Member Months across 21 plan categories.

Section III: Experience Period Information

Table with columns for Waring Alert, Wshr % Total, and various rows for Total Allowed Claims (TAC), EHB Percent of TP, EHB Percent of TAC, Allowed Claims, and Risk Adjustment Transfer Amount across 21 plan categories.

Section IV: Projected (12 months following effective date)

Table with columns for Waring Alert, Wshr % Total, and various rows for Plan Adjusted Index Rate, Member Months, Total Premium (TP), EHB Percent of TP, EHB Percent of TAC, Allowed Claims, and Risk Adjustment Transfer Amount across 21 plan categories.




Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Health Assurance of PA
State: Pennsylvania
HIOS Issuer ID: 18939
Market: Small Group
Effective Date: 01/01/2019
Rate Filing Tracking Number: AETN-131455851
Policy Form(s): AHASPA SG HCOC-2019-EPO 03
Form Filing Tracking Number: AETN-131459548

Company Contact Information:

Name: 
Telephone Number: 
Email Address: 

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2019. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2019 through December 31, 2019.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- A 1-year hiatus of the Health Insurers Fee in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;

- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered small group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

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

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

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

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2017
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2018 State Benchmark EHBs, and newly mandated benefits.

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

C. Changes in Demographics:

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

D. Other Adjustments:

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

E. Trend Factors (Cost/Utilization):

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

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

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

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 3-8.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.13 PMPM in Worksheet 2.

B. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk

Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM.

10. Non-Benefit Expenses and Profit & Risk

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business.

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

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019 as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

11. Projected Loss Ratio

The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

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

13. Index Rate

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

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

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the adjustment for changes in the Health Insurer Fee, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, leveraging, and also account for changes in the Health Insurers Fee. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

14. Market-Adjusted Index Rate

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

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2019 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

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

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2019 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee which is reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

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

D. Benefits in addition to EHBs:

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

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1

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

C. Small Group Premium Rates:

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

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

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2019 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification

discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2018, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2017 to 2019. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2018 and 2019.

22. Plan Type

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

23. Warning Alerts

There are no warning alerts on Worksheet 2 of the URRT.

24. Benefit Design

This filing includes one Silver plan.

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

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

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

27. Renewability

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

28. Company Financial Condition

As of December 31, 2017, the capital and surplus held by Aetna Health Assurance of PA was approximately \$50 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues commercial and Medicare Advantage

coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

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

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

Certification

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

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),

- b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

July 13, 2018

 [REDACTED], ASA, MAAA
 Aetna

 Date

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	01/01/2019				
Rate Expiration Date*	03/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	263.69	263.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	287.13	287.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	296.09	296.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	305.05	305.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	314.71	314.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	324.36	324.36
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	334.35	334.35
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	344.69	344.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	344.69	344.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	344.69	344.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	344.69	344.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	346.07	346.07
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	352.97	352.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	361.24	361.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	374.68	374.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	385.71	385.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	391.23	391.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	399.50	399.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	407.77	407.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	412.94	412.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	418.46	418.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	421.22	421.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	423.97	423.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	426.73	426.73
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	429.49	429.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	435.00	435.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	440.52	440.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	448.79	448.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	456.72	456.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	467.75	467.75
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	481.54	481.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	497.74	497.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	517.04	517.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	538.76	538.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	563.57	563.57
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18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	615.62	615.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	642.85	642.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	672.84	672.84

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18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	968.59	968.59
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18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1033.74	1033.74
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18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	302.04	302.04
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	311.47	311.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	320.90	320.90
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18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	362.59	362.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	362.59	362.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	362.59	362.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	364.04	364.04
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18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	451.49	451.49
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18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	555.33	555.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	558.95	558.95
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	562.56	562.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	569.78	569.78
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	577.01	577.01
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	587.84	587.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	598.23	598.23
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	612.67	612.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	630.73	630.73
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	651.95	651.95
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	677.24	677.24
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	705.68	705.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	738.19	738.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	770.24	770.24
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	806.36	806.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	842.03	842.03
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	881.31	881.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	921.04	921.04
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	963.93	963.93
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1006.83	1006.83
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1053.33	1053.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1100.28	1100.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1150.40	1150.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1175.23	1175.23
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1225.35	1225.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1268.69	1268.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1297.13	1297.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1332.80	1332.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1354.02	1354.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.41	283.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	308.60	308.60
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.23	318.23
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	327.87	327.87

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.24	338.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	348.61	348.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	359.36	359.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	370.47	370.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	370.47	370.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	370.47	370.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	370.47	370.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	371.95	371.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	379.36	379.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.25	388.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	402.70	402.70
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	414.56	414.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	420.48	420.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	429.37	429.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	438.27	438.27
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	443.82	443.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	449.75	449.75
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	452.71	452.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	455.68	455.68
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	458.64	458.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	461.60	461.60
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	467.53	467.53
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	473.46	473.46
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	482.35	482.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	490.87	490.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	502.73	502.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	517.55	517.55
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	534.96	534.96
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	555.70	555.70
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	579.04	579.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	605.72	605.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	632.02	632.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	661.66	661.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	690.93	690.93
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	723.16	723.16
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	755.76	755.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	790.95	790.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	826.15	826.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	864.30	864.30
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	902.83	902.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	943.96	943.96
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	964.33	964.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1005.45	1005.45
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1041.02	1041.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1064.36	1064.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1093.63	1093.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1111.04	1111.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	348.78	348.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.78	379.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.63	391.63
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.49	403.49
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.25	416.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	429.02	429.02

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.24	442.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.92	455.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.92	455.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.92	455.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.92	455.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.74	457.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.86	466.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.80	477.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	495.58	495.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	510.17	510.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	517.47	517.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.41	528.41
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	539.35	539.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	546.19	546.19
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.48	553.48
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	557.13	557.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	560.78	560.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	564.43	564.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	568.07	568.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	575.37	575.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	582.66	582.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	593.60	593.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	604.09	604.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	618.68	618.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	636.92	636.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	658.34	658.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	683.88	683.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	712.60	712.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	745.43	745.43

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	777.80	777.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	814.27	814.27
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	850.29	850.29
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	889.95	889.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	930.07	930.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	973.38	973.38
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1016.70	1016.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1063.66	1063.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1111.07	1111.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1161.68	1161.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1186.75	1186.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1237.36	1237.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1281.13	1281.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1309.85	1309.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1345.87	1345.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1367.30	1367.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	365.71	365.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	398.22	398.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	410.64	410.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	423.07	423.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	436.46	436.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	449.84	449.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	463.71	463.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	478.05	478.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	478.05	478.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	478.05	478.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	478.05	478.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	479.96	479.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	489.52	489.52

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	501.00	501.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	519.64	519.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	534.94	534.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	542.59	542.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	554.06	554.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	565.53	565.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	572.70	572.70
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	580.35	580.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	584.18	584.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	588.00	588.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	591.83	591.83
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	595.65	595.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	603.30	603.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	610.95	610.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	622.42	622.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	633.42	633.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	648.71	648.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	667.84	667.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	690.30	690.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	717.07	717.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	747.19	747.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	781.61	781.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	815.55	815.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	853.80	853.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	891.56	891.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	933.15	933.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	975.22	975.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1020.64	1020.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1066.05	1066.05

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1115.29	1115.29
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1165.01	1165.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1218.07	1218.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1244.36	1244.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1297.43	1297.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1343.32	1343.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1373.44	1373.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1411.20	1411.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1433.67	1433.67
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	338.62	338.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	368.72	368.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.23	380.23
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	391.74	391.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	404.13	404.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	416.52	416.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	429.36	429.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	442.64	442.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	442.64	442.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	442.64	442.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	442.64	442.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	444.41	444.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	453.26	453.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	463.89	463.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	481.15	481.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	495.31	495.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	502.39	502.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	513.02	513.02
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	523.64	523.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	530.28	530.28

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	537.36	537.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	540.90	540.90
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	544.45	544.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	547.99	547.99
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	551.53	551.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	558.61	558.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	565.69	565.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	576.32	576.32
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	586.50	586.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	600.66	600.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	618.37	618.37
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	639.17	639.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	663.96	663.96
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	691.84	691.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	723.71	723.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	755.14	755.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	790.55	790.55
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	825.52	825.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	864.03	864.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	902.98	902.98
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	945.03	945.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	987.08	987.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1032.68	1032.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1078.71	1078.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1127.84	1127.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1152.19	1152.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1201.32	1201.32
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1243.81	1243.81
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1271.70	1271.70

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1306.67	1306.67
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1327.47	1327.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	318.07	318.07
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	346.34	346.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	357.15	357.15
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	367.96	367.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	379.61	379.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	391.25	391.25
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	403.30	403.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	415.78	415.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	415.78	415.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	415.78	415.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	415.78	415.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	417.44	417.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	425.76	425.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	435.74	435.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	451.95	451.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	465.26	465.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	471.91	471.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	481.89	481.89
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	491.87	491.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	498.10	498.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	504.75	504.75
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	508.08	508.08
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	511.41	511.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	514.73	514.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	518.06	518.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	524.71	524.71
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	531.36	531.36

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	541.34	541.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	550.91	550.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	564.21	564.21
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	580.84	580.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	600.38	600.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	623.67	623.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	649.86	649.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	679.80	679.80
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	709.32	709.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	742.58	742.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	775.43	775.43
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	811.60	811.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	848.19	848.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	887.69	887.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	927.19	927.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	970.01	970.01
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1013.25	1013.25
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1059.40	1059.40
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1082.27	1082.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1128.42	1128.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1168.34	1168.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1194.53	1194.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1227.38	1227.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1246.92	1246.92

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	04/01/2019				
Rate Expiration Date*	06/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	273.58	273.58
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	297.90	297.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	307.20	307.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	316.50	316.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	326.51	326.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	336.52	336.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	346.90	346.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	357.62	357.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	357.62	357.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	357.62	357.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	357.62	357.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	359.05	359.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	366.21	366.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	374.79	374.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	388.74	388.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	400.18	400.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	405.90	405.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	414.49	414.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	423.07	423.07
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	428.43	428.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	434.16	434.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	437.02	437.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	439.88	439.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	442.74	442.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	445.60	445.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	451.32	451.32
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	457.04	457.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	465.63	465.63
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	473.85	473.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	485.30	485.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	499.60	499.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	516.41	516.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	536.44	536.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	558.97	558.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	584.72	584.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	610.11	610.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	638.72	638.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	666.97	666.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	698.08	698.08

18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	729.55	729.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	763.53	763.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	797.50	797.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	834.34	834.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	871.53	871.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	911.23	911.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	930.90	930.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	970.59	970.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1004.92	1004.92
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1027.45	1027.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1055.71	1055.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1072.52	1072.52
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	287.79	287.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	313.37	313.37
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	323.15	323.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	332.93	332.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	343.47	343.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	354.00	354.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	364.91	364.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	376.20	376.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	376.20	376.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	376.20	376.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	376.20	376.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	377.70	377.70
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	385.22	385.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	394.25	394.25
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	408.92	408.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	420.96	420.96
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	426.98	426.98
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	436.01	436.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	445.04	445.04
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	450.68	450.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	456.70	456.70
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	459.71	459.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	462.72	462.72
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	465.73	465.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	468.74	468.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	474.76	474.76
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	480.78	480.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	489.81	489.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	498.46	498.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	510.50	510.50
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	525.55	525.55
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	543.23	543.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	564.29	564.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	587.99	587.99
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	615.08	615.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	641.79	641.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	671.89	671.89
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	701.60	701.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	734.33	734.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	767.44	767.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	803.18	803.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	838.92	838.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	877.66	877.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	916.79	916.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	958.55	958.55
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	979.24	979.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1020.99	1020.99

18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1057.11	1057.11
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1080.81	1080.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1110.53	1110.53
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1128.21	1128.21
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	358.35	358.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	390.20	390.20
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	402.38	402.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	414.56	414.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	427.67	427.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	440.79	440.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	454.37	454.37
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	468.43	468.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	468.43	468.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	468.43	468.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	468.43	468.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	470.30	470.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	479.67	479.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	490.91	490.91
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	509.18	509.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	524.17	524.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	531.67	531.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	542.91	542.91
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	554.15	554.15
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	561.18	561.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	568.67	568.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	572.42	572.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	576.17	576.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	579.91	579.91
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	583.66	583.66
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	591.16	591.16
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	598.65	598.65
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	609.89	609.89
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	620.67	620.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	635.66	635.66
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	654.39	654.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	676.41	676.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	702.64	702.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	732.15	732.15
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	765.88	765.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	799.14	799.14
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	836.61	836.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	873.62	873.62
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	914.37	914.37
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	955.59	955.59
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1000.09	1000.09
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1044.59	1044.59
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1092.84	1092.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1141.56	1141.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1193.55	1193.55
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1219.32	1219.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1271.31	1271.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1316.28	1316.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1345.79	1345.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1382.80	1382.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1404.81	1404.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	294.04	294.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	320.18	320.18
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	330.17	330.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	340.16	340.16

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	350.93	350.93
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	361.69	361.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	372.84	372.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	384.37	384.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	384.37	384.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	384.37	384.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	384.37	384.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	385.90	385.90
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	393.59	393.59
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	402.82	402.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	417.81	417.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	430.11	430.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	436.26	436.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	445.48	445.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	454.71	454.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	460.47	460.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	466.62	466.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	469.70	469.70
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	472.77	472.77
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	475.85	475.85
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	478.92	478.92
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	485.07	485.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	491.22	491.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	500.45	500.45
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	509.29	509.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	521.59	521.59
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	536.96	536.96
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	555.03	555.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	576.55	576.55
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	600.76	600.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	628.44	628.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	655.73	655.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	686.48	686.48
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	716.84	716.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	750.28	750.28
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	784.11	784.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	820.62	820.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	857.14	857.14
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	896.73	896.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	936.70	936.70
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	979.37	979.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1000.51	1000.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1043.17	1043.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1080.07	1080.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1104.28	1104.28
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1134.65	1134.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1152.71	1152.71
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	361.86	361.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	394.03	394.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	406.32	406.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	418.62	418.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	431.87	431.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	445.11	445.11

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	458.83	458.83
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	473.02	473.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	473.02	473.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	473.02	473.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	473.02	473.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	474.91	474.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	484.37	484.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	495.72	495.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	514.17	514.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	529.31	529.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	536.88	536.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	548.23	548.23
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	559.58	559.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	566.68	566.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	574.25	574.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	578.03	578.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	581.81	581.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	585.60	585.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	589.38	589.38
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	596.95	596.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	604.52	604.52
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	615.87	615.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	626.75	626.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	641.89	641.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	660.81	660.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	683.04	683.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	709.53	709.53
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	739.33	739.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	773.39	773.39

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	806.97	806.97
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	844.81	844.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	882.18	882.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	923.33	923.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	964.96	964.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1009.90	1009.90
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1054.83	1054.83
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1103.56	1103.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1152.75	1152.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1205.25	1205.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1231.27	1231.27
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1283.78	1283.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1329.19	1329.19
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1358.99	1358.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1396.35	1396.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1418.59	1418.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	379.43	379.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	413.15	413.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	426.05	426.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	438.94	438.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	452.83	452.83
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	466.72	466.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	481.10	481.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	495.98	495.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	495.98	495.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	495.98	495.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	495.98	495.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	497.97	497.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	507.89	507.89

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	519.79	519.79
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	539.13	539.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	555.00	555.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	562.94	562.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	574.84	574.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	586.75	586.75
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	594.19	594.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	602.12	602.12
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	606.09	606.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	610.06	610.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	614.03	614.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	617.99	617.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	625.93	625.93
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	633.87	633.87
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	645.77	645.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	657.18	657.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	673.05	673.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	692.89	692.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	716.20	716.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	743.97	743.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	775.22	775.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	810.93	810.93
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	846.15	846.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	885.82	885.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	925.01	925.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	968.16	968.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1011.80	1011.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1058.92	1058.92
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1106.04	1106.04

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1157.13	1157.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1208.71	1208.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1263.76	1263.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1291.04	1291.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1346.10	1346.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1393.71	1393.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1424.96	1424.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1464.14	1464.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1487.45	1487.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	351.32	351.32
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	382.55	382.55
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	394.49	394.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	406.43	406.43
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	419.29	419.29
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	432.15	432.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	445.47	445.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	459.24	459.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	459.24	459.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	459.24	459.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	459.24	459.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	461.08	461.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	470.26	470.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	481.29	481.29
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	499.20	499.20
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	513.89	513.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	521.24	521.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	532.26	532.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	543.28	543.28
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	550.17	550.17

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	557.52	557.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	561.19	561.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	564.87	564.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	568.54	568.54
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	572.22	572.22
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	579.56	579.56
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	586.91	586.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	597.93	597.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	608.50	608.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	623.19	623.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	641.56	641.56
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	663.15	663.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	688.86	688.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	717.80	717.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	750.86	750.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	783.47	783.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	820.21	820.21
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	856.49	856.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	896.44	896.44
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	936.86	936.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	980.48	980.48
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1024.11	1024.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1071.41	1071.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1119.17	1119.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1170.15	1170.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1195.41	1195.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1246.38	1246.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1290.47	1290.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1319.40	1319.40

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1355.68	1355.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1377.27	1377.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	330.00	330.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	359.34	359.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	370.55	370.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	381.77	381.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	393.85	393.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	405.92	405.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	418.43	418.43
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	431.37	431.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	431.37	431.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	431.37	431.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	431.37	431.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	433.10	433.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	441.73	441.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	452.08	452.08
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	468.90	468.90
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	482.71	482.71
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	489.61	489.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	499.96	499.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	510.32	510.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	516.79	516.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	523.69	523.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	527.14	527.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	530.59	530.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	534.04	534.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	537.49	537.49
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	544.40	544.40
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	551.30	551.30

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	561.65	561.65
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	571.57	571.57
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	585.38	585.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	602.63	602.63
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	622.91	622.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	647.06	647.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	674.24	674.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	705.30	705.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	735.93	735.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	770.44	770.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	804.51	804.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	842.04	842.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	880.00	880.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	920.99	920.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	961.97	961.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1006.40	1006.40
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1051.26	1051.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1099.14	1099.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1122.87	1122.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1170.75	1170.75
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1212.16	1212.16
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1239.34	1239.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1273.42	1273.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1293.69	1293.69

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.86	283.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	309.09	309.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.74	318.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	328.38	328.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	338.77	338.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	349.16	349.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	359.92	359.92
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	371.06	371.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	371.06	371.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	371.06	371.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	371.06	371.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	372.54	372.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	379.96	379.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	388.87	388.87
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	403.34	403.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	415.21	415.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	421.15	421.15
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	430.05	430.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	438.96	438.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	444.52	444.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	450.46	450.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	453.43	453.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	456.40	456.40
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	459.37	459.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	462.33	462.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	468.27	468.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	474.21	474.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	483.11	483.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	491.65	491.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	503.52	503.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	518.36	518.36
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	535.80	535.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	556.58	556.58
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	579.96	579.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	606.68	606.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	633.02	633.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	662.70	662.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	692.02	692.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	724.30	724.30

18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	756.95	756.95
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	792.20	792.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	827.45	827.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	865.67	865.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	904.26	904.26
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	945.45	945.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	965.86	965.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1007.04	1007.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1042.67	1042.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1066.04	1066.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1095.35	1095.35
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1112.79	1112.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.60	298.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	325.14	325.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	335.29	335.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	345.44	345.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	356.37	356.37
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	367.29	367.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	378.61	378.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	390.32	390.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	390.32	390.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	390.32	390.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	390.32	390.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.89	391.89
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	399.69	399.69
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	409.06	409.06
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	424.28	424.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	436.77	436.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	443.02	443.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	452.39	452.39
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	461.75	461.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	467.61	467.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	473.85	473.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	476.98	476.98
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	480.10	480.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	483.22	483.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	486.34	486.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	492.59	492.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.83	498.83
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	508.20	508.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	517.18	517.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	529.67	529.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	545.28	545.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	563.63	563.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	585.49	585.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	610.08	610.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	638.18	638.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	665.89	665.89
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	697.12	697.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	727.95	727.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	761.91	761.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	796.26	796.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	833.34	833.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	870.42	870.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	910.63	910.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	951.22	951.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	994.55	994.55
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1016.01	1016.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1059.34	1059.34

18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1096.81	1096.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1121.40	1121.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1152.24	1152.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1170.58	1170.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	371.81	371.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	404.85	404.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	417.49	417.49
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	430.13	430.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	443.74	443.74
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	457.34	457.34
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	471.44	471.44
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	486.02	486.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	486.02	486.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	486.02	486.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	486.02	486.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	487.96	487.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	497.68	497.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	509.35	509.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	528.30	528.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	543.86	543.86
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	551.63	551.63
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	563.30	563.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	574.96	574.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	582.25	582.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	590.03	590.03
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	593.92	593.92
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	597.80	597.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	601.69	601.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	605.58	605.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	613.36	613.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	621.13	621.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	632.80	632.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	643.98	643.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	659.53	659.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	678.97	678.97
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	701.81	701.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	729.03	729.03
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	759.65	759.65
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	794.64	794.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	829.15	829.15
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	868.03	868.03
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	906.43	906.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	948.71	948.71
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	991.48	991.48
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1037.65	1037.65
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1083.82	1083.82
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1133.88	1133.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1184.43	1184.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1238.38	1238.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1265.11	1265.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1319.06	1319.06
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1365.72	1365.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1396.34	1396.34
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1434.73	1434.73
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1457.57	1457.57
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	305.08	305.08
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	332.20	332.20
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	342.57	342.57
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	352.94	352.94

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	364.11	364.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	375.27	375.27
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	386.84	386.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	398.80	398.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	398.80	398.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	398.80	398.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	398.80	398.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	400.40	400.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	408.37	408.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	417.94	417.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	433.50	433.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	446.26	446.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	452.64	452.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	462.21	462.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	471.78	471.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	477.76	477.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	484.15	484.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	487.34	487.34
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	490.53	490.53
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	493.72	493.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	496.91	496.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	503.29	503.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	509.67	509.67
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	519.24	519.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	528.41	528.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	541.17	541.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	557.13	557.13
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	575.87	575.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	598.20	598.20
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	623.33	623.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	652.04	652.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	680.36	680.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	712.26	712.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	743.77	743.77
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	778.46	778.46
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	813.56	813.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	851.44	851.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	889.33	889.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	930.40	930.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	971.88	971.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1016.15	1016.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1038.08	1038.08
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1082.35	1082.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1120.63	1120.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1145.76	1145.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1177.26	1177.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1196.01	1196.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	375.45	375.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.82	408.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	421.58	421.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	434.34	434.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	448.09	448.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	461.83	461.83

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	476.06	476.06
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	490.78	490.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	490.78	490.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	490.78	490.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	490.78	490.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	492.75	492.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	502.56	502.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	514.34	514.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	533.48	533.48
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	549.19	549.19
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	557.04	557.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	568.82	568.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	580.60	580.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	587.96	587.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	595.81	595.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	599.74	599.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	603.67	603.67
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	607.59	607.59
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	611.52	611.52
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	619.37	619.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	627.22	627.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	639.00	639.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	650.29	650.29
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	665.99	665.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	685.63	685.63
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	708.69	708.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	736.18	736.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	767.10	767.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	802.43	802.43

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	837.28	837.28
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	876.54	876.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	915.31	915.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	958.01	958.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1001.20	1001.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1047.83	1047.83
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1094.45	1094.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1145.00	1145.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1196.04	1196.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1250.52	1250.52
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1277.51	1277.51
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1331.99	1331.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1379.11	1379.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1410.02	1410.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1448.80	1448.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1471.86	1471.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.68	393.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	428.67	428.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	442.05	442.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	455.43	455.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	469.84	469.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	484.25	484.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	499.17	499.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	514.61	514.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	514.61	514.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	514.61	514.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	514.61	514.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	516.67	516.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	526.96	526.96

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	539.31	539.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	559.38	559.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	575.85	575.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	584.08	584.08
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	596.43	596.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	608.78	608.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	616.50	616.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	624.74	624.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	628.85	628.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	632.97	632.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	637.09	637.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	641.20	641.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	649.44	649.44
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	657.67	657.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	670.02	670.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	681.86	681.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	698.32	698.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	718.91	718.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	743.10	743.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	771.91	771.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	804.33	804.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	841.39	841.39
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	877.92	877.92
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	919.09	919.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	959.75	959.75
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1004.52	1004.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1049.80	1049.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1098.69	1098.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1147.58	1147.58

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1200.58	1200.58
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1254.10	1254.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1311.22	1311.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1339.53	1339.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1396.65	1396.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1446.05	1446.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1478.47	1478.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1519.13	1519.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1543.31	1543.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	364.51	364.51
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.92	396.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	409.30	409.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	421.69	421.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	435.04	435.04
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	448.38	448.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	462.20	462.20
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	476.49	476.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	476.49	476.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	476.49	476.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	476.49	476.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	478.40	478.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	487.93	487.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	499.36	499.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	517.94	517.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	533.19	533.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	540.82	540.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	552.25	552.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	563.69	563.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	570.84	570.84

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	578.46	578.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	582.27	582.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	586.08	586.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	589.89	589.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	593.71	593.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	601.33	601.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	608.95	608.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	620.39	620.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	631.35	631.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	646.60	646.60
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	665.66	665.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	688.05	688.05
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	714.74	714.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	744.75	744.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	779.06	779.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	812.89	812.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	851.01	851.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	888.65	888.65
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	930.11	930.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	972.04	972.04
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1017.31	1017.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1062.57	1062.57
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1111.65	1111.65
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1161.21	1161.21
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1214.10	1214.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1240.30	1240.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1293.19	1293.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1338.94	1338.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1368.96	1368.96

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1406.60	1406.60
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1428.99	1428.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	342.40	342.40
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	372.83	372.83
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	384.47	384.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	396.10	396.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	408.64	408.64
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	421.17	421.17
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	434.15	434.15
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	447.58	447.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	447.58	447.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	447.58	447.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	447.58	447.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	449.37	449.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	458.32	458.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	469.06	469.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	486.51	486.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	500.84	500.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	508.00	508.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	518.74	518.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	529.48	529.48
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	536.20	536.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	543.36	543.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	546.94	546.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	550.52	550.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	554.10	554.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	557.68	557.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	564.84	564.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	572.00	572.00

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	582.74	582.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	593.04	593.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	607.36	607.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	625.26	625.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	646.30	646.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	671.36	671.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	699.56	699.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	731.79	731.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	763.56	763.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	799.37	799.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	834.73	834.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	873.67	873.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	913.05	913.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	955.57	955.57
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	998.09	998.09
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1044.19	1044.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1090.74	1090.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1140.42	1140.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1165.04	1165.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1214.72	1214.72
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1257.69	1257.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1285.89	1285.89
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1321.24	1321.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1342.28	1342.28

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	294.53	294.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	320.71	320.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	330.72	330.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	340.73	340.73
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	351.51	351.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	362.29	362.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	373.46	373.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	385.01	385.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	385.01	385.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	385.01	385.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	385.01	385.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	386.55	386.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	394.25	394.25
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	403.49	403.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	418.50	418.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	430.82	430.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	436.98	436.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	446.22	446.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	455.46	455.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	461.24	461.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	467.40	467.40
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	470.48	470.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	473.56	473.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	476.64	476.64
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	479.72	479.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	485.88	485.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	492.04	492.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	501.28	501.28
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	510.13	510.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	522.46	522.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	537.86	537.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	555.95	555.95
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	577.51	577.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	601.77	601.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	629.49	629.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	656.82	656.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	687.62	687.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	718.04	718.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	751.53	751.53

18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	785.42	785.42
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	821.99	821.99
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	858.57	858.57
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	898.22	898.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	938.26	938.26
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	981.00	981.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	1002.17	1002.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1044.91	1044.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1081.87	1081.87
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1106.13	1106.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1136.54	1136.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1154.64	1154.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	309.83	309.83
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	337.37	337.37
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	347.90	347.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	358.43	358.43
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	369.77	369.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	381.11	381.11
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	392.85	392.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	405.00	405.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	405.00	405.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	405.00	405.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	405.00	405.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	406.62	406.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	414.72	414.72
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	424.44	424.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	440.24	440.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	453.20	453.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	459.68	459.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	469.40	469.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	479.12	479.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	485.19	485.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	491.67	491.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	494.91	494.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	498.15	498.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	501.39	501.39
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	504.63	504.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	511.11	511.11
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	517.59	517.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	527.31	527.31
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	536.63	536.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	549.59	549.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	565.79	565.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	584.82	584.82
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	607.50	607.50
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	633.02	633.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	662.18	662.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	690.93	690.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	723.33	723.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	755.33	755.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	790.56	790.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	826.20	826.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	864.68	864.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	903.15	903.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	944.87	944.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	986.99	986.99
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1031.94	1031.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1054.22	1054.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1099.17	1099.17

18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1138.05	1138.05
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1163.57	1163.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1195.56	1195.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1214.60	1214.60
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	385.79	385.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	420.08	420.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	433.19	433.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	446.30	446.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	460.42	460.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	474.54	474.54
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	489.17	489.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	504.29	504.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	504.29	504.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	504.29	504.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	504.29	504.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	506.31	506.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	516.40	516.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	528.50	528.50
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	548.17	548.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	564.31	564.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	572.37	572.37
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	584.48	584.48
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	596.58	596.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	604.15	604.15
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	612.21	612.21
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	616.25	616.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	620.28	620.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	624.32	624.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	628.35	628.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	636.42	636.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	644.49	644.49
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	656.59	656.59
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	668.19	668.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	684.33	684.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	704.50	704.50
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	728.20	728.20
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	756.44	756.44
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	788.21	788.21
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	824.52	824.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	860.33	860.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	900.67	900.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	940.51	940.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	984.38	984.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1028.76	1028.76
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1076.67	1076.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1124.58	1124.58
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1176.52	1176.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1228.97	1228.97
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1284.94	1284.94
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1312.68	1312.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1368.66	1368.66
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1417.07	1417.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1448.84	1448.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1488.68	1488.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1512.38	1512.38
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	316.55	316.55
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	344.69	344.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	355.45	355.45
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	366.21	366.21

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	377.80	377.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	389.38	389.38
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	401.38	401.38
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	413.80	413.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	413.80	413.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	413.80	413.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	413.80	413.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	415.45	415.45
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	423.73	423.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	433.66	433.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	449.80	449.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	463.04	463.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	469.66	469.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	479.59	479.59
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	489.52	489.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	495.73	495.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	502.35	502.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	505.66	505.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	508.97	508.97
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	512.28	512.28
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	515.59	515.59
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	522.21	522.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	528.83	528.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	538.76	538.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	548.28	548.28
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	561.52	561.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	578.07	578.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	597.52	597.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	620.70	620.70
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	646.77	646.77
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	676.56	676.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	705.94	705.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	739.04	739.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	771.73	771.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	807.73	807.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	844.15	844.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	883.46	883.46
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	922.77	922.77
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	965.39	965.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	1008.42	1008.42
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1054.36	1054.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1077.11	1077.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1123.05	1123.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1162.77	1162.77
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1188.84	1188.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1221.53	1221.53
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1240.98	1240.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	389.57	389.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	424.20	424.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	437.44	437.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	450.68	450.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	464.94	464.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	479.19	479.19

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	493.96	493.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	509.24	509.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	509.24	509.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	509.24	509.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	509.24	509.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	511.28	511.28
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	521.46	521.46
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	533.68	533.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	553.54	553.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	569.84	569.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	577.99	577.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	590.21	590.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	602.43	602.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	610.07	610.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	618.22	618.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	622.29	622.29
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	626.36	626.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	630.44	630.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	634.51	634.51
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	642.66	642.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	650.81	650.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	663.03	663.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	674.74	674.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	691.04	691.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	711.41	711.41
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	735.34	735.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	763.86	763.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	795.94	795.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	832.61	832.61

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	868.76	868.76
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	909.50	909.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	949.73	949.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	994.03	994.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1038.85	1038.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1087.23	1087.23
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1135.60	1135.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1188.05	1188.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1241.02	1241.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1297.54	1297.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1325.55	1325.55
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1382.07	1382.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1430.96	1430.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1463.04	1463.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1503.27	1503.27
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1527.21	1527.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	408.48	408.48
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	444.79	444.79
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	458.67	458.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	472.55	472.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	487.50	487.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	502.46	502.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	517.94	517.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	533.96	533.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	533.96	533.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	533.96	533.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	533.96	533.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	536.10	536.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	546.77	546.77

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	559.59	559.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	580.41	580.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	597.50	597.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	606.04	606.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	618.86	618.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	631.67	631.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	639.68	639.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	648.23	648.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	652.50	652.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	656.77	656.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	661.04	661.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	665.31	665.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	673.86	673.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	682.40	682.40
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	695.22	695.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	707.50	707.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	724.58	724.58
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	745.94	745.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	771.04	771.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	800.94	800.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	834.58	834.58
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	873.02	873.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	910.93	910.93
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	953.65	953.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	995.83	995.83
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1042.29	1042.29
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1089.28	1089.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1140.00	1140.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1190.73	1190.73

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1245.73	1245.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1301.26	1301.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1360.53	1360.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1389.90	1389.90
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1449.17	1449.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1500.43	1500.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1534.07	1534.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1576.25	1576.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1601.34	1601.34
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	378.22	378.22
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	411.84	411.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	424.70	424.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	437.55	437.55
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	451.39	451.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	465.24	465.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	479.57	479.57
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	494.41	494.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	494.41	494.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	494.41	494.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	494.41	494.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	496.38	496.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	506.27	506.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	518.14	518.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	537.42	537.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	553.24	553.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	561.15	561.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	573.02	573.02
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	584.88	584.88
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	592.30	592.30

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	600.21	600.21
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	604.17	604.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	608.12	608.12
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	612.08	612.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	616.03	616.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	623.94	623.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	631.85	631.85
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	643.72	643.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	655.09	655.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	670.91	670.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	690.69	690.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	713.92	713.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	741.61	741.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	772.76	772.76
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	808.36	808.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	843.46	843.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	883.01	883.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	922.07	922.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	965.08	965.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1008.59	1008.59
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1055.56	1055.56
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1102.53	1102.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1153.45	1153.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1204.87	1204.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1259.75	1259.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1286.94	1286.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1341.82	1341.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1389.28	1389.28
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1420.43	1420.43

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1459.49	1459.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1482.73	1482.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	355.27	355.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	386.85	386.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	398.92	398.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	411.00	411.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	424.00	424.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	437.01	437.01
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	450.47	450.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	464.41	464.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	464.41	464.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	464.41	464.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	464.41	464.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	466.26	466.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	475.55	475.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	486.70	486.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	504.81	504.81
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	519.67	519.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	527.10	527.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	538.25	538.25
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	549.39	549.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	556.36	556.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	563.79	563.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	567.50	567.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	571.22	571.22
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	574.93	574.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	578.65	578.65
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	586.08	586.08
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	593.51	593.51

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	604.66	604.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	615.34	615.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	630.20	630.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	648.77	648.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	670.60	670.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	696.61	696.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	725.87	725.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	759.30	759.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	792.28	792.28
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	829.43	829.43
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	866.12	866.12
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	906.52	906.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	947.39	947.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	991.51	991.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	1035.62	1035.62
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1083.46	1083.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1131.76	1131.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1183.30	1183.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1208.85	1208.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1260.40	1260.40
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1304.98	1304.98
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1334.24	1334.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1370.92	1370.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1392.75	1392.75

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Exhibit C-1
Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age & Geog. Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	18939PA0040001	25,734	1.464	\$690.65	1.006	\$690.65	1.000	\$690.65	\$468.89
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
Total Premium	25,734	\$16,778,093.76		\$16,778,093.76		\$16,778,093.76		\$16,778,093.76	\$16,778,093.76
Total Premium Check				(B) = (D) : TRUE		(B) = (F) : TRUE		(B) = (H) : TRUE	(B) = (I) : TRUE
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
All Plans Aggregate	Calibration Factors:		Age 1.464	$= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$	Geographic 1.006	$= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$	Tobacco 1.000	$= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$	

Notes:

(A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit E-2

(B) Plan Level Average Age Factor, See Exhibit C-2 for Example

(C) Premium Paying Members, See Exhibit C-2 for Example

(D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) / Age Calibration Factor

Total Premium = $\Sigma (D) \times (C)$

(E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

(F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor

Total Premium = $\Sigma (F) \times (C)$

(G) Average Tobacco Factor, See Exhibit C-2 for Example

(H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor

(I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

Total Premium = $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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

Example: Silver Plan 18939PA0040001

Average Age Factor - Silver Plan 18939PA0040001			Average Tobacco User Factor - Silver Plan 18939PA0040001				Average Rating Area Factor - Silver Plan 18939PA0040001			
Age	% by Age	Age Factor	Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor	Rating Area	Rating Area Names	Rating Area	Rating Area Factors
0-20	1.0%	-	0.9%	0.1%	1.000	1.000	1	Erie	0.1%	0.779
1-14	14.3%	0.765	12.9%	1.5%	1.000	1.000	2	Elk/Cameron/Pot	0.3%	0.819
15	1.2%	0.833	1.0%	0.1%	1.000	1.000	3	NEPA	3.3%	1.020
16	1.1%	0.859	1.0%	0.1%	1.000	1.000	4	Pittsburgh	0.0%	0.855
17	1.1%	0.885	1.0%	0.1%	1.000	1.000	5	Altoona	2.2%	0.837
18	1.0%	0.913	0.9%	0.1%	1.000	1.000	6	Mid Central plus	3.0%	1.030
19	1.3%	0.941	1.2%	0.1%	1.000	1.000	7	York/Lancaster	23.9%	1.080
20	1.2%	0.970	1.1%	0.1%	1.000	1.000	8	Greater Philadelp	51.0%	1.000
21	1.4%	1.000	1.2%	0.1%	1.000	1.000	9	Harrisburg	16.2%	0.939
22	1.2%	1.000	1.1%	0.1%	1.000	1.000	Total	-	100.0%	1.006
23	1.2%	1.000	1.1%	0.1%	1.000	1.000				
24	1.4%	1.000	1.2%	0.1%	1.000	1.000				
25	1.5%	1.004	1.4%	0.2%	1.000	1.000				
26	1.9%	1.024	1.7%	0.2%	1.000	1.000				
27	1.9%	1.048	1.7%	0.2%	1.000	1.000				
28	2.0%	1.087	1.8%	0.2%	1.000	1.000				
29	1.8%	1.119	1.6%	0.2%	1.000	1.000				
30	1.7%	1.135	1.5%	0.2%	1.000	1.000				
31	1.9%	1.159	1.7%	0.2%	1.000	1.000				

32	1.7%	1.183	1.5%	0.2%	1.000	1.000
33	1.9%	1.198	1.7%	0.2%	1.000	1.000
34	1.9%	1.214	1.7%	0.2%	1.000	1.000
35	2.0%	1.222	1.8%	0.2%	1.000	1.000
36	1.7%	1.230	1.5%	0.2%	1.000	1.000
37	1.8%	1.238	1.6%	0.2%	1.000	1.000
38	1.7%	1.246	1.5%	0.2%	1.000	1.000
39	1.6%	1.262	1.5%	0.2%	1.000	1.000
40	1.6%	1.278	1.4%	0.2%	1.000	1.000
41	1.5%	1.302	1.4%	0.2%	1.000	1.000
42	1.5%	1.325	1.4%	0.2%	1.000	1.000
43	1.6%	1.357	1.4%	0.2%	1.000	1.000
44	1.7%	1.397	1.5%	0.2%	1.000	1.000
45	1.7%	1.444	1.6%	0.2%	1.000	1.000
46	2.0%	1.500	1.8%	0.2%	1.000	1.000
47	1.8%	1.563	1.7%	0.2%	1.000	1.000
48	1.8%	1.635	1.7%	0.2%	1.000	1.000
49	2.0%	1.706	1.8%	0.2%	1.000	1.000
50	2.0%	1.786	1.8%	0.2%	1.000	1.000
51	1.9%	1.865	1.7%	0.2%	1.000	1.000
52	2.0%	1.952	1.8%	0.2%	1.000	1.000
53	2.1%	2.040	1.8%	0.2%	1.000	1.000
54	2.0%	2.135	1.8%	0.2%	1.000	1.000
55	2.1%	2.230	1.8%	0.2%	1.000	1.000
56	2.0%	2.333	1.8%	0.2%	1.000	1.000
57	1.9%	2.437	1.7%	0.2%	1.000	1.000
58	2.0%	2.548	1.8%	0.2%	1.000	1.000
59	1.8%	2.603	1.6%	0.2%	1.000	1.000
60	1.6%	2.714	1.5%	0.2%	1.000	1.000
61	1.6%	2.810	1.4%	0.2%	1.000	1.000
62	1.3%	2.873	1.2%	0.1%	1.000	1.000
63	1.3%	2.952	1.2%	0.1%	1.000	1.000
64	1.2%	3.000	1.0%	0.1%	1.000	1.000
65+	1.4%	3.000	1.2%	0.1%	1.000	1.000
Total	100.0%	1.464	89.8%	10.2%	1.000	

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Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$798.25
Net Risk Adjustment:	0.988
Exchange User Fees:	1.000
Total Impact:	-0.012
Market Adjusted Index Rate:	\$789.03

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Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
										= Product (Columns 1-6)					= Product (Columns 8-11)	= (7) x (12)	= (7) / (1)
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	AV & Cost Sharing	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration Factor	Calibrated Plan Adjusted Index Rate	AV Pricing Value
18939PA0040001	PA Silver OAEPO 6000 80% \$30/75	Silver	100.00%	\$789.03	0.729	1.202	1.000	1.000	1.000	690.65	1.000	0.683	0.994	0.944	0.641	442.64	0.875

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Exhibit 5
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.45%	0.49%	1.117	1.114	0.43%	0.51%	1.117	1.114
1	0.40%	0.49%	1.117	1.114	0.42%	0.50%	1.117	1.114
2	0.33%	0.47%	0.511	0.511	0.36%	0.46%	0.511	0.511
3	0.54%	0.48%	0.511	0.511	0.56%	0.42%	0.511	0.511
4	0.51%	0.49%	0.511	0.511	0.50%	0.48%	0.511	0.511
5	0.38%	0.51%	0.379	0.379	0.36%	0.46%	0.379	0.379
6	0.46%	0.54%	0.379	0.379	0.45%	0.50%	0.379	0.379
7	0.52%	0.56%	0.379	0.379	0.48%	0.44%	0.379	0.379
8	0.53%	0.55%	0.379	0.379	0.54%	0.50%	0.379	0.379
9	0.51%	0.62%	0.379	0.379	0.50%	0.57%	0.379	0.379
10	0.50%	0.60%	0.412	0.380	0.51%	0.53%	0.412	0.380
11	0.56%	0.56%	0.412	0.380	0.55%	0.57%	0.412	0.380
12	0.55%	0.49%	0.412	0.380	0.54%	0.52%	0.412	0.380
13	0.60%	0.53%	0.412	0.380	0.61%	0.52%	0.412	0.380
14	0.67%	0.58%	0.412	0.380	0.59%	0.63%	0.412	0.380
15	0.69%	0.62%	0.532	0.591	0.62%	0.60%	0.532	0.591
16	0.71%	0.61%	0.532	0.591	0.63%	0.57%	0.532	0.591
17	0.65%	0.58%	0.532	0.591	0.61%	0.59%	0.532	0.591
18	0.61%	0.61%	0.532	0.591	0.59%	0.50%	0.532	0.591
19	0.73%	0.67%	0.532	0.591	0.74%	0.66%	0.532	0.591
20	0.67%	0.67%	0.479	0.787	0.69%	0.56%	0.479	0.787
21	0.69%	0.70%	0.479	0.787	0.74%	0.61%	0.479	0.787
22	0.68%	0.62%	0.479	0.787	0.63%	0.62%	0.479	0.787
23	0.82%	0.54%	0.479	0.787	0.73%	0.51%	0.479	0.787
24	0.71%	0.68%	0.479	0.787	0.71%	0.67%	0.479	0.787
25	0.79%	0.80%	0.489	1.176	0.78%	0.76%	0.489	1.176
26	0.94%	0.74%	0.489	1.176	1.00%	0.87%	0.489	1.176
27	0.98%	0.82%	0.489	1.176	0.96%	0.92%	0.489	1.176
28	1.04%	0.87%	0.489	1.176	1.05%	0.92%	0.489	1.176
29	1.00%	0.81%	0.489	1.176	0.97%	0.83%	0.489	1.176
30	0.89%	0.70%	0.552	1.393	0.99%	0.72%	0.552	1.393
31	0.94%	0.80%	0.552	1.393	1.04%	0.89%	0.552	1.393
32	0.77%	0.74%	0.552	1.393	0.90%	0.82%	0.552	1.393
33	1.04%	0.83%	0.552	1.393	1.01%	0.91%	0.552	1.393

Experience Period Demographic Factor	1.1038
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Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1079
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Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0037
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Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

34	0.97%	0.91%	0.552	1.393	0.98%	0.92%	0.552	1.393
35	0.93%	0.91%	0.670	1.303	0.96%	0.99%	0.670	1.303
36	0.97%	0.61%	0.670	1.303	0.97%	0.69%	0.670	1.303
37	0.99%	0.82%	0.670	1.303	1.04%	0.78%	0.670	1.303
38	0.82%	0.78%	0.670	1.303	0.88%	0.80%	0.670	1.303
39	0.85%	0.73%	0.670	1.303	0.87%	0.77%	0.670	1.303
40	0.87%	0.74%	0.839	1.224	0.87%	0.73%	0.839	1.224
41	0.85%	0.77%	0.839	1.224	0.79%	0.73%	0.839	1.224
42	0.86%	0.69%	0.839	1.224	0.85%	0.66%	0.839	1.224
43	0.82%	0.78%	0.839	1.224	0.81%	0.76%	0.839	1.224
44	0.91%	0.78%	0.839	1.224	0.91%	0.81%	0.839	1.224
45	0.99%	0.71%	1.063	1.314	0.92%	0.81%	1.063	1.314
46	0.99%	0.97%	1.063	1.314	0.97%	1.03%	1.063	1.314
47	0.99%	0.85%	1.063	1.314	0.97%	0.87%	1.063	1.314
48	1.07%	0.83%	1.063	1.314	0.99%	0.85%	1.063	1.314
49	1.07%	0.88%	1.063	1.314	1.10%	0.86%	1.063	1.314
50	0.98%	0.99%	1.456	1.565	0.99%	1.00%	1.456	1.565
51	1.03%	0.84%	1.456	1.565	1.08%	0.85%	1.456	1.565
52	1.06%	0.96%	1.456	1.565	1.08%	0.94%	1.456	1.565
53	1.00%	1.07%	1.456	1.565	1.04%	1.01%	1.456	1.565
54	1.11%	0.83%	1.456	1.565	1.12%	0.90%	1.456	1.565
55	1.14%	0.92%	1.868	1.810	1.13%	0.93%	1.868	1.810
56	1.08%	0.91%	1.868	1.810	1.12%	0.89%	1.868	1.810
57	1.03%	0.86%	1.868	1.810	1.04%	0.87%	1.868	1.810
58	1.04%	0.88%	1.868	1.810	1.03%	0.95%	1.868	1.810
59	0.92%	0.73%	1.868	1.810	1.00%	0.78%	1.868	1.810
60	0.84%	0.72%	2.358	2.227	0.90%	0.73%	2.358	2.227
61	0.93%	0.72%	2.358	2.227	0.92%	0.68%	2.358	2.227
62	0.74%	0.61%	2.358	2.227	0.67%	0.62%	2.358	2.227
63	0.68%	0.67%	2.358	2.227	0.68%	0.64%	2.358	2.227
64	0.68%	0.54%	2.358	2.227	0.63%	0.53%	2.358	2.227
65+	0.95%	0.59%	2.358	2.227	0.81%	0.55%	2.358	2.227

Aetna HealthAssurance Pennsylvania, Inc.
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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	1%	0.785	0%	0.779
1	Crawford	0%	0.785	0%	0.779
1	Erie	0%	0.785	0%	0.779
1	Forest	0%	0.785	0%	0.779
1	Mckean	0%	0.785	0%	0.779
1	Mercer	0%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	0%	0.792	0%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	0%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	0%	0.998	0%	1.020
3	Luzerne	0%	0.998	1%	1.020
3	Lycoming	0%	0.998	1%	1.020
3	Monroe	1%	0.998	1%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	0%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	0%	0.810	0%	0.855

Average Experience Period Area Factor	0.9710
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Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0063
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Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	0.9971
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Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	0%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855
4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	1%	0.780	1%	0.837
5	Huntingdon	1%	0.780	1%	0.837
5	Jefferson	0%	0.780	0%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	0%	0.983	1%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	1%	0.983	1%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	1%	0.983	1%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	0%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	2%	0.984	1%	1.080
7	Berks	8%	0.984	6%	1.080
7	Lancaster	17%	0.984	14%	1.080
7	York	8%	0.984	3%	1.080
8	Bucks	5%	1.000	7%	1.000
8	Chester	8%	1.000	8%	1.000
8	Delaware	6%	1.000	15%	1.000
8	Montgomery	10%	1.000	10%	1.000
8	Philadelphia	6%	1.000	11%	1.000
9	Cumberland	10%	0.933	6%	0.939
9	Dauphin	5%	0.933	3%	0.939
9	Franklin	2%	0.933	2%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	1%	0.939
9	Lebanon	3%	0.933	3%	0.939
9	Perry	1%	0.933	0%	0.939

Area Factor Change	1.0394
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Note:
 Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents: The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	0.7%
Facility Outpatient	4.5%	4.6%
Physician	1.9%	4.1%
Capitation	0.0%	-1.8%
Medical	4.2%	3.5%
Pharmacy	10.3%	0.8%
Total (Med + Rx)	6.1%	2.7%

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Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	25,734	73%
Bronze	0	N/A
Catastrophic	0	N/A
Total	25,734	73%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.10%	\$59.36
Profit & Risk Load	4.74%	\$30.90
Premium Tax	0.80%	\$5.22
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
PCORI	0.00%	\$0.00
Federal Income Tax	1.26%	\$8.21
Total Taxes and Fees	2.06%	\$13.43

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	\$651.98	
(b)	Medical Cost (pmpm)	\$544.88	
(c)	Medical Benefit Ratio (MBR)	83.6%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.22	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$16.84	
(f)	Adjusted Premium (pmpm)	\$635.14	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$550.10	= (b) + (d)
	Medical Loss Ratio (MLR)	86.6%	=(g) / (f)

Notes:

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

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

This projection applies to the products included in this filing and is a standalone calculation for the 2019 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate	HIF Factor	Med Trend + HIF	Index Rate, including HIF
1Q 2019	23.8%	1.000	\$761.41	1.000	1.000	\$ 761.41
2Q 2019	25.5%	1.031	\$784.84	1.007	1.038	\$ 789.98
3Q 2019	23.7%	1.062	\$808.99	1.013	1.076	\$ 819.65
4Q 2019	27.0%	1.095	\$833.88	1.020	1.117	\$ 850.46
Total	100.0%	1.048	\$798.25	1.010	1.059	\$ 806.57

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Exhibit 14

Sample Rate Calculation

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

Sample Small Group Information:

Effective Date: 01/01/2019
 Rating Area: Rating Area 1
 Plan: PA Silver OAEPO 6000 80% \$30/75

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

Age and Tobacco

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

Calculation of Monthly Premium

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

Market Base Rate =	\$607.60
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7285
x Effective Date Factor	1.0000
<hr/> Market Base Rate adjusted for Plan/Area/Effective Date =	<hr/> \$344.69

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

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$421.22	\$423.97	\$263.69	\$263.69		\$1,372.57
Employee 2	\$804.17	\$672.84				\$1,477.01
Employee 3	\$344.69	\$344.69				\$689.38
Employee 4	\$672.84	\$588.05	\$324.36	\$305.05	\$296.09	\$2,186.39
Employee 5	\$1,034.08	\$1,034.08	\$346.07			\$2,414.23
Employee 6	\$878.28	\$935.50	\$344.69			\$2,158.47
Employee 7	\$804.17	\$642.85				\$1,447.02
Employee 8	\$456.72	\$448.79				\$905.51
Employee 9	\$412.94	\$418.46	\$263.69	\$263.69	\$263.69	\$1,622.47
Employee 10	\$346.07	\$374.68	\$263.69	\$263.69		\$1,248.13
Group Total Monthly Premium:						\$15,521.18

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

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
18939PA0040001	OAEPO	PA Silver OAEPO 6000 80% \$30/75	Silver	70.14%	No	100.00%

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Exhibit 16
 Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
18939PA0010001	PA Bronze PPO 6000 100/50 HSA				
18939PA0010002	PA Bronze PPO 6450 100/50 HSA				
18939PA0010003	PA Gold PPO 2000 100/50 HSA T	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010004	PA Gold PPO 1500 100/50 HSA				
18939PA0010005	PA Silver PPO 2500 100/50 HSA				
18939PA0010007	PA Silver PPO 2600 100/50 HSA				
18939PA0010009	PA Bronze PPO 5000 80/50 HSA				
18939PA0010010	PA Silver PPO 3500 100/50 HSA				
18939PA0010011	PA Gold PPO 1000 90/50				
18939PA0010012	PA Gold PPO 1000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010013	PA Gold PPO 2000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010014	PA Silver PPO 3000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010015	PA Platinum PPO 100/50 200D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010016	PA Platinum PPO 500 100/50				
18939PA0010017	PA Gold PPO 1000 100/50 250A				
18939PA0010018	PA Gold PPO 1000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010019	PA Gold PPO 1500 100/50				
18939PA0010020	PA Gold PPO 2000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010022	PA Silver PPO 3000 100/50 250A				
18939PA0010023	PA Silver PPO 3500 100/50				
18939PA0010024	PA Silver PPO 4000 100/50 25				
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010026	PA Silver PPO 5000 100/50 RX 10/50/100				
18939PA0010027	PA Gold PPO 100/50 500D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010028	PA Gold PPO 1000 100/50 30				
18939PA0010029	PA Gold PPO 1500 100/50 30				
18939PA0010030	PA Silver PPO 2500 100/50 300A				
18939PA0010031	PA Silver PPO 4000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010032	PA Silver PPO 4500 100/50 30				
18939PA0010033	PA Silver PPO 2000 100/50 300A				
18939PA0010034	PA Bronze AWH WellSpan PPO 5000 80/50 HSA				
18939PA0010035	PA Bronze AWH PinnacleHealth PPO 5000 80 HSA				
18939PA0010036	PA Bronze AWH VP PPO 5000 80/50 HSA				
18939PA0010037	PA Silver AWH WellSpan PPO 3500 100/50 HSA				
18939PA0010038	PA Silver AWH PinnacleHealth PPO 3500 HSA				
18939PA0010040	PA Gold AWH WellSpan PPO 1000 100/50 25				
18939PA0010041	PA Gold AWH PinnacleHealth PPO 1000 100/50				
18939PA0010042	PA Gold AWH VP PPO 1000 100/50 25				
18939PA0010043	PA Silver AWH PinnacleHealth PPO 2000				
18939PA0010044	PA Silver AWH WellSpan PPO 2000 100/50				
18939PA0010046	PA Bronze PPO 6550 100/50 HSA E	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010047	PA Bronze PPO 7000 100/50 Int	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010048	PA Gold PPO 100/50 600D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010049	PA Silver PPO 3000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010050	PA Silver PPO 3000 100/50 HSA E	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75



June 26, 2018

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 6.8%, a minimum change of 3.7%, and a maximum change of 14.8%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 6.8% and only one plan will be offered in 2019. Please provide examples showing the calculation for the minimum and maximum rate changes.

6.8% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 3.7% - 14.8% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).

2. Please explain how the 6.8% rate increase reconciles to the rate increases shown in Worksheet II Section I of the URRT.

The 6.8% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (Q1-Q4).

3. Please provide numerical support for the change in morbidity, change in demographics, change in networks, and change in other assumptions for both the Actual Experience Data and Manual Data shown in Table 5 of the PA Rate Template.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #3', for the requested numerical support.

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only one renewing plan and no new plans effective January 1, 2019. Please confirm that only Plan 18939PA0040001 will be offered in 2019 and it is considered a renewing plan.

We confirm that only plan 18939PA0040001 will be offered in 2019 and is considered a renewing plan. The actuarial memorandum wording has been updated to reflect this.



5. The “Rate Change Summary” included in the filing indicates that Taxes & Fees will account for 2.3% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 2.06% of premium. Please explain this discrepancy.

The 2.3% taxes and fees in the Rate Change Summary includes 0.21% for high risk pool premium less recoveries and 0.02% for risk adjustment fees. It is otherwise equivalent to the taxes and fees displayed in Worksheet I Section III of the URRT.

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled “PA_SG_18939_Rates_OFF_1Q2019_v1.xls” includes Rating Area 4. Please confirm that Rating Area 4 is not included in the service area and remove it from the rate tables as necessary.

We confirm that rating area 4 is not included in the service area. We will submit a revised rate table.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.

8. Please provide an illustration of the calculation of the 0.728 paid-to-allowed ratio.

Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

9. Please provide numerical support for the changes in the rating area factors from the prior filing and describe how morbidity differences were removed in the calculation.

The newly requested area factors were developed based on large group claim experience over a 12 month period from July 2016 to June 2017, normalized for morbidity. This data was used due to credibility concerns with our SG ACA population. Please see the ‘Response #9’ tab of the file ‘AHASPA Objection Response Tables 20180615.xlsx’

10. We have several questions related to trend.

a. The unit cost trends tie between Worksheet 1 Section II of the URRT, Exhibit 8, and the “SG Quarterly Trend_AHASPA.xlsx” file. However, the utilization trends differ between all three sources. Please explain why the utilization trends differ.

The utilization trend shown in the “SG Quarterly Trend_AHASPA.xlsx” file includes the impact of deductible leveraging. The utilization trend shown in Exhibit 8 includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment ‘AHASPA Objection Response Tables 20180615.xlsx’, tab ‘Response #10’, for the illustration of how the utilization trends differ between the files.



b. The weights applied to each service category in the development of total trend differ between the file “SG Quarterly Trend_AHASPA.xlsx” and Table 3 of the file PA Rate Template, resulting in differing total trends. Please reconcile, and explain why these weights differ.

Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. The method for combining the service categories in the file ‘2019_SmGrp_AetnaHealthAssuranceOfPennsylvania_PAAMExhibits_062618.xlsm’ differs in that each component is trended for two years and then rolled up to a total trend factor. Due to the difference in methods, PA incurred pmpm’s for each service category were used as the weights. The method Aetna uses is demonstrated in the first table in the attachment ‘SG Quarterly Trend_AHASPA.xlsx’.

c. Please provide numerical support for the trend assumptions utilized in the development of the rates.

The numerical trend buildup is shown in the responses to parts a and b of this objection. Additional discussion on the development of medical and pharmacy trend can be found below.

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

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

d. Page 5 of the Federal Act Memo indicates that trend factors are developed from annual forward trend, leveraging, and changes in the Health Insurers Fee. Please demonstrate how leveraging is applied in the development of trend and provide numerical support for this adjustment.

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

*Allowed Trend = 10.0%
Average Deductible = \$2,000
Lookup From Deductible Leveraging Table for \$2,000 = 1.15*

*Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1+Allowed Trend) – 1
Leveraging Trend = (1 + 0.1*1.15)/(1 + 0.1) – 1 = 1.3%
Paid Trend = (1 + Allowed Trend) * (1 + Leveraging Trend) – 1
Paid Trend = (1 + 10%) * (1 + 1.3%) – 1 = 11.5%*

11. Please provide numerical support for the development of the assumed 2.60% 2020 Health Insurer Fee. We are estimating the Health Insurer Fee to be 2.60% of premium for 2020. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.



12. Please provide numerical support for the development of the Risk Adjustment amount of \$9.65 as documented in the PA Rate Template.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	\$ 9.25
Adjustment for Admin components of Premium	\$ 1.51
2018 Risk Adjustment Fee	\$ (0.15)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$ 9.65

13. Please reconcile the discrepancy between Exhibit 11’s ‘Medical Cost (PMPM)’ of \$522.39 compared to Worksheet I Section III of the URRT which shows \$525.68.

We believe you are referencing the medical cost before Risk Adjustment, which is \$534.94 in Worksheet I Section III. The reconciliation is shown below.

The Exhibit 11 ‘Medical Cost (PMPM)’ was calculated as follows:

Incurred before RA	\$534.94
Risk Adj (no fees)	(\$10.76)
High Risk Pool Recoveries	(\$1.79)
Total Claims	\$522.39

14. Please reconcile the discrepancy between Exhibit 11’s ‘Taxes and Fees’ of \$16.22 compared to Worksheet I Section III of the URRT which shows \$12.93. We would expect this to differ by only the Risk Adjustment User Fee amount.

In Exhibit 11’s ‘Taxes and Fees’ we included a high risk pool premium of \$3.14. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.

15. The projected member months included in Table 1 of the file PA Rate Template total 26,498, while the projected member months included in Worksheet I Section III of the URRT total 25,734. Please explain why these projected member months differ.

When rolling up the member months by age in Table 1, some of the ages were inadvertently double-counted. 25,734 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.

16. The Projected Required Revenue PMPM of \$654.40 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.



The Projected Required Revenue PMPM in Table 6 uses the average of all policies offered throughout the year, while the URRT Worksheet 1 Section III only represents the first quarter policies.

17. Please explain the discrepancy between the Projected Risk Adjustment PMPM included in Table 5 of the PA Rate Template and Worksheet I Section III of the URRT.

The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2019).

18. Please support the decision to assign 0% credibility to experience period data, considering the relative number of members in the actual experience and manual experience pools.

The manual data is more appropriate as it combines the HMO and PPO experience in the SG ACA single risk pool market, where as the experience data includes transitional policies which were extended through 2018.

19. Please discuss the impact on the filing in the change in coverage from a PPO in 2018 to a OAEPO in 2019.

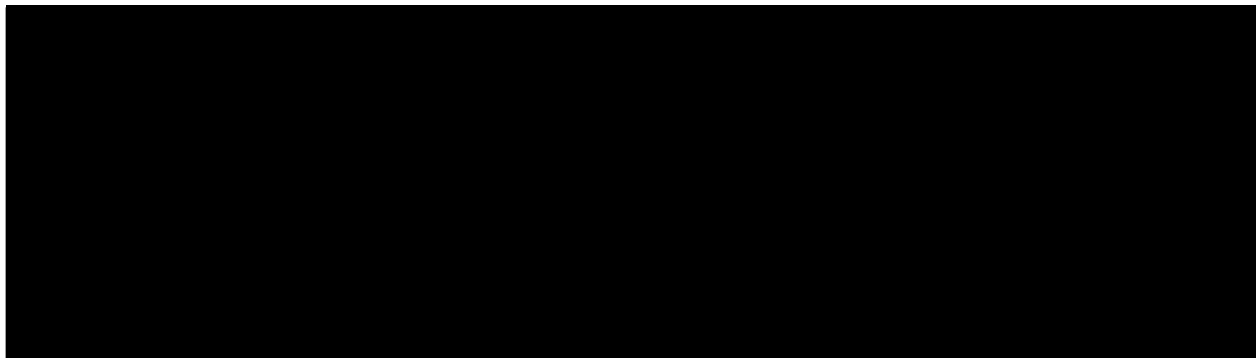
The in-network coverage parameters are the same on the PPO and OAEPO platforms; the primary difference is that the OAEPO platform does not include out-of-network benefits.

20. Please revise the table in Section 1 (H) of the actuarial memorandum to show the correct year and correct the factors, if necessary.

We have submitted a revised actuarial memorandum and corrected the dates, and apologize for this oversight. There are no changes to the factors, as the factors shown are what was intended and the dates were a typographical error.

21. In Table 6 of the PA Actuarial Memorandum exhibits, please include the formulas used to calculate the information shown in all cells which utilized such formulas.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #21' for the requested calculations.





are providing actuarially sound adequate rates. Therefore, these components are still included in our rate development.

23. Consistent with the information shown in Table 5a, please provide the current distribution of members by renewal quarter.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #23', for the current distribution of members by renewal quarter.

24. Please reconcile the trend shown in PAAM Table 3b with the quarterly trends shown in Table 5a of the PAAM.

The trends shown in PAAM Table 5a include HIF (2.6%) and medical trend (12.9%). The trend shown in PAAM Table 3b is only medical (12.6%). The difference in medical trend between tables 5a and 3b is based on the weightings of the benefit categories. 5a applies weight based on the percentage of our 2017 paid claim experience, for all segments. 3b applies weight based on the percentage of our projected 2019 paid claims, for the small group segment only.

25. Please provide an Excel exhibit, similar in structure to the URRT, that starts with the manual experience period data and ends shows the development of the projected index rate \$759.89.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #25', for the requested development.

26. Please reconcile the following data:

- a. Data in Table 2 with the small group market data in Supplemental Health Care Exhibit.
- b. Administrative expenses in Table 6 with SHCE.
- c. QIS in Table 6 with SHCE

The claims data reported in the Supplemental Health Care Exhibit (SHCE) is on a different basis than the data used for pricing, and thus they will not reconcile. The following differences exist between the two data sources:

- Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.*
- The claims in the SHCE are only paid through December 2017, whereas the claims used in pricing are paid through February 2018.*

27. To support the development of the calibration factors, please provide the age and geographic distribution of members for the experience period and the current period, and provide an explanation if the current distribution differs significantly in relation to the projected distribution.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #27', for the requested distributions. The current distribution does not differ significantly in relation to the projected distribution.

28. Please provide the data and analysis that underlies the change in area factors as shown in Table 13 of the PAAM.



Please see the response to objection number 9.

29. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2019 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.

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


Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #29' for the average commission development.

30. Please certify that the rates generated from Table 11 are consistent with the rates included in the PA Plan Design Summary and the Federal Rates Template and are developed in accordance with Department guidance.

We certify that the rates in table 11 are consistent with the rates in the PA Plan Design Summary and Federal Rates Template, and have been developed in accordance with Department guidance, as outlined in the actuarial memorandum.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Objection 3

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
Change in Morbidity	1.186	1.101

1.186 1.101 TRUE TRUE

	Experience	Manual
Experience Area Factor	0.971	0.943
Experience Age/Gender Factor	1.104	1.108
Projection Area Factor	0.979	0.979
Projection Age/Gender Factor	1.108	1.108
Change in Area	1.008	1.038
Change in Age and Gender	1.004	1.000
Change in Demographics	1.012	1.038

1.008 1.038 TRUE TRUE
 1.004 1.000 TRUE TRUE
 1.012 1.038 TRUE TRUE

	Experience	Manual
Experience Network Factor	0.991	0.980
Experience Network Mix	0.991	0.990
Projection Network Factor	0.991	0.990
Projection Network Mix	1.000	1.000
Change in Network Factor	1.000	1.010
Change in Network Mix	1.009	1.010
Change in Networks	1.009	1.021

1.000 1.010 TRUE TRUE
 1.009 1.010 TRUE TRUE
 1.009 1.021 TRUE TRUE

	Experience	Manual
Change in New Cap	1.000	1.000
Change in Pooling Impact	1.007	1.008
Change in Deductible Suppression	0.990	0.990
Change in Rx Other Trend	0.990	0.991
Remove Leveraging from Trend, Apply	0.935	0.930
Change in Other	0.923	0.920

0.923 0.920 TRUE TRUE

*Factors are PMPM weighted averages of IP, OP, Prof, Other, Cap, and Rx benefit categories

Objection 9
Area Factors

Rating Area	Prior Factor	Proposed Area Factor	Percent Change
PA01	0.785	0.779	-0.8%
PA02	0.792	0.819	3.5%
PA03	0.998	1.020	2.2%
PA04	0.810	0.855	5.5%
PA05	0.780	0.837	7.3%
PA06	0.983	1.030	4.8%
PA07	0.984	1.080	9.8%
PA08	1.000	1.000	0.0%
PA09	0.933	0.939	0.7%

Objection 10

10 a.

From SG Quarterly Trend_AHASPA.xlsx

Service Category	Utilization*
Inpatient Hospital	3.64%
Outpatient Hospital	7.98%
Professional	7.09%
Other Medical	7.98%
Capitation	
Prescription Drugs	5.19%
Total Annual Trend	

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1.09%	3.64%	TRUE	0.982	0.69%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.982	4.13%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
	1.01%	1.01%		0.982	-1.78%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.982	0.80%	TRUE	TRUE

From Corrected Exhibit 8

Service Type	Utilization
Facility Inpatient	0.69%
Facility Outpatient	4.62%
Physician	4.13%
Capitation	-1.78%
Medical	3.51%
Pharmacy	0.80%
Total (Med + Rx)	2.67%

From corrected URRT

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0069
Outpatient Hospital	1.0450	1.0462
Professional	1.0192	1.0413
Other Medical	1.0450	1.0462
Capitation	1.0000	0.9822
Prescription Drug	1.1025	1.0080

Objection 21

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.72231
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$	534.94
Risk Adj Transfer PMPM	\$	(10.76)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$	524.18

Administrative Expenses	9.46%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.75
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.05
Plan Adjusted Index Rate (Q1)		\$ 627.72
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 654.40

	PA AM Exhibit Calculation	Apply SG Premium Trend	Match?
Administrative Expenses	9.46%	\$61.88	61.88 TRUE
General and Claims	6.38%	\$41.75	41.75 TRUE
Agent/Broker Fees and Commissions	2.28%	\$14.90	14.9 TRUE
Quality Improvement Initiatives	0.80%	\$5.24	5.24 TRUE
Taxes and Fees	2.06%	\$13.48	13.48 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.24	5.24 TRUE
Federal Income Tax	1.26%	\$8.25	8.25 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$31.02	31.02 TRUE
		0	0 TRUE
Total Retention	16.26%	\$106.38	
Projected Required Revenue PMPM	\$ 654.40		

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.72
 This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$524.18
 The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.40

TRUE

Objection 23

Period	ACA Indicator	Group State	Current Renewal Month	Member months
201802	ACA	PA	January	213
201802	ACA	PA	February	186
201802	ACA	PA	March	400
201802	ACA	PA	April	328
201802	ACA	PA	May	262
201802	ACA	PA	June	265
201802	ACA	PA	July	236
201802	ACA	PA	August	115
201802	ACA	PA	September	446
201802	ACA	PA	October	96
201802	ACA	PA	November	178
201802	ACA	PA	December	634

Quarter	Membership	Percentage
Q1	799	23.8%
Q2	855	25.5%
Q3	797	23.7%
Q4	908	27.0%

Objection 25

Manual Experience Rate Projection

Mid-point to Mid-point, Experience to Projection: 24 months

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
Morbidity Factor	1.186	1.101

Benefit Category	IP	OP	Prof	Other	Cap	Rx	Total
Util Desc	days	services	services	services		scripts	
Util/1,000	316.37	708.80	6,586.59	3,845.03	12,000.00	12,573.80	
Avg Cost/Service	3,745.48	1,470.19	167.51	324.72	1.94	149.56	
PMPM	\$98.75	\$86.84	\$91.95	\$104.05	\$1.94	\$156.71	\$540.23
Population Risk	1.101	1.101	1.101	1.101	1.101	1.101	
Other							
Area Factor	1.000	1.000	1.000	1.000	1.000	1.000	
Area Mix	1.038	1.038	1.038	1.038	1.038	1.038	
Demo Factor	1.000	1.000	1.000	1.000	1.000	1.000	
Demo Mix	1.000	1.000	1.000	1.000	1.000	1.000	
Network Factor	1.010	1.010	1.010	1.010	1.010	1.010	
Network Mix	1.010	1.010	1.010	1.010	1.010	1.010	
Benefit Mandate Change	1.000	1.000	1.000	1.000	1.000	1.000	
New Cap	1.000	1.000	1.000	1.000	1.000	1.000	
Pooling Impact	1.008	1.008	1.008	1.008	1.008	1.008	
Deductible Suppression	0.990	0.990	0.990	0.990	0.990	0.990	
Rx Other Trend	1.000	1.000	1.000	1.000	1.000	0.969	
Total Other	1.057	1.057	1.057	1.057	1.057	1.025	
Total Unit Cost	1.061	1.045	1.019	1.045	1.000	1.103	
Induced Util Factor	0.980	0.980	0.980	0.980	0.980	0.980	
Induced Util Mix	1.000	1.000	1.000	1.000	1.000	1.000	
Utilization	1.025	1.065	1.060	1.065	1.000	1.026	
Total Utilization Trend	1.005	1.044	1.039	1.044	0.980	1.006	
Util/1,000	351.54	850.23	7,826.89	4,612.26	12,686.27	14,000.44	
Avg Cost/Service	\$4,456.33	\$1,697.55	\$183.97	\$374.94	\$2.05	\$186.26	
Projected PMPM	\$130.55	\$120.28	\$119.99	\$144.11	\$2.17	\$217.31	\$734.40

Proj Allowed Exp PMPM	734.40
Credibility Weighted Benefits in Excess of EHB factor	1
Index Rate for Projection Period, before application of prospective trend factor	734.40
Medical Trend (weighted each quarter's trend factor based on percentage of enrollees in experience)	1.035
Final Index Rate for Projection Period	759.89

Objection 27

Age	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
0	971	223.1732397	241	0%
1	920	265.6824282	235	0%
2	830	239.1141854	210	0%
3	1049	223.1732397	253	0%
4	1035	270.9960768	252	0%
5	921	281.6233739	211	0%
6	1031	132.8412141	244	0%
7	1119	212.5459426	239	0%
8	1113	180.6640512	268	0%
9	1170	281.6233739	275	0%
10	1131	286.9370225	269	0%
11	1157	345.3871567	288	0%
12	1078	340.0735082	273	0%
13	1163	456.9737766	291	-1%
14	1291	313.5052653	313	0%
15	1344	414.4645881	313	0%
16	1358	371.9553995	308	0%
17	1266	286.9370225	308	0%
18	1267	409.1509395	281	0%
19	1449	366.641751	360	0%
20	1389	419.7782366	321	0%
21	1434	382.5826967	348	0%
22	1346	292.2506711	321	0%
23	1399	318.8189139	319	0%
24	1432	334.7598596	354	0%
25	1650	308.1916168	397	0%
26	1734	419.7782366	479	0%
27	1857	478.2283708	484	0%
28	1966	430.4055338	507	0%
29	1869	441.0328309	462	0%
30	1646	377.2690481	442	0%
31	1798	382.5826967	498	0%
32	1555	547.3058022	442	0%
33	1935	462.2874251	495	0%
34	1943	456.9737766	488	0%
35	1898	462.2874251	502	0%
36	1639	499.4829651	429	0%
37	1869	425.0918852	470	0%
38	1656	488.855668	434	0%
39	1632	366.641751	422	0%
40	1657	499.4829651	413	0%
41	1674	334.7598596	393	0%
42	1609	541.9921536	389	-1%
43	1658	579.1876936	403	-1%
44	1751	403.8372909	442	0%
45	1758	478.2283708	445	0%
46	2024	605.7559364	516	0%
47	1905	648.2651249	474	-1%
48	1970	488.855668	474	0%
49	2007	515.4239108	504	0%
50	2037	499.4829651	512	0%
51	1931	472.9147223	497	0%
52	2088	494.1693165	520	0%
53	2140	536.6785051	528	0%
54	2008	494.1693165	521	0%
55	2124	441.0328309	529	0%
56	2055	499.4829651	518	0%
57	1945	435.7191823	490	0%
58	1991	494.1693165	510	0%
59	1697	366.641751	458	0%
60	1621	249.7414826	418	1%
61	1705	371.9553995	413	0%
62	1392	409.1509395	332	0%
63	1402	233.8005369	339	0%
64	1263	228.4868883	298	0%
65	1594	212.5459426	350	1%

Geo Area	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
Rating Area 1	964	36	32.02738021	0%
Rating Area 2	334	96	85.40634723	0%
Rating Area 3	1736	948	843.3876789	0%
Rating Area 4	0	132	0	-1%
Rating Area 5	1919	588	576.4928438	0%
Rating Area 6	2703	876	779.3329185	0%
Rating Area 7	27577	6684	6138.581207	-2%
Rating Area 8	27417	11784	13120.55009	5%
Rating Area 9	16562	4590	4158.221531	-2%

Objection 29

Average Commission Rates

\$24.61 PSPM; Blend of █████ for SEPA and █████ for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	█ █████
2	0%	█ █████
3	3%	█ █████
4	0%	█ █████
5	2%	█ █████
6	3%	█ █████
7	24%	█ █████
8	51%	█ █████
9	16%	█ █████

Average Commission PSPM	24.61
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July 16, 2018

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.
 Small Group Rate Filing
 SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 6, 2018.

1. The exhibit provided in response to Question 3 shows a development of the change in morbidity for the experience and manual rates as presented below. Please provide additional quantitative support for the development of these factors as there is a significant increase in the morbidity factors associated with the projection period in comparison to the experience period.

Experience Manual
 Experience Period 0.973 1.048
 Projection Period 1.154 1.154
 Change in Morbidity 1.186 1.101

Please see the 'Response #1' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the development of the change in morbidity.

2. The exhibit provided in response to Question 3 shows a different "Projection Network Factor" for the experience (0.991) compared to the manual (0.990). Please provide an explanation for why these values are different when they are both reflecting the projection period.

The Projection Network Factor for the base experience of .991 is the average projected network factor for the membership included in the base experience which includes ACA policies for AHASPA. The Projection Network Factor for the manual experience of .990 is the average projected network factor for the membership included in the manual experience which does not include transitional policies and includes all ACA policies for PA legal entities.

3. Please provide additional numerical support for the change in area factors described in response to Question 9. Please provide the detailed calculation of the proposed area factors and quantitatively demonstrate how the factors were normalized for morbidity differences.

Please see the 'Response #3' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment. The area factors were developed by reviewing experience claims cost by region, and then normalizing for morbidity with the retrospective risk score of the population. Judgement was then applied to mitigate the disruption by region, account for the credibility of costs within each region, and account for areas where



there will not be an ACA offering (rating area 4 and certain counties in other rating areas). External benchmarks were also examined when determining the area factors.

4. It was stated in the response to Question 9 that large group data was used in the area factor calculation for credibility purposes. Are there any contract differences between the large group and small group products? If so, please provide a quantitative exhibit showing how these differences were accounted for in the area factor development.

We confirm that there are no material differences between the contracts for the large group and small group products.

5. The calculated trend is applied to allowed claims and includes a leveraging component. However, in your response to Question 10c you state that “the impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.” Please provide support showing the leveraging component is not being included in both the trend calculation and the projected paid to allowed ratio.

Please see the ‘Response #5’ tab in the AHASPA Objection Response Tables 20180706.xlsx attachment. The leveraging component of trend is not included in the allowed rate development, only in the paid to allowed ratio. The utilization trend used in the URRT matches the expected utilization trend with leveraging removed, but including induced utilization.

6. Your response to Question 10d shows the leveraging impact on a paid trend value even though an allowed trend is used in the rate development. Please provide support for why a leveraging impact based on an analysis of paid trends is appropriate to apply to an allowed trend amount.

Please see response #5. Leveraging is not used in the development of allowed trend. We apologize for the confusion.

7. The response to Question 12 includes the calculation of the projected risk adjustment receivable PMPM. However, this calculation doesn’t reflect the information included in Section 2a of the Pennsylvania Actuarial Memorandum. Please provide a development of the projected risk adjustment receivable PMPM beginning with the \$8.19 PMPM 2017 risk adjustment receivable, as stated in the Pennsylvania Actuarial Memorandum. Please note that as Aetna anticipates a risk adjustment receivable, any adjustment for the inclusion of the administrative expense factor of 0.86 should reduce the receipt. Additionally, the projected risk adjustment PMPM included in the exhibit provided in response to Question 12 is \$9.24, while the URRT demonstrates an amount of \$9.26. Please indicate which value is accurate and update any documentation as necessary.

The projected risk adjustment PMPM of \$9.26 was the correct amount and the \$9.24 was entered in error. You are correct that we have calculated the administrative adjustment in error, and we will be revising our filing to reflect the corrected risk adjustment development. Please see the ‘Response #7’ tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the development of projected risk adjustment, both before and after the administrative expense correction. We have updated all of our filing documents and exhibits to reflect the impact of this change.

8. The response to Question 13 includes the calculation of the Medical Cost PMPM used in the development of the MLR. This calculation includes a risk adjustment receivable of \$10.76. Additionally,



the exhibit provided in response to Question 21 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.26).

Please see the 'Response #8' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the reconciliation of \$10.76 to \$9.26. The risk adjustment included in the URRT is negative because the effect of a risk adjustment receivable is a reduction in claims. Please also note we have made an adjustment to the Rx other trend factor which was an error in our initial filing.

9. Please explain why the Rx Other Trend in Cell M25 of the exhibit provided in response to Question 25 (0.969) does not tie to the Rx Other Trend in Cell D30 of the exhibit provided in response to Question 3 (0.991).

The Rx Other Trend in cell M25 on the 'Response #25' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.

10. The response to Question 26 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

Please see the 'Response #10' tab for a comparison of the administrative costs between Table 6 and the SHCE. Please note that the SHCE covers the experience period of 2017, while Table 6 is representative of the projection period of 2019, so the two will not be exactly equal. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.

11. Please reconcile the PMPM commission and other amounts provided in the "Exhibit 21" worksheet with the commission and other amounts shown in Table 6 of the PAAM Exhibits.

The PMPM commission of \$14.29 shown in 'Response #21' is the average commission we expect to pay based on the distribution of membership. We convert \$14.29 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$14.29, the resulting value is the \$14.90 shown in Table 6 of the PAAM Exhibits.

The formula can be seen in cell H23 and I23 on the 'Response #21' tab of the previously submitted attachment AHASPA Objection Response Tables 20180615.xlsx.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

██████████, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 1, from July 6, 2018 objection letter.

Base Experience

	CY 2017 Data (Experience)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	292,979	0.941	SG ACA	4,700
SG ACA	127,389	1.048		1.108
Combined Base Experience	420,368	0.973		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	12,450	1.060	1,476	1.330
Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change Development
Starting Risk Score (Base Experience)	0.973
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.186

Manual Experience

	CY 2017 Data (Experience)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	0	0.000	SG ACA	4,700
SG ACA	127,389	1.048		1.108
Manual Experience	127,389	1.048		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
+ Gain from KWYH/AFA	12,450	1.060	1,476	1.330
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	0	0.000	0	0.000
Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.048
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.101

Pennsylvania
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1Q19 Small Group Rates

Response to question 3, from July 6, 2018 objection letter.

Rating Area	Prior Factor	Un-normalized result	Proposed Area Factor
1	0.785	0.891	0.779
2	0.792	0.844	0.819
3	0.998	1.205	1.020
4	0.810	1.020	0.855
5	0.780	0.959	0.837
6	0.983	1.120	1.030
7	0.984	1.151	1.080
8	1.000	1.000	1.000
9	0.933	1.085	0.939

**Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates**

Response to question 5, from July 6, 2018 objection letter.

From SG Quarterly Trend_AHASPA.xlsx (Paid Trend)

Service Category	Cost*	Utilization*
Inpatient Hospital	6.08%	3.64%
Outpatient Hospital	4.50%	7.98%
Professional	1.92%	7.09%
Other Medical	4.50%	7.98%
Capitation		
Prescription Drugs	10.25%	5.19%
Total Annual Trend		

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1.09%	3.64%	TRUE	0.982	0.69%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.982	4.13%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
	1.01%	1.01%		0.982	-1.78%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.982	0.80%	TRUE	TRUE

From Exhibit 8 (Allowed Trend)

Service Type	Unit Cost	Utilization
Facility Inpatient	6.08%	0.69%
Facility Outpatient	4.50%	4.62%
Physician	1.92%	4.13%
Capitation	0.00%	-1.78%
Medical	4.24%	3.51%
Pharmacy	10.25%	0.80%
Total (Med + Rx)	6.10%	2.67%

From URRT (Allowed Trend)

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0069
Outpatient Hospital	1.0450	1.0462
Professional	1.0192	1.0413
Other Medical	1.0450	1.0462
Capitation	1.0000	0.9822
Prescription Drug	1.1025	1.0080

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 7, from July 6, 2018 objection letter.

Answer to question 7, based on previously submitted values.		
Transfer estimate	\$ 8.19	
Trend	1.129	
Admin Adj	14%	
	\$ 10.76	TRUE
2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.35	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	TRUE
Value from URRT:	\$ 9.26	
Value from PA rate template:	\$ 9.66	

Answer to question 7, based on revised risk adjustment calculation.		
Transfer estimate from PA DOI	\$ 8.19	
Trend	\$ 1.13	
Admin Adj	\$ 0.14	
	\$ 7.96	TRUE
2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.40	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.41	TRUE
Value from URRT:	\$ 6.41	
Value from PA rate template:	\$ 6.79	

Submitted response to question 12 from June 15, 2018 objection letter:

Calculation	Value	TRUE/FALSE	Value
Risk Transfer Estimate from PA DOI	\$9.25		
Adjustment for Admin components of Premium	\$1.51		
2018 Risk Adjustment Fee	(\$0.15)		
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)		
Projected Risk Adjustment PMPM (1st Quarter)	\$9.24	FALSE	\$9.26
Trend Factor to midpoint of projection period	1.043		
Full Year Projected Risk Adj PMPM	\$9.65	FALSE	\$9.66

Corrected response to question 12 from June 15, 2018 objection letter:

Risk Transfer Estimate from PA DOI	\$8.19
Adj for Trend	\$1.06
Trended Risk Transfer Estimate from PA DOI	\$9.25
Adjustment for Admin components of Premium	\$1.51
Adjusted Risk Transfer Estimate	\$10.76
2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$9.65

Corrected response to question 12 from June 15, 2018 objection letter, based on revised risk adjustment calculation:

Risk Transfer Estimate from PA DOI	\$8.19	
Adj for Trend	\$1.06	
Trended Risk Transfer Estimate from PA DOI	\$9.25	
Adjustment for Admin components of Premium	(\$1.30)	
Adjusted Risk Transfer Estimate	\$7.96	TRUE
2018 Risk Adjustment Fee	(\$0.15)	
2018 Net High Risk Pool Prem less Recoveries	\$ (1.40)	
Projected Risk Adjustment PMPM (1st Quarter)	\$6.41	TRUE
Trend Factor to midpoint of projection period	1.059	
Full Year Projected Risk Adj PMPM	\$6.79	TRUE

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 8, from July 6, 2018 objection letter.

Answer, based on previously submitted values.		Answer, based on revised values.	
Adjusted Risk Transfer Estimate	\$10.76	Adjusted Risk Transfer Estimate	\$7.96
2018 Risk Adjustment Fee	(\$0.15)	2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)	2018 Net High Risk Pool Prem less Recoveries	(\$1.40)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$6.41
<p>This is the table we put in the previous objection response: <i>The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</i></p>		<p>This is the revised table for the previous objection response: <i>The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</i></p>	
Incurring before RA	\$534.94	Incurring before RA	\$534.94
Risk Adj (no fees)	(\$10.76)	Risk Adj (no fees)	(\$7.96)
High Risk Pool Recoveries	(\$1.79)	High Risk Pool Recoveries	(\$1.86)
Total Claims	\$522.39	Total Claims	\$525.12
Incurring before RA	\$534.94	Incurring before RA	\$534.94
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.41
2019 Risk Adjustment Fee	\$ 0.15	2019 Risk Adjustment Fee	\$ 0.15
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$ 3.26
Total Claims	\$522.39	Total Claims	\$525.12
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$ 3.26
High Risk Pool Recoveries	\$ 1.79	High Risk Pool Recoveries	\$ 1.86
Net High Risk Pool Recoveries	\$ 1.35	Net High Risk Pool Recoveries	\$ 1.40

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 10, from July 6, 2018 objection letter.

Supplemental Health Care Exhibit			
Line	Description	Small Group Employer	Percent of Prem
	1.8 Adjusted Premiums Earned	50,781,513	
	6.6 Total of Defined Expenses Incurred for Improving Health Care Quality	450,439	0.89%
	10.5 Total general and administrative	4,303,456	8.47%

PA Actuarial Memorandum, Table 6		
	PMPM	Percent of Prem
Quality Improvement Initiatives	5.24	0.80%
General and Claims	41.75	6.38%

Pennsylvania
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1Q19 Small Group Rates

Response to question 21, from June 15, 2018 objection letter.

Objection 21

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.722
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$ 534.94
Risk Adj Transfer PMPM	\$ (10.76)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$ 524.18

Administrative Expenses	9.46%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.75
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.05
Plan Adjusted Index Rate (Q1)		\$ 627.72
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 654.40

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.46%	\$61.88	61.88 TRUE
General and Claims	6.38%	\$41.75	41.75 TRUE
Agent/Broker Fees and Commissions	2.28%	\$14.90	14.9 TRUE
Quality Improvement Initiatives	0.80%	\$5.24	5.24 TRUE
Taxes and Fees	2.06%	\$13.48	13.48 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.24	5.24 TRUE
Federal Income Tax	1.26%	\$8.25	8.25 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$31.02	31.02 TRUE
		0	0 TRUE
Total Retention	16.26%	\$106.38	
Projected Required Revenue PMPM	\$ 654.40		

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.72. This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$524.18. The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.40.

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Revised response to question 21, from June 15, 2018 objection letter.

Objection 21, Based on Revised Values

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.722
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.85
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$ 554.70
Risk Adj Transfer PMPM	\$ (7.96)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$ 546.74

Administrative Expenses	9.10%	\$59.36
General and Claims	6.11%	\$39.85
Agent/Broker Fees and Commissions	2.19%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.22
Taxes and Fees	2.06%	\$13.43
Total Prem Tax	0.80%	\$5.22
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.22
Federal Income Tax	1.26%	\$8.21
	4.74%	\$30.90
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.40
Total Fixed Expenses	8.33%	\$54.29
Total Variable Expenses	7.81%	\$50.95
Plan Adjusted Index Rate (Q1)		\$ 651.98
Avg Projected SG Premium Trend (Exhibit 12)		1.059
		\$ 690.65

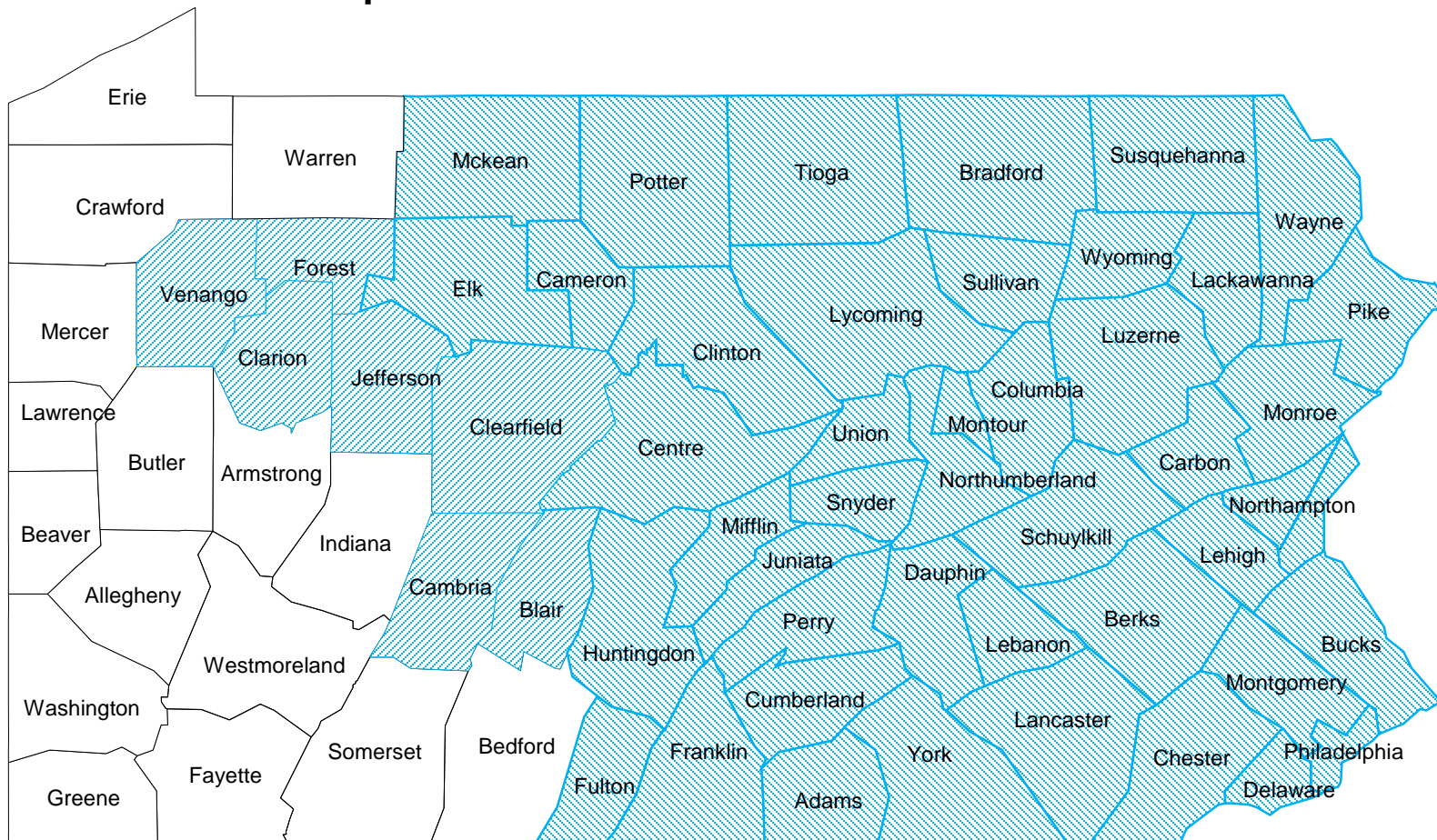
	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.10%	\$62.88	62.88 TRUE
General and Claims	6.11%	\$42.22	42.22 TRUE
Agent/Broker Fees and Commissions	2.19%	\$15.14	15.14 TRUE
Quality Improvement Initiatives	0.80%	\$5.53	5.53 TRUE
Taxes and Fees	2.06%	\$14.23	14.23 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.53	5.53 TRUE
Federal Income Tax	1.26%	\$8.70	8.7 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$32.74	32.74 TRUE
		0	0 TRUE
Total Retention	15.90%	\$109.84	
Projected Required Revenue PMPM	\$ 690.65		

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$651.98. This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$546.74. The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$690.65.



01/01/2018 Service Area

Issuer: Aetna HealthAssurance Pennsylvania, Inc.

Market: Small Group



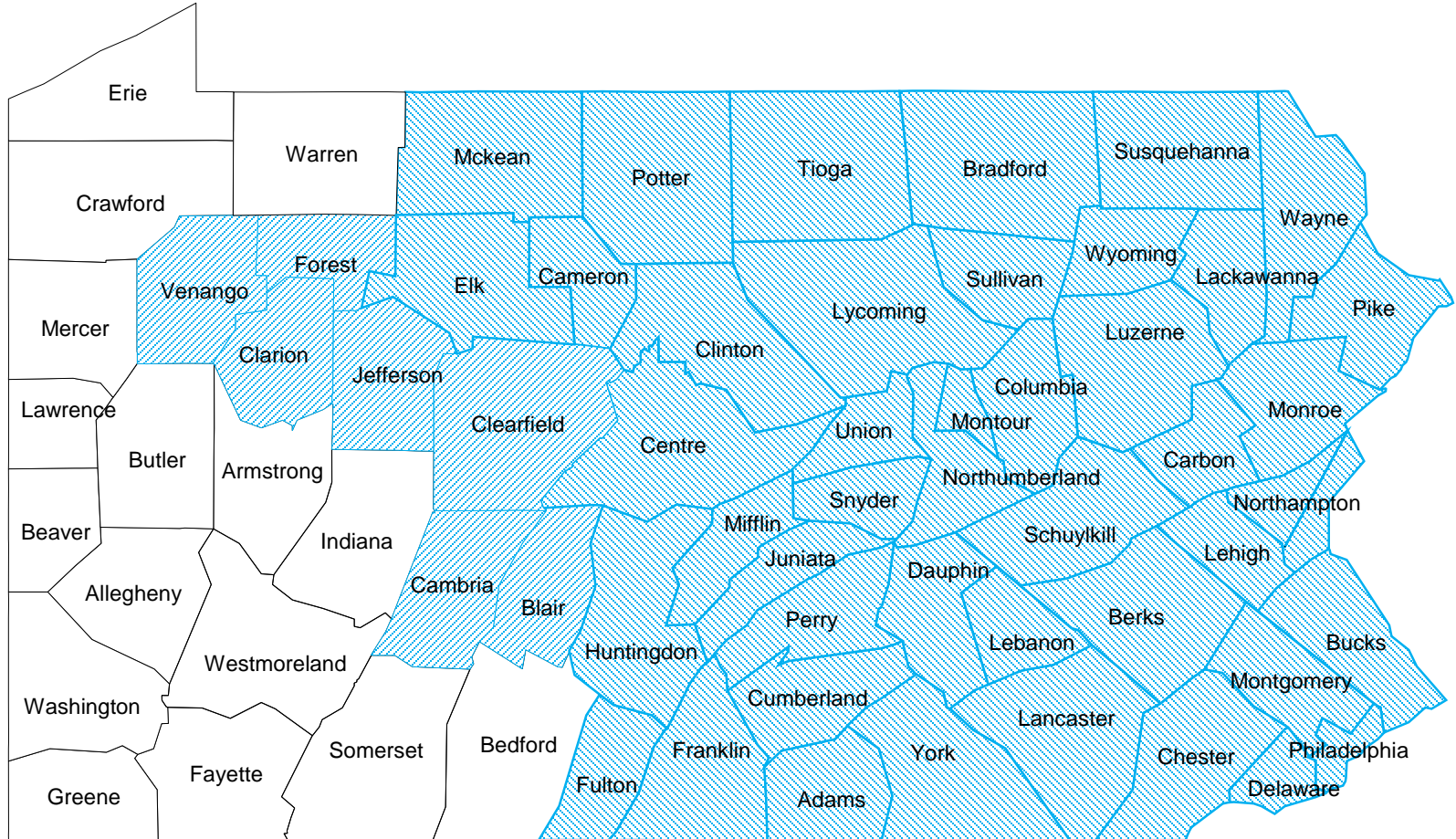
Key (*modify as needed*)

-  : 2018 on-exchange service area
-  : 2018 off-exchange only service area

01/01/2019 Service Area

Issuer: Aetna HealthAssurance Pennsylvania, Inc.

Market: Small Group



Key (*modify as needed*)

- : 2019 on-exchange service area
- : 2019 off-exchange only service area