

SERFF Tracking #:

UPMC-133258233

State Tracking #:

UPMC-133258233

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Benefits, Inc.

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

2023 SG Health Benefits

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Benefits Inc Small Group Public PDF UPMC-133258233_Redacted.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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June 1, 2022

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

Dear Ms. Swartz,

UPMC Health Benefits, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2023 through 12/31/2023.

Company Name/NAIC #: UPMC Health Benefits, Inc./11018
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2023
Average Rate Change Requested: 12.55% (\$48.16)
Range of Rate Change Requested: 11.06% to 16.41% (\$42.44 to \$62.94)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 5 (no change from 2022)
Metal Levels Offered: Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 3,695
Currently Enrolled Policyholders Affected by the Rate Change: 2,146
Number of Plans Offered in 2023: 10 (no change from 2022)
Total additional annual revenue generated from the proposed rate change: \$3,181,963
Corresponding Contract Form #: EPOF02, EPOF07, PPOF09, PPOF16
Binder ID#: UPMC-PA23-125113706
HIOS Issuer ID #: 67430
Submission Tracking #: UPMC-133258233

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,



John Wisniewski, ASA, MAAA, FLMI

Attachment I

Rate Change Summary

UPMC Health Benefits, Inc. – Small Group Plans

Rate request filing ID UPMC-133258233- This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	12.54% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	11.05% to 16.39%
Effective date:	1/1/2023
Mapped Members:	3,695
Available in:	Rating Areas 1, 5

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	\$ 54,377,079
Claims	\$ 57,615,233
Administrative expenses	\$ 6,031,870
Taxes & fees	\$ 1,147,875
Company made (after taxes)	\$ (10,417,899)

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2023:

Claims:	88.40%
Administrative:	9.11%
Taxes & fees:	2.49%
Profit:	0.00%

The company expects its annual medical costs to increase **5.64%**.

Explanation of requested rate change

Increasing cost and utilization trends; Less favorable claims experience than anticipated; Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block).

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.

UPMC HEALTH PLAN

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July 14, 2022

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

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Changes reflected in the 7/14/2022 submission:

- 1) *The following fields were revised due to the withdrawal of form filings UPMC-133255341 and UPMC-133255359:*
 - a) *'Change in Network' factor - PAAM Exhibits, Table 5 (re-normalized due to changes in projected membership in the Small Group market as shown in Supporting Exhibit 9)*

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Metal Levels Offered: Bronze, Silver, Gold
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Corresponding Contract Form #: EPOF02, EPOF07, PPOF09, PPOF16
Binder ID#: UPMC-PA23-125113706
HIOS Issuer ID #: 67430
Submission Tracking #: UPMC-133258233

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,



John Wisniewski, ASA, MAAA, FLMI

PA Actuarial Memorandum

Basic Information and Data

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

Company Information

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

Company Legal Name: UPMC Health Benefits, Inc.

NAIC #: 11018

HIOS Issuer ID: 67430

Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2023

Company Contact Information:

[REDACTED]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-133258233

Form Filing SERFF Tracking #: UPMC-133255326, UPMC-133255383, UPMC-133255330, UPMC-133278666,
UPMC-133278662

Binder SERFF Tracking #: UPMC-PA23-125113706

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-131943309	2020	11.5%
UPMC-132294646	2020 Q4	16.8%
UPMC-132364942	2021	-3.0%
UPMC-132801369	2022	13.7%

**relative to prior year annual filing for quarterly updates*

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 12.5%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 12.5%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2021 or 2022.

Benefit Changes

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

Single Risk Pool

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

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2021 - December 2021) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

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

Paid Claims:

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

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used in Table 4b are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2021	0.9994
2/1/2021	0.9991
3/1/2021	0.9988
4/1/2021	0.9984
5/1/2021	0.9979
6/1/2021	0.9953
7/1/2021	0.9930
8/1/2021	0.9909
9/1/2021	0.9854
10/1/2021	0.9797
11/1/2021	0.9680
12/1/2021	0.9519

Member Months:

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

Estimated Cost Sharing:

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

Allowed Claims:

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

Non-EHB portion of Allowed Claims:

This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

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

Total EHB Capitation:

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

Total Non-EHB Capitation:

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

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$8,241,316 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of \$54.16.

Estimated Reinsurance Recoveries:

No reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 105.95%

Credibility of Data

The experience period data for this company consists of 152,153 member months for ACA-compliant policies. However, the manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool. Since the manual data consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 5.64%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. A blend of ACA-compliant data from small groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies was included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and

therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2023 are proposed in this filing. The proposed quarterly trend is 1.66%. Please see Exhibit 13 for the derivation of quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies in the small group market and was used in the development of manual trend.

Rate Development & Change

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

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.64% annual trend to the Index Rate of Experience Period.

An adjustment factor of 1.227 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will only be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. This adjustment factor is used to bring the index rate in line with the characteristics of the provider network included in the aforementioned counties for 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.982 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.9 with an average premium factor of 1.52. This is identical to our 2022 experience so far with age 36.9 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of \$695.90 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$3.49, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$4.31 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

The projected payment of \$3.49 was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies as a starting point. This value was then adjusted to account for the fact that coverage will only be offered to small groups domiciled in western Pennsylvania during the projection period. This was done by assuming that the transfer payment spread between western and eastern Pennsylvania groups observed in official 2020 results will remain constant for the experience period estimates. The observed spread from 2020 was used because this same level of detail is not yet available for the experience period. This assumption was applied to approximate the experience period transfer payment for western Pennsylvania groups only, which was then used as the projection period Risk Adjustment transfer. Please see Exhibit 11 of the Supporting Exhibits for this derivation.

Total Allowed Claims:

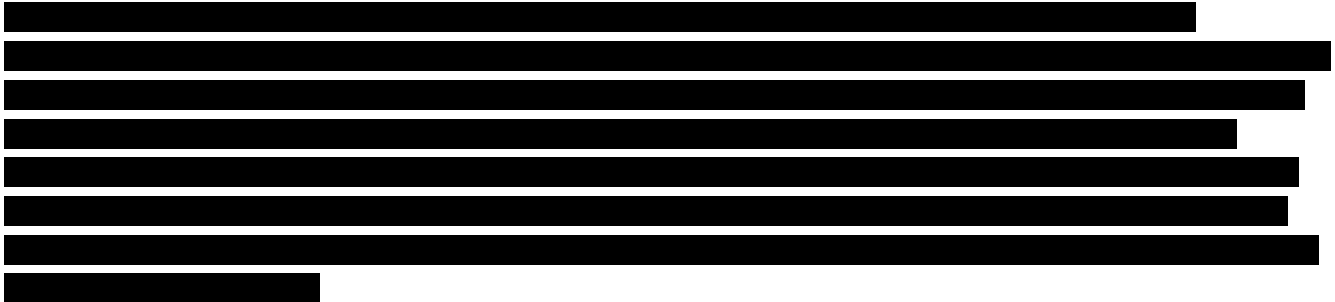
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.69 PMPM.

Retention Items

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

Administrative Expenses:

Administrative costs of 9.1% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

A table with eight rows of content that has been completely redacted with black bars.

Taxes and Fees:

Taxes and Fees will remain at approximately 2.5% in 2023. This load accounts for the projected Federal Income Tax and Pennsylvania Premium Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.22 PMPM and the projected PCORI Fee of \$0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected profit margin for this company will remain at 0% for 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 95.0%, as shown in Exhibit 1 of the Supporting Exhibits.

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

As shown in Exhibit 2, actual and pricing values are comparable, yet some differences exist. The actual loss ratios are greater than the pricing values largely due to claims experience and risk adjustment transfers that were each less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data

available at the time of the filing, and actual experience often played out somewhat differently than expected.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2022 and 2023 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2022 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2023 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 36.9 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.977 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:

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

Average Network Factor:

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

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2022 columns have been taken from this company's 2022 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Please note that Plan 11 included in Table 10 corresponds to a small subset of February 2022 enrollment that is unable to be mapped to a 2022 or 2023 SCID as described in the state guidance due to the fact that coverage is only offered to small groups domiciled in western Pennsylvania during 2022 and beyond. Because of this, 2021 plan information was entered into Table 10 for this plan. Also, the 2022 Calibrated Plan Adjusted Index Rate PMPM field in Table 10 and the Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM fields in Table 11 were left blank since these rates do not exist for this particular plan.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

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

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.69 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2023 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2023 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2023.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.960	0.960
5	1.001	1.001

Network Factors

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2023. Service area maps for 2022 and 2023 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Connectivity Factors

Connectivity features are not available under these plans.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

List of Supporting Exhibits

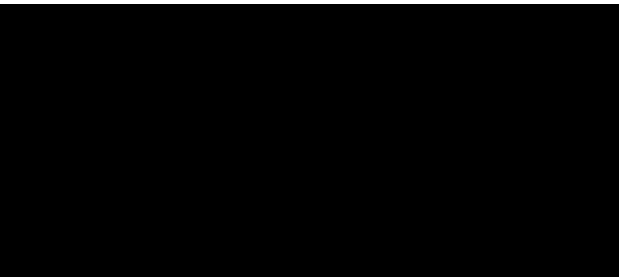
Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Derivation of Projected Risk Adjustment PMPM
- Exhibit 12: Calculation of Quarterly Rate Changes
- Exhibit 13: Derivation of Quarterly Trend
- Exhibit 14: Projected Administrative Expense Load Development
- Exhibit 15: Derivation of Projected Taxes and Fees
- Exhibit 16: Current/Projected Commissions by OEP and SEP

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



7/14/2022
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH BENEFITS INC		
Products:	PPO EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2023	to	12/31/2023
Base Period Start Date:	1/1/2021	to	12/31/2021
Date of Most Recent Membership:	7/1/2022		

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
	37.2	38.6	38.5
Total	152,153	3,729	44,340
18-24	25,551	584	6,936
25-29	54,182	333	3,960
30-34	13,063	265	3,168
35-39	13,469	305	3,648
40-44	12,503	295	3,552
45-49	12,056	288	3,432
50-54	12,026	375	4,452
55-59	14,788	393	4,716
60-63	17,373	455	5,364
64-68	12,494	339	4,008
69+	4,012	93	1,104

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 62,618,394.81	\$ 67,934,480.17	\$ 63,463,857.79	152,153	\$ 12,331,440.91	75,795,293.70	150,984.83	\$ 5,848,619.83			\$ 8,241,316.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 458.46
Loss Ratio											105.92%

* Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.78%	-4.47%	0.00%	6.30%	16.51%
Outpatient Hospital	0.34%	4.14%	0.00%	4.49%	29.28%
Professional	1.26%	-2.15%	0.00%	1.04%	17.82%
Other Medical	1.28%	0.99%	0.00%	8.44%	14.24%
Capitation				0.00%	0.00%
Prescription Drugs	7.84%	0.56%	0.00%	8.44%	21.99%
Total Annual Trend				5.64%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.116	

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

** Should equal UBRF 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-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Feb-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Mar-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Apr-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
May-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Jun-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Jul-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Aug-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Sep-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Oct-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Nov-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Dec-13	\$	\$	1.0000	\$	-	\$	\$	\$	\$	\$
Jan-14	\$ 889,255.71	\$	1.0000	\$ 889,255.71	2,539	\$ 342.96	\$	\$ 159,658,340	\$ 1,046,094.89	\$ 412.01
Feb-14	\$ 927,862.30	\$	1.0000	\$ 927,862.30	2,784	\$ 333.32	\$	\$ 176,314,580	\$ 1,083,830.14	\$ 389.31
Mar-14	\$ 990,114.09	\$	1.0000	\$ 990,114.09	3,208	\$ 308.64	\$	\$ 195,196,500	\$ 1,155,752.93	\$ 360.27
Apr-14	\$ 1,094,161.77	\$	1.0000	\$ 1,094,161.77	4,084	\$ 414.83	\$	\$ 164,204,499	\$ 1,894,207.83	\$ 463.81
May-14	\$ 1,362,018.80	\$	1.0000	\$ 1,362,018.80	4,500	\$ 413.78	\$	\$ 155,383,890	\$ 2,176,821.84	\$ 483.74
Jun-14	\$ 1,551,800.17	\$	1.0000	\$ 1,551,800.17	4,981	\$ 311.42	\$	\$ 158,522,880	\$ 1,760,799.08	\$ 353.46
Jul-14	\$ 2,210,740.42	\$	1.0000	\$ 2,210,740.42	6,245	\$ 357.20	\$	\$ 228,097,630	\$ 2,514,912.09	\$ 409.71
Aug-14	\$ 2,969,436.36	\$	1.0000	\$ 2,969,436.36	6,793	\$ 437.15	\$	\$ 260,907,490	\$ 2,250,000.12	\$ 478.61
Sep-14	\$ 3,297,680.15	\$	1.0000	\$ 3,297,680.15	7,241	\$ 455.29	\$	\$ 256,758,420	\$ 3,602,782.31	\$ 497.42
Oct-14	\$ 3,517,470.25	\$	1.0000	\$ 3,517,470.25	8,224	\$ 427.71	\$	\$ 287,146,040	\$ 3,887,265.63	\$ 472.67
Nov-14	\$ 3,852,023.15	\$	1.0000	\$ 3,852,023.15	8,793	\$ 381.36	\$	\$ 287,537,710	\$ 3,682,024.46	\$ 418.79
Dec-14	\$ 5,895,344.72	\$	1.0000	\$ 5,895,344.72	15,047	\$ 391.80	\$ 4,950,879.87	\$ 502,025.43	\$ 6,563,030.26	\$ 435.50
Jan-15	\$ 6,257,138.45	\$	1.0000	\$ 6,257,138.45	16,340	\$ 382.93	\$	\$ 587,702,170	\$ 7,120,088.65	\$ 435.75
Feb-15	\$ 6,723,029.70	\$	1.0000	\$ 6,723,029.70	16,200	\$ 417.85	\$	\$ 572,831,380	\$ 6,529,235.24	\$ 407.04
Mar-15	\$ 6,407,447.76	\$	1.0000	\$ 6,407,447.76	16,488	\$ 389.91	\$	\$ 660,979,296	\$ 6,411,007.24	\$ 414.14
Apr-15	\$ 5,567,249.97	\$	1.0000	\$ 5,567,249.97	16,941	\$ 328.63	\$	\$ 618,579,031	\$ 5,609,772.46	\$ 331.11
May-15	\$ 7,421,824.13	\$	1.0000	\$ 7,421,824.13	17,063	\$ 434.97	\$	\$ 635,618,731	\$ 7,152,084.89	\$ 458.36
Jun-15	\$ 6,512,091.24	\$	1.0000	\$ 6,512,091.24	17,217	\$ 378.24	\$	\$ 623,215,520	\$ 7,037,381.12	\$ 408.71
Jul-15	\$ 8,137,596.51	\$	1.0000	\$ 8,137,596.51	18,077	\$ 450.16	\$	\$ 699,617,731	\$ 8,717,024.60	\$ 482.22
Aug-15	\$ 7,620,433.35	\$	1.0000	\$ 7,620,433.35	18,331	\$ 399.35	\$	\$ 676,639,930	\$ 8,014,785.74	\$ 432.22
Sep-15	\$ 7,568,453.62	\$	1.0000	\$ 7,568,453.62	18,508	\$ 408.93	\$	\$ 660,784,190	\$ 8,194,432.53	\$ 442.91
Oct-15	\$ 7,286,304.40	\$	1.0000	\$ 7,286,304.40	18,740	\$ 388.81	\$	\$ 668,074,600	\$ 7,925,771.25	\$ 422.93
Nov-15	\$ 7,691,598.78	\$	1.0000	\$ 7,691,598.78	18,832	\$ 408.43	\$	\$ 661,348,270	\$ 8,182,229.92	\$ 434.75
Dec-15	\$ 7,500,427.84	\$	1.0000	\$ 7,500,427.84	19,878	\$ 377.32	\$ 14,408,084.20	\$ 128,914,630	\$ 8,153,944.84	\$ 410.20
Jan-16	\$ 6,517,387.46	\$	0.9995	\$ 6,520,860.64	17,201	\$ 379.10	\$	\$ 587,230,130	\$ 7,435,120.14	\$ 426.44
Feb-16	\$ 6,595,331.38	\$	0.9992	\$ 6,600,702.15	16,734	\$ 394.45	\$	\$ 612,017,730	\$ 7,268,721.17	\$ 434.37
Mar-16	\$ 6,964,356.16	\$	1.0000	\$ 6,971,710.15	16,217	\$ 429.43	\$	\$ 655,534,510	\$ 7,237,472.03	\$ 476.56
Apr-16	\$ 6,284,527.27	\$	0.9985	\$ 6,294,129.25	15,210	\$ 413.82	\$	\$ 581,931,311	\$ 6,975,283.90	\$ 458.60
May-16	\$ 8,105,407.01	\$	0.9980	\$ 8,117,598.59	14,728	\$ 415.37	\$	\$ 573,118,930	\$ 6,668,980.32	\$ 452.81
Jun-16	\$ 6,031,076.44	\$	0.9994	\$ 6,040,300.78	14,086	\$ 430.26	\$	\$ 587,239,240	\$ 6,414,280.46	\$ 469.84
Jul-16	\$ 4,674,674.69	\$	0.9911	\$ 4,706,232.44	12,154	\$ 387.06	\$	\$ 451,191,990	\$ 5,266,210.91	\$ 432.33
Aug-16	\$ 5,024,055.02	\$	0.9911	\$ 5,069,377.49	11,462	\$ 442.28	\$	\$ 445,738,170	\$ 5,540,830.16	\$ 483.41
Sep-16	\$ 4,524,375.51	\$	0.9893	\$ 4,608,721.96	10,983	\$ 423.83	\$	\$ 421,792,460	\$ 4,980,150.07	\$ 453.43
Oct-16	\$ 4,014,158.87	\$	0.9893	\$ 4,054,741.68	9,989	\$ 409.93	\$	\$ 362,090,250	\$ 4,546,139.20	\$ 455.17
Nov-16	\$ 4,255,717.21	\$	0.9680	\$ 4,398,433.83	9,321	\$ 471.67	\$	\$ 371,517,550	\$ 4,772,936.38	\$ 512.06
Dec-16	\$ 62,618,394.81	\$ 67,934,480.17	0.9603	\$ 2,027,984.84	4,043	\$ 501.60	\$ 12,331,440.91	\$ 165,428,390	\$ 2,248,889.79	\$ 556.24

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: UPMC HEALTH BENEFITS INC.
 Product(s): PPO, EPO
 Market Segment: Small Group
 Rate Effective Date: 3/13/2023

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 600,687,786.05	\$ 638,646,939.90	\$ 666,627,041.60	1,395,026	\$ 114,661,812.34	\$ 781,288,853.94	1,703,144.80	\$ (7,144,588.37)	\$ -	\$ -	\$ (19,229,170.00)	\$ 517.87
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 104.82%
Loss Ratio											\$ 104.82%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.28%	4.47%	0.00%	6.30%	16.51%
Outpatient Hospital	0.34%	4.14%	0.00%	4.49%	29.38%
Professional	3.26%	2.15%	0.00%	1.04%	17.88%
Other Medical	7.38%	0.98%	0.00%	8.44%	18.24%
Capitation				0.00%	0.00%
Prescription Drugs	7.84%	0.56%	0.00%	8.44%	21.99%
Total Annual Trend				5.64%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.116	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18		\$ 36,161,993.56	1.0000	\$ 36,161,993.56	89,356	\$ 404.70		\$ (2,873,448.06)	\$ 40,268,330.63	\$ 450.65
Feb-18		\$ 34,901,723.00	1.0000	\$ 34,901,723.00	89,741	\$ 388.92		\$ (2,611,266.81)	\$ 38,484,581.00	\$ 428.84
Mar-18		\$ 37,891,869.45	1.0000	\$ 37,891,869.45	90,142	\$ 420.36		\$ (3,058,695.20)	\$ 41,296,354.29	\$ 458.13
Apr-18		\$ 36,246,459.93	1.0000	\$ 36,246,459.93	90,732	\$ 399.49		\$ (2,827,687.79)	\$ 39,672,905.21	\$ 437.25
May-18		\$ 37,602,449.86	1.0000	\$ 37,602,449.86	91,106	\$ 412.73		\$ (3,085,616.68)	\$ 40,711,354.86	\$ 446.86
Jun-18		\$ 36,223,939.89	1.0000	\$ 36,223,939.89	91,441	\$ 396.15		\$ (2,927,717.60)	\$ 39,090,816.63	\$ 427.50
Jul-18		\$ 37,578,970.94	1.0000	\$ 37,578,970.94	91,547	\$ 410.49		\$ (3,055,025.21)	\$ 40,910,888.65	\$ 446.88
Aug-18		\$ 38,754,509.75	1.0000	\$ 38,754,509.75	91,705	\$ 422.20		\$ (3,126,720.16)	\$ 41,893,938.69	\$ 456.38
Sep-18		\$ 36,050,493.91	1.0000	\$ 36,050,493.91	91,992	\$ 391.89		\$ (2,807,053.13)	\$ 38,818,258.29	\$ 421.97
Oct-18		\$ 41,882,649.23	1.0000	\$ 41,882,649.23	92,676	\$ 451.93		\$ (3,310,590.97)	\$ 45,003,801.13	\$ 485.60
Nov-18		\$ 42,532,182.95	1.0000	\$ 42,532,182.95	93,240	\$ 456.16		\$ (3,146,238.72)	\$ 45,356,552.32	\$ 486.45
Dec-18	\$ 435,046,570.33	\$ 36,531,342.14	1.0000	\$ 36,531,342.14	94,389	\$ 385.92	\$ 75,697,759.70	\$ (2,909,768.86)	\$ 38,810,442.91	\$ 411.26
Jan-19		\$ 40,863,441.20	1.0000	\$ 40,863,441.20	101,979	\$ 400.79		\$ (3,283,101.88)	\$ 46,668,221.77	\$ 457.63
Feb-19		\$ 40,062,880.40	1.0000	\$ 40,062,880.40	102,333	\$ 391.50		\$ (3,135,633.95)	\$ 44,766,181.55	\$ 437.46
Mar-19		\$ 44,131,272.72	1.0000	\$ 44,131,272.72	102,900	\$ 428.88		\$ (3,530,949.86)	\$ 49,011,483.69	\$ 476.30
Apr-19		\$ 45,963,655.54	1.0000	\$ 45,963,655.54	103,490	\$ 444.14		\$ (3,693,326.52)	\$ 50,579,896.46	\$ 488.74
May-19		\$ 45,716,815.97	1.0000	\$ 45,716,815.97	104,115	\$ 439.10		\$ (3,646,788.54)	\$ 50,374,574.70	\$ 483.84
Jun-19		\$ 42,466,905.01	1.0000	\$ 42,466,905.01	104,771	\$ 405.33		\$ (3,561,626.78)	\$ 45,943,678.65	\$ 438.52
Jul-19		\$ 46,689,433.42	1.0000	\$ 46,689,433.42	106,141	\$ 439.88		\$ (3,927,552.38)	\$ 50,716,831.45	\$ 477.83
Aug-19		\$ 45,852,919.45	1.0000	\$ 45,852,919.45	106,877	\$ 429.03		\$ (3,798,302.35)	\$ 49,790,884.78	\$ 465.87
Sep-19		\$ 45,247,696.02	1.0000	\$ 45,247,696.02	107,356	\$ 421.47		\$ (3,743,628.18)	\$ 49,017,472.82	\$ 456.59
Oct-19		\$ 50,983,669.81	1.0000	\$ 50,983,669.81	107,956	\$ 472.26		\$ (4,029,108.16)	\$ 55,233,637.71	\$ 511.82
Nov-19		\$ 45,654,392.66	1.0000	\$ 45,654,392.66	108,465	\$ 420.91		\$ (3,745,602.01)	\$ 49,348,160.73	\$ 454.97
Dec-19	\$ 509,514,513.30	\$ 45,323,441.74	1.0000	\$ 45,323,441.74	112,425	\$ 403.14	\$ 96,735,443.75	\$ (4,022,025.04)	\$ 50,103,337.93	\$ 445.66
Jan-20		\$ 51,969,162.38	1.0000	\$ 51,969,162.38	115,148	\$ 451.32		\$ (4,278,383.74)	\$ 58,168,008.86	\$ 505.16
Feb-20		\$ 48,192,956.37	1.0000	\$ 48,192,956.37	115,340	\$ 417.83		\$ (3,967,055.08)	\$ 53,401,575.99	\$ 462.99
Mar-20		\$ 47,919,858.99	1.0000	\$ 47,919,858.99	115,369	\$ 415.36		\$ (3,714,748.65)	\$ 51,266,506.04	\$ 444.37
Apr-20		\$ 37,092,619.75	1.0000	\$ 37,092,619.75	114,958	\$ 322.66		\$ (4,322,720.20)	\$ 37,467,512.82	\$ 325.92
May-20		\$ 44,746,420.94	1.0000	\$ 44,746,420.94	114,800	\$ 389.78		\$ (4,153,694.84)	\$ 47,048,795.90	\$ 409.83
Jun-20		\$ 51,229,488.12	1.0000	\$ 51,229,488.12	115,102	\$ 445.08		\$ (4,448,983.18)	\$ 54,789,777.82	\$ 476.01
Jul-20		\$ 51,576,779.52	1.0000	\$ 51,576,779.52	115,543	\$ 446.39		\$ (4,484,836.30)	\$ 55,614,772.38	\$ 481.33
Aug-20		\$ 50,734,815.07	1.0000	\$ 50,734,815.07	115,391	\$ 439.68		\$ (4,476,912.84)	\$ 54,813,202.19	\$ 475.02
Sep-20		\$ 53,270,950.32	1.0000	\$ 53,270,950.32	115,720	\$ 460.34		\$ (4,491,882.58)	\$ 57,116,863.60	\$ 493.58
Oct-20		\$ 54,520,652.07	1.0000	\$ 54,520,652.07	115,967	\$ 470.14		\$ (4,477,790.77)	\$ 58,406,145.16	\$ 503.64
Nov-20		\$ 52,060,876.88	1.0000	\$ 52,060,876.88	116,400	\$ 447.26		\$ (4,391,036.00)	\$ 55,086,388.93	\$ 474.25
Dec-20	\$ 569,327,647.53	\$ 52,646,375.30	1.0000	\$ 52,646,375.30	116,965	\$ 450.10	\$ 96,630,664.54	\$ (4,680,888.13)	\$ 56,523,749.26	\$ 483.25
Jan-21		\$ 51,246,408.97	0.9994	\$ 51,274,736.19	117,593	\$ 436.04		\$ (4,374,240.91)	\$ 56,380,240.57	\$ 479.45
Feb-21		\$ 53,539,333.40	0.9991	\$ 53,587,333.40	117,369	\$ 456.57		\$ (4,389,794.31)	\$ 58,606,317.71	\$ 499.33
Mar-21		\$ 58,812,327.79	0.9988	\$ 58,882,754.56	116,994	\$ 503.30		\$ (4,986,714.11)	\$ 64,389,682.32	\$ 550.37
Apr-21		\$ 56,597,518.47	0.9984	\$ 56,687,681.40	116,431	\$ 486.88		\$ (4,785,002.83)	\$ 61,435,723.19	\$ 527.86
May-21		\$ 54,826,266.60	0.9974	\$ 54,941,943.72	116,446	\$ 471.82		\$ (4,600,310.07)	\$ 59,297,966.46	\$ 509.21
Jun-21		\$ 56,578,063.49	0.9951	\$ 56,844,951.56	116,187	\$ 489.25		\$ (5,050,336.53)	\$ 60,975,077.26	\$ 524.80
Jul-21		\$ 52,845,171.96	0.9930	\$ 53,215,493.88	116,328	\$ 457.46		\$ (4,769,454.79)	\$ 57,957,450.32	\$ 498.22
Aug-21		\$ 56,737,694.30	0.9909	\$ 56,753,277.52	116,068	\$ 488.97		\$ (4,896,163.15)	\$ 61,220,856.78	\$ 527.46
Sep-21		\$ 54,095,377.26	0.9854	\$ 54,896,912.97	115,440	\$ 475.54		\$ (4,699,369.53)	\$ 59,608,145.93	\$ 516.36
Oct-21		\$ 54,743,474.58	0.9797	\$ 55,879,760.61	115,222	\$ 484.97		\$ (4,624,819.62)	\$ 60,976,296.51	\$ 529.21
Nov-21		\$ 55,752,660.18	0.9680	\$ 57,594,099.65	115,196	\$ 499.97		\$ (4,931,679.27)	\$ 61,644,098.78	\$ 535.12
Dec-21	\$ 600,687,786.05	\$ 53,371,454.63	0.9518	\$ 56,068,696.63	115,752	\$ 484.39	\$ 114,661,812.34	\$ (5,036,703.24)	\$ 61,652,411.73	\$ 532.63

* 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: UPMC HEALTH BENEFITS INC.
 Product(s): PPO, EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2023

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	\$ 458.46	\$ 517.87	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.116	1.116	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 511.61	\$ 577.92	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	< See URRT Instructions
Total Non-Morbidity Changes	1.000	1.204	
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	1.000	1.227	< See URRT Instructions
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	0.982	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 511.61	\$ 695.90	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 695.90	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 695.90		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.809		
Projected Incurred EHB Claims PMPM	\$ 563.21		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ -53.49		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 566.70		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 700.21		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.69		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 568.07		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 701.90		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 517.87	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 600,687,786.05	
Blended Loss Ratio	104.82%	

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

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewal in Quarter	12,194	5,700	8,431	17,614	44,940
Adjusted Projected Allowed EHB Claims PMPM	\$ 695.90	\$ 695.90	\$ 695.90	\$ 695.90	\$ 695.90
Months of Trend	-	3	6	9	-
Annual Trend	6.80%	6.80%	6.80%	6.80%	-
Single Risk Pool Projected Allowed Claims	\$ 695.90	\$ 707.44	\$ 715.18	\$ 721.12	\$ 716.01
Quarterly Trend Factor	1.000	1.017	1.033	1.051	1.029

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.11%	\$58.54
General and Claims	5.53%	\$35.54
Agent/Broker Fees and Commissions	1.91%	\$12.25
Quality Improvement Initiatives	1.67%	\$10.75
Taxes and Fees	2.49%	\$16.10
Risk Adjustment User Fee	0.03%	\$0.22
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	2.00%	\$12.85
Federal Income Tax	0.42%	\$2.70
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.60%	\$74.55
Projected Required Revenue PMPM		\$ 642.62

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Aca Factor	1.524	1.576
Average Geographic Factor	0.977	0.977
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	\$ 643.67	\$ 701.90
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 431.70	\$ 471.05

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 383.66	\$ 431.76	\$ 48.11	12.5%
B. Base period allowed claims before normalization	\$ 475.83	\$ 517.87	\$ 42.04	11.0%
C. Normalization factor component of change	\$ (156.70)	\$ (170.32)	\$ (13.62)	-3.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 319.12	\$ 347.55	\$ 28.42	7.4%
D2. URRT Trend	\$ 32.79	\$ 40.30	\$ 7.50	2.0%
D3. URRT Morbidity	\$ (7.04)	\$ 7.04	\$ 14.08	1.8%
D4. URRT Other	\$ 79.99	\$ 79.18	\$ (0.81)	-0.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 5.57	\$ 2.89	\$ (2.68)	-0.7%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 430.45	\$ 469.92	\$ 39.47	10.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (87.30)	\$ (89.60)	\$ (2.30)	-0.6%
E3. Benefit Richness	\$ 0.00	\$ 0.00	\$ (0.00)	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (87.30)	\$ (89.60)	\$ (2.30)	-0.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 31.66	\$ 39.34	\$ 7.67	2.0%
F2. Taxes and Fees	\$ 9.60	\$ 10.75	\$ 1.16	0.3%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 41.26	\$ 50.09	\$ 8.83	2.3%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 384.41	\$ 430.41	\$ 46.00	12.0%

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

	2022	2023	
Paid-to-Allowed	0.797	0.809	
URRT Trend (Total Applied Trend Factor)	1.103	1.116	< URRT W1, S2
URRT Morbidity	0.980	1.000	< URRT W1, S2
URRT "Other"	1.232	1.204	< URRT W1, S2
Risk Adjustment	6.63	3.49	< URRT W1, S3
Exchange User Fee	-	-	< URRT W1, S3
Reinsurance Recoveries	-	-	< URRT W1, S3
Capitation	-	-	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.797	0.809	< For 2022 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.25%	9.11%	
Taxes and Fees	2.50%	2.49%	
Profit and/or Contingency	0.00%	0.00%	

Company Name: **UPMC Health Benefits, Inc.**
 Market: **Small Group**
 Product: **PPO, EPO**
 Effective Date of Rates: **January 1, 2023**

Ending date of Rates: **March 31, 2023**

HIOS Plan ID (On Exchange)=>	67430PA0070026		67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
HIOS Plan ID (Off Exchange)=>	67430PA0070026		67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,500 \$40		vantage Gold PPO \$1,500 \$40		vantage Silver PPO \$4,400 \$60		vantage Silver PPO \$4,400 \$60		Advantage Bronze PPO \$8,000		Advantage Bronze PPO \$8,000		vantage Gold HSA PPO \$2,200		vantage Gold HSA PPO \$2,200	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF16		PPO	
Rating Area =>	1		5		1		5		1		5		1		5		1		5	
Network =>	w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental		w/Dental Advantage w/Dental	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold	
Deductible =>	\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$4,400 / \$8,800		\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$2,200 / \$4,400		\$2,200 / \$4,400	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$60 / \$80		\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$7,000 / \$14,000		\$7,000 / \$14,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$4,425 / \$8,850		\$4,425 / \$8,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$337.17	\$337.17	\$351.54	\$351.54	\$337.85	\$337.85	\$352.25	\$352.25	\$284.77	\$284.77	\$296.90	\$296.90	\$225.74	\$225.74	\$235.35	\$235.35	\$309.22	\$309.22	\$322.40	\$322.40
15	\$367.14	\$367.14	\$382.79	\$382.79	\$367.89	\$367.89	\$383.56	\$383.56	\$310.08	\$310.08	\$323.30	\$323.30	\$245.80	\$245.80	\$256.27	\$256.27	\$336.71	\$336.71	\$351.06	\$351.06
16	\$378.60	\$378.60	\$394.74	\$394.74	\$379.37	\$379.37	\$395.54	\$395.54	\$319.76	\$319.76	\$333.39	\$333.39	\$253.47	\$253.47	\$264.27	\$264.27	\$347.22	\$347.22	\$362.02	\$362.02
17	\$390.06	\$390.06	\$406.68	\$406.68	\$390.85	\$390.85	\$407.51	\$407.51	\$329.44	\$329.44	\$343.48	\$343.48	\$261.15	\$261.15	\$272.27	\$272.27	\$357.73	\$357.73	\$372.97	\$372.97
18	\$402.40	\$402.40	\$419.55	\$419.55	\$403.22	\$403.22	\$420.40	\$420.40	\$339.86	\$339.86	\$354.34	\$354.34	\$269.41	\$269.41	\$280.88	\$280.88	\$369.04	\$369.04	\$384.77	\$384.77
19	\$414.75	\$414.75	\$432.42	\$432.42	\$415.58	\$415.58	\$433.29	\$433.29	\$350.29	\$350.29	\$365.21	\$365.21	\$277.67	\$277.67	\$289.50	\$289.50	\$380.36	\$380.36	\$396.58	\$396.58
20	\$427.53	\$427.53	\$445.74	\$445.74	\$428.39	\$428.39	\$446.65	\$446.65	\$361.08	\$361.08	\$376.47	\$376.47	\$286.23	\$286.23	\$298.42	\$298.42	\$392.08	\$392.08	\$408.80	\$408.80
21	\$440.75	\$440.75	\$459.53	\$459.53	\$441.64	\$441.64	\$460.46	\$460.46	\$372.25	\$372.25	\$388.11	\$388.11	\$295.08	\$295.08	\$307.65	\$307.65	\$404.21	\$404.21	\$421.44	\$421.44
22	\$440.75	\$440.75	\$459.53	\$459.53	\$441.64	\$441.64	\$460.46	\$460.46	\$372.25	\$372.25	\$388.11	\$388.11	\$295.08	\$295.08	\$307.65	\$307.65	\$404.21	\$404.21	\$421.44	\$421.44
23	\$440.75	\$440.75	\$459.53	\$459.53	\$441.64	\$441.64	\$460.46	\$460.46	\$372.25	\$372.25	\$388.11	\$388.11	\$295.08	\$295.08	\$307.65	\$307.65	\$404.21	\$404.21	\$421.44	\$421.44
24	\$440.75	\$440.75	\$459.53	\$459.53	\$441.64	\$441.64	\$460.46	\$460.46	\$372.25	\$372.25	\$388.11	\$388.11	\$295.08	\$295.08	\$307.65	\$307.65	\$404.21	\$404.21	\$421.44	\$421.44
25	\$442.51	\$442.51	\$461.37	\$461.37	\$443.41	\$443.41	\$462.30	\$462.30	\$373.74	\$373.74	\$389.66	\$389.66	\$296.26	\$296.26	\$308.88	\$308.88	\$405.83	\$405.83	\$423.13	\$423.13
26	\$451.33	\$451.33	\$470.56	\$470.56	\$452.24	\$452.24	\$471.51	\$471.51	\$381.18	\$381.18	\$397.42	\$397.42	\$302.16	\$302.16	\$315.03	\$315.03	\$413.91	\$413.91	\$431.55	\$431.55
27	\$461.91	\$461.91	\$481.59	\$481.59	\$462.84	\$462.84	\$482.56	\$482.56	\$390.12	\$390.12	\$406.74	\$406.74	\$309.24	\$309.24	\$322.42	\$322.42	\$423.61	\$423.61	\$441.67	\$441.67
28	\$479.10	\$479.10	\$499.51	\$499.51	\$480.06	\$480.06	\$500.52	\$500.52	\$404.64	\$404.64	\$421.88	\$421.88	\$320.75	\$320.75	\$334.42	\$334.42	\$439.38	\$439.38	\$458.11	\$458.11
29	\$493.20	\$493.20	\$514.21	\$514.21	\$494.20	\$494.20	\$515.25	\$515.25	\$416.55	\$416.55	\$434.30	\$434.30	\$330.19	\$330.19	\$344.26	\$344.26	\$452.31	\$452.31	\$471.59	\$471.59
30	\$500.25	\$500.25	\$521.57	\$521.57	\$501.26	\$501.26	\$522.62	\$522.62	\$422.50	\$422.50	\$440.50	\$440.50	\$334.92	\$334.92	\$349.18	\$349.18	\$458.78	\$458.78	\$478.33	\$478.33
31	\$510.83	\$510.83	\$532.60	\$532.60	\$511.86	\$511.86	\$533.67	\$533.67	\$431.44	\$431.44	\$449.82	\$449.82	\$342.00	\$342.00	\$356.57	\$356.57	\$468.48	\$468.48	\$488.45	\$488.45
32	\$521.41	\$521.41	\$543.62	\$543.62	\$522.46	\$522.46	\$544.72	\$544.72	\$440.37	\$440.37	\$459.13	\$459.13	\$349.08	\$349.08	\$363.95	\$363.95	\$478.18	\$478.18	\$498.56	\$498.56
33	\$528.02	\$528.02	\$550.52	\$550.52	\$529.08	\$529.08	\$551.63	\$551.63	\$445.96	\$445.96	\$464.96	\$464.96	\$353.51	\$353.51	\$368.56	\$368.56	\$484.24	\$484.24	\$504.89	\$504.89
34	\$535.07	\$535.07	\$557.87	\$557.87	\$536.15	\$536.15	\$559.00	\$559.00	\$451.91	\$451.91	\$471.17	\$471.17	\$358.23	\$358.23	\$373.49	\$373.49	\$490.71	\$490.71	\$511.63	\$511.63
35	\$538.60	\$538.60	\$561.55	\$561.55	\$539.68	\$539.68	\$562.68	\$562.68	\$454.89	\$454.89	\$474.27	\$474.27	\$360.59	\$360.59	\$375.95	\$375.95	\$493.94	\$493.94	\$515.00	\$515.00
36	\$542.12	\$542.12	\$565.22	\$565.22	\$543.22	\$543.22	\$566.37	\$566.37	\$457.87	\$457.87	\$477.38	\$477.38	\$362.95	\$362.95	\$378.41	\$378.41	\$497.18	\$497.18	\$518.37	\$518.37
37	\$545.65	\$545.65	\$568.90	\$568.90	\$546.75	\$546.75	\$570.05	\$570.05	\$460.85	\$460.85	\$480.48	\$480.48	\$365.31	\$365.31	\$380.87	\$380.87	\$500.41	\$500.41	\$521.74	\$521.74
38	\$549.17	\$549.17	\$572.57	\$572.57	\$550.28	\$550.28	\$573.73	\$573.73	\$463.82	\$463.82	\$483.59	\$483.59	\$367.67	\$367.67	\$383.33	\$383.33	\$503.65	\$503.65	\$525.11	\$525.11
39	\$556.23	\$556.23	\$579.93	\$579.93	\$557.35	\$557.35	\$581.10	\$581.10	\$469.78	\$469.78	\$489.79	\$489.79	\$372.39	\$372.39	\$388.25	\$388.25	\$510.11	\$510.11	\$531.86	\$531.86
40	\$563.28	\$563.28	\$587.28	\$587.28	\$564.42	\$564.42	\$588.47	\$588.47	\$475.74	\$475.74	\$496.00	\$496.00	\$377.11	\$377.11	\$393.18	\$393.18	\$516.58	\$516.58	\$538.60	\$538.60
41	\$573.86	\$573.86	\$598.31	\$598.31	\$575.02	\$575.02	\$599.52	\$599.52	\$484.67	\$484.67	\$505.32	\$505.32	\$384.19	\$384.19	\$400.56	\$400.56	\$526.28	\$526.28	\$548.71	\$548.71
42	\$583.99	\$583.99	\$608.88	\$608.88	\$585.17	\$585.17	\$610.11	\$610.11	\$493.23	\$493.23	\$514.25	\$514.25	\$390.98	\$390.98	\$407.64	\$407.64	\$535.58	\$535.58	\$558.41	\$558.41
43	\$598.10	\$598.10	\$623.58	\$623.58	\$599.31	\$599.31	\$624.84	\$624.84	\$505.14	\$505.14	\$526.67	\$526.67	\$400.42	\$400.42	\$417.48	\$417.48	\$548.51	\$548.51	\$571.89	\$571.89
44	\$615.73	\$615.73	\$641.96	\$641.96	\$616.97	\$616.97	\$643.26	\$643.26	\$520.03	\$520.03	\$542.19	\$542.19	\$412.23	\$412.23	\$429.79	\$429.79	\$564.68	\$564.68	\$588.75	\$588.75
45	\$636.44	\$636.44	\$663.56	\$663.56	\$637.73	\$637.73	\$664.90	\$664.90	\$537.53	\$537.53	\$560.43	\$560.43	\$426.10	\$426.10	\$444.25	\$444.25	\$583.68	\$583.68	\$608.56	\$608.56
46	\$661.13	\$661.13	\$689.30	\$689.30	\$662.46	\$662.46	\$690.69	\$690.69	\$558.38	\$558.38	\$582.17	\$582.17	\$442.62	\$442.62	\$461.48	\$461.48	\$606.32	\$606.32	\$632.16	\$632.16
47	\$688.89	\$688.89	\$718.25	\$718.25	\$690.28	\$690.28	\$719.70	\$719.70	\$581.83	\$581.83	\$606.62	\$606.62	\$461.21	\$461.21	\$480.86	\$480.86	\$631.78	\$631.78	\$658.71	\$658.71
48	\$720.63	\$720.63	\$751.33	\$751.33	\$722.08	\$722.08	\$752.85	\$752.85	\$608.63	\$608.63	\$634.56	\$634.56	\$482.46	\$482.46	\$503.01	\$503.01	\$660.88	\$660.88	\$689.05	\$689.05
49	\$751.92	\$751.92	\$783.96	\$783.96	\$753.44	\$753.44	\$785.54	\$785.54	\$635.06	\$635.06	\$662.12	\$662.12	\$503.41	\$503.41	\$524.85	\$524.85	\$689.58	\$689.58	\$718.98	\$718.98
50	\$787.18	\$787.18	\$820.72	\$820.72	\$788.77	\$788.77	\$822.38	\$822.38	\$664.84	\$664.84	\$693.16	\$693.16	\$527.01	\$527.01	\$549.46	\$549.46	\$721.92	\$721.92	\$752.69	\$752.69
51	\$822.00	\$822.00	\$857.02	\$857.02	\$823.66	\$823.66	\$858.76	\$858.76	\$694.25	\$694.25	\$723.83	\$723.83	\$550.32	\$550.32	\$573.77	\$573.77	\$753.85	\$753.85	\$785.99	\$785.99
52	\$860.34	\$860.34	\$897.00	\$897.00	\$862.08	\$862.08	\$898.82	\$898.82	\$726.63	\$726.63	\$757.59	\$757.59	\$576.00	\$576.00	\$600.53	\$600.53	\$789.02	\$789.02	\$822.65	\$822.65
53	\$899.13	\$899.13	\$937.44	\$937.44	\$900.95	\$900.95	\$939.34	\$939.34	\$759.39	\$759.39	\$791.74	\$791.74	\$601.96	\$601.96	\$627.61	\$627.61	\$824.59	\$824.59	\$859.74	\$859.74
54	\$941.00	\$941.00	\$981.10	\$981.10	\$942.90	\$942.90	\$983.08	\$983.08	\$794.75	\$794.75	\$828.61	\$828.61	\$630.00	\$630.00	\$656.83	\$656.83	\$862.99	\$862.99	\$899.77	\$899.77
55	\$982.87	\$982.87	\$1,024.75	\$1,024.75	\$984.86	\$984.86	\$1,026.83	\$1,026.83	\$830.12	\$830.12	\$865.49	\$865.49	\$658.03	\$658.03	\$686.06	\$686.06	\$901.39	\$901.39	\$939.81	\$939.81
56	\$1,																			

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=> 67430PA0080025		
Plan Marketing Name => Advantage Bronze EPO \$8,000		
Form # => EPOF07		
Rating Area => 5		
Network => w/Dental Advantage w/Dental		
Metal => Bronze		
Deductible => \$8,000 / \$16,000		
Coinsurance => 100%		
Copays => \$0 / \$0		
OOP Maximum => \$8,550 / \$17,100		
Pediatric Dental (Yes/No) => Yes		
Age Band	Non-Tobacco	Tobacco
0 - 14	\$227.72	\$227.72
15	\$247.96	\$247.96
16	\$255.70	\$255.70
17	\$263.44	\$263.44
18	\$271.77	\$271.77
19	\$280.11	\$280.11
20	\$288.74	\$288.74
21	\$297.67	\$297.67
22	\$297.67	\$297.67
23	\$297.67	\$297.67
24	\$297.67	\$297.67
25	\$298.86	\$298.86
26	\$304.81	\$304.81
27	\$311.96	\$311.96
28	\$323.57	\$323.57
29	\$333.09	\$333.09
30	\$337.86	\$337.86
31	\$345.00	\$345.00
32	\$352.14	\$352.14
33	\$356.61	\$356.61
34	\$361.37	\$361.37
35	\$363.75	\$363.75
36	\$366.13	\$366.13
37	\$368.52	\$368.52
38	\$370.90	\$370.90
39	\$375.66	\$375.66
40	\$380.42	\$380.42
41	\$387.57	\$387.57
42	\$394.41	\$394.41
43	\$403.94	\$403.94
44	\$415.84	\$415.84
45	\$429.84	\$429.84
46	\$446.51	\$446.51
47	\$465.26	\$465.26
48	\$486.69	\$486.69
49	\$507.83	\$507.83
50	\$531.64	\$531.64
51	\$555.15	\$555.15
52	\$581.05	\$581.05
53	\$607.25	\$607.25
54	\$635.53	\$635.53
55	\$663.80	\$663.80
56	\$694.46	\$694.46
57	\$725.42	\$725.42
58	\$758.46	\$758.46
59	\$774.84	\$774.84
60	\$807.88	\$807.88
61	\$836.45	\$836.45
62	\$855.21	\$855.21
63	\$878.72	\$878.72
64+	\$893.01	\$893.01

Company Name: **UPMC Health Benefits, Inc.**
 Market: **Small Group**
 Product: **PPO, EPO**
 Effective Date of Rates: **April 1, 2023**

Ending date of Rates: **June 30, 2023**

HIOS Plan ID (On Exchange)=>	67430PA0070026		67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
HIOS Plan ID (Off Exchange)=>	67430PA0070026		67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,500 \$40		vantage Gold PPO \$1,500 \$40		vantage Silver PPO \$4,400 \$60		vantage Silver PPO \$4,400 \$60		Advantage Bronze PPO \$8,000		Advantage Bronze PPO \$8,000		vantage Gold HSA PPO \$2,200		vantage Gold HSA PPO \$2,200	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF16		PPO	
Rating Area =>	1		5		1		5		1		5		1		5		1		5	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold	
Deductible =>	\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$4,400 / \$8,800		\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$2,200 / \$4,400		\$2,200 / \$4,400	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$60 / \$80		\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$7,000 / \$14,000		\$7,000 / \$14,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$4,425 / \$8,850		\$4,425 / \$8,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.77	\$342.77	\$357.37	\$357.37	\$343.46	\$343.46	\$358.10	\$358.10	\$289.49	\$289.49	\$301.83	\$301.83	\$229.48	\$229.48	\$239.26	\$239.26	\$314.35	\$314.35	\$327.75	\$327.75
15	\$373.23	\$373.23	\$389.14	\$389.14	\$373.99	\$373.99	\$389.93	\$389.93	\$315.22	\$315.22	\$328.66	\$328.66	\$249.88	\$249.88	\$260.53	\$260.53	\$342.30	\$342.30	\$356.88	\$356.88
16	\$384.88	\$384.88	\$401.28	\$401.28	\$385.67	\$385.67	\$402.10	\$402.10	\$325.06	\$325.06	\$338.92	\$338.92	\$257.67	\$257.67	\$268.66	\$268.66	\$352.98	\$352.98	\$368.02	\$368.02
17	\$396.53	\$396.53	\$413.43	\$413.43	\$397.34	\$397.34	\$414.27	\$414.27	\$334.90	\$334.90	\$349.18	\$349.18	\$265.47	\$265.47	\$276.79	\$276.79	\$363.66	\$363.66	\$379.16	\$379.16
18	\$409.08	\$409.08	\$426.51	\$426.51	\$409.91	\$409.91	\$427.38	\$427.38	\$345.50	\$345.50	\$360.22	\$360.22	\$273.87	\$273.87	\$285.55	\$285.55	\$375.17	\$375.17	\$391.16	\$391.16
19	\$421.62	\$421.62	\$439.59	\$439.59	\$422.48	\$422.48	\$440.48	\$440.48	\$356.09	\$356.09	\$371.27	\$371.27	\$282.27	\$282.27	\$294.31	\$294.31	\$386.68	\$386.68	\$403.15	\$403.15
20	\$434.62	\$434.62	\$453.14	\$453.14	\$435.50	\$435.50	\$454.06	\$454.06	\$367.07	\$367.07	\$382.71	\$382.71	\$290.97	\$290.97	\$303.38	\$303.38	\$398.59	\$398.59	\$415.58	\$415.58
21	\$448.06	\$448.06	\$467.15	\$467.15	\$448.97	\$448.97	\$468.10	\$468.10	\$378.42	\$378.42	\$394.55	\$394.55	\$299.97	\$299.97	\$312.76	\$312.76	\$410.92	\$410.92	\$428.43	\$428.43
22	\$448.06	\$448.06	\$467.15	\$467.15	\$448.97	\$448.97	\$468.10	\$468.10	\$378.42	\$378.42	\$394.55	\$394.55	\$299.97	\$299.97	\$312.76	\$312.76	\$410.92	\$410.92	\$428.43	\$428.43
23	\$448.06	\$448.06	\$467.15	\$467.15	\$448.97	\$448.97	\$468.10	\$468.10	\$378.42	\$378.42	\$394.55	\$394.55	\$299.97	\$299.97	\$312.76	\$312.76	\$410.92	\$410.92	\$428.43	\$428.43
24	\$448.06	\$448.06	\$467.15	\$467.15	\$448.97	\$448.97	\$468.10	\$468.10	\$378.42	\$378.42	\$394.55	\$394.55	\$299.97	\$299.97	\$312.76	\$312.76	\$410.92	\$410.92	\$428.43	\$428.43
25	\$449.85	\$449.85	\$469.02	\$469.02	\$450.77	\$450.77	\$469.97	\$469.97	\$379.93	\$379.93	\$396.13	\$396.13	\$301.17	\$301.17	\$314.01	\$314.01	\$412.56	\$412.56	\$430.14	\$430.14
26	\$458.81	\$458.81	\$478.36	\$478.36	\$459.75	\$459.75	\$479.33	\$479.33	\$387.50	\$387.50	\$404.02	\$404.02	\$307.17	\$307.17	\$320.27	\$320.27	\$420.78	\$420.78	\$438.71	\$438.71
27	\$469.57	\$469.57	\$489.57	\$489.57	\$470.52	\$470.52	\$490.57	\$490.57	\$396.58	\$396.58	\$413.49	\$413.49	\$314.37	\$314.37	\$327.77	\$327.77	\$430.64	\$430.64	\$449.99	\$449.99
28	\$487.04	\$487.04	\$507.79	\$507.79	\$488.03	\$488.03	\$508.82	\$508.82	\$411.34	\$411.34	\$428.88	\$428.88	\$326.07	\$326.07	\$339.97	\$339.97	\$446.67	\$446.67	\$465.70	\$465.70
29	\$501.38	\$501.38	\$522.74	\$522.74	\$502.40	\$502.40	\$523.80	\$523.80	\$423.45	\$423.45	\$441.50	\$441.50	\$335.67	\$335.67	\$349.98	\$349.98	\$459.82	\$459.82	\$479.41	\$479.41
30	\$508.55	\$508.55	\$530.22	\$530.22	\$509.58	\$509.58	\$531.29	\$531.29	\$429.51	\$429.51	\$447.81	\$447.81	\$340.47	\$340.47	\$354.98	\$354.98	\$466.39	\$466.39	\$486.27	\$486.27
31	\$519.30	\$519.30	\$541.43	\$541.43	\$520.36	\$520.36	\$542.53	\$542.53	\$438.59	\$438.59	\$457.28	\$457.28	\$347.67	\$347.67	\$362.49	\$362.49	\$476.26	\$476.26	\$496.55	\$496.55
32	\$530.05	\$530.05	\$552.64	\$552.64	\$531.13	\$531.13	\$553.76	\$553.76	\$447.67	\$447.67	\$466.75	\$466.75	\$354.86	\$354.86	\$370.00	\$370.00	\$486.12	\$486.12	\$506.83	\$506.83
33	\$536.78	\$536.78	\$559.65	\$559.65	\$537.87	\$537.87	\$560.78	\$560.78	\$453.35	\$453.35	\$472.67	\$472.67	\$359.36	\$359.36	\$374.69	\$374.69	\$492.28	\$492.28	\$513.26	\$513.26
34	\$543.94	\$543.94	\$567.12	\$567.12	\$545.05	\$545.05	\$568.27	\$568.27	\$459.40	\$459.40	\$478.98	\$478.98	\$364.16	\$364.16	\$379.69	\$379.69	\$498.86	\$498.86	\$520.11	\$520.11
35	\$547.53	\$547.53	\$570.86	\$570.86	\$548.64	\$548.64	\$572.02	\$572.02	\$462.43	\$462.43	\$482.14	\$482.14	\$366.56	\$366.56	\$382.19	\$382.19	\$502.14	\$502.14	\$523.54	\$523.54
36	\$551.11	\$551.11	\$574.59	\$574.59	\$552.23	\$552.23	\$575.76	\$575.76	\$465.46	\$465.46	\$485.30	\$485.30	\$368.96	\$368.96	\$384.69	\$384.69	\$505.43	\$505.43	\$526.97	\$526.97
37	\$554.70	\$554.70	\$578.33	\$578.33	\$555.82	\$555.82	\$579.51	\$579.51	\$468.48	\$468.48	\$488.45	\$488.45	\$371.36	\$371.36	\$387.20	\$387.20	\$508.72	\$508.72	\$530.40	\$530.40
38	\$558.28	\$558.28	\$582.07	\$582.07	\$559.42	\$559.42	\$583.25	\$583.25	\$471.51	\$471.51	\$491.61	\$491.61	\$373.76	\$373.76	\$389.70	\$389.70	\$512.01	\$512.01	\$533.82	\$533.82
39	\$565.45	\$565.45	\$589.54	\$589.54	\$566.60	\$566.60	\$590.74	\$590.74	\$477.57	\$477.57	\$497.92	\$497.92	\$378.56	\$378.56	\$394.70	\$394.70	\$518.58	\$518.58	\$540.68	\$540.68
40	\$572.62	\$572.62	\$597.02	\$597.02	\$573.78	\$573.78	\$598.23	\$598.23	\$483.62	\$483.62	\$504.23	\$504.23	\$383.36	\$383.36	\$399.71	\$399.71	\$525.16	\$525.16	\$547.53	\$547.53
41	\$583.37	\$583.37	\$608.23	\$608.23	\$584.56	\$584.56	\$609.47	\$609.47	\$492.70	\$492.70	\$513.70	\$513.70	\$390.56	\$390.56	\$407.21	\$407.21	\$535.02	\$535.02	\$557.82	\$557.82
42	\$593.68	\$593.68	\$618.97	\$618.97	\$594.89	\$594.89	\$620.23	\$620.23	\$501.41	\$501.41	\$522.78	\$522.78	\$397.46	\$397.46	\$414.41	\$414.41	\$544.47	\$544.47	\$567.67	\$567.67
43	\$608.02	\$608.02	\$633.92	\$633.92	\$609.25	\$609.25	\$635.21	\$635.21	\$513.52	\$513.52	\$535.40	\$535.40	\$407.06	\$407.06	\$424.42	\$424.42	\$557.62	\$557.62	\$581.38	\$581.38
44	\$625.94	\$625.94	\$652.61	\$652.61	\$627.21	\$627.21	\$653.94	\$653.94	\$528.65	\$528.65	\$551.19	\$551.19	\$419.06	\$419.06	\$436.93	\$436.93	\$574.06	\$574.06	\$598.52	\$598.52
45	\$647.00	\$647.00	\$674.56	\$674.56	\$648.31	\$648.31	\$675.94	\$675.94	\$546.44	\$546.44	\$569.73	\$569.73	\$433.16	\$433.16	\$451.63	\$451.63	\$593.37	\$593.37	\$618.65	\$618.65
46	\$672.09	\$672.09	\$700.73	\$700.73	\$673.46	\$673.46	\$702.15	\$702.15	\$567.63	\$567.63	\$591.83	\$591.83	\$449.96	\$449.96	\$469.14	\$469.14	\$616.38	\$616.38	\$642.65	\$642.65
47	\$700.32	\$700.32	\$730.16	\$730.16	\$701.74	\$701.74	\$731.64	\$731.64	\$591.47	\$591.47	\$616.68	\$616.68	\$468.84	\$468.84	\$488.84	\$488.84	\$642.27	\$642.27	\$669.64	\$669.64
48	\$732.58	\$732.58	\$763.79	\$763.79	\$734.07	\$734.07	\$765.34	\$765.34	\$618.72	\$618.72	\$645.09	\$645.09	\$490.45	\$490.45	\$511.36	\$511.36	\$671.85	\$671.85	\$700.48	\$700.48
49	\$764.39	\$764.39	\$796.96	\$796.96	\$765.94	\$765.94	\$798.58	\$798.58	\$645.58	\$645.58	\$673.10	\$673.10	\$511.75	\$511.75	\$533.57	\$533.57	\$701.03	\$701.03	\$730.90	\$730.90
50	\$800.24	\$800.24	\$834.33	\$834.33	\$801.86	\$801.86	\$836.03	\$836.03	\$675.86	\$675.86	\$704.67	\$704.67	\$535.75	\$535.75	\$558.59	\$558.59	\$733.90	\$733.90	\$765.18	\$765.18
51	\$835.63	\$835.63	\$871.23	\$871.23	\$837.33	\$837.33	\$873.01	\$873.01	\$705.75	\$705.75	\$735.84	\$735.84	\$559.44	\$559.44	\$583.30	\$583.30	\$766.37	\$766.37	\$799.02	\$799.02
52	\$874.61	\$874.61	\$911.88	\$911.88	\$876.39	\$876.39	\$913.73	\$913.73	\$738.68	\$738.68	\$770.16	\$770.16	\$585.54	\$585.54	\$610.51	\$610.51	\$802.12	\$802.12	\$836.30	\$836.30
53	\$914.04	\$914.04	\$952.99	\$952.99	\$915.90	\$915.90	\$954.92	\$954.92	\$771.98	\$771.98	\$804.88	\$804.88	\$611.94	\$611.94	\$638.03	\$638.03	\$838.28	\$838.28	\$874.00	\$874.00
54	\$956.61	\$956.61	\$997.37	\$997.37	\$958.55	\$958.55	\$999.39	\$999.39	\$807.93	\$807.93	\$842.36	\$842.36	\$640.44	\$640.44	\$667.74	\$667.74	\$877.31	\$877.31	\$914.70	\$914.70
55	\$999.17	\$999.17	\$1,041.74	\$1,041.74	\$1,001.20	\$1,001.20	\$1,043.86	\$1,043.86	\$843.88	\$843.88	\$879.85	\$879.85	\$668.93	\$668.93	\$697.45	\$697.45	\$916.35	\$916.35	\$955.40	\$955.40

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=> 67430PA0080025		
Plan Marketing Name => Advantage Bronze EPO \$8,000		
Form # => EPOF07		
Rating Area => 5		
Network => w/Dental Advantage w/Dental		
Metal => Bronze		
Deductible => \$8,000 / \$16,000		
Coinsurance => 100%		
Copays => \$0 / \$0		
OOP Maximum => \$8,550 / \$17,100		
Pediatric Dental (Yes/No) => Yes		
Age Band	Non-Tobacco	Tobacco
0 - 14	\$231.50	\$231.50
15	\$252.07	\$252.07
16	\$259.94	\$259.94
17	\$267.81	\$267.81
18	\$276.28	\$276.28
19	\$284.76	\$284.76
20	\$293.53	\$293.53
21	\$302.61	\$302.61
22	\$302.61	\$302.61
23	\$302.61	\$302.61
24	\$302.61	\$302.61
25	\$303.82	\$303.82
26	\$309.87	\$309.87
27	\$317.14	\$317.14
28	\$328.94	\$328.94
29	\$338.62	\$338.62
30	\$343.46	\$343.46
31	\$350.72	\$350.72
32	\$357.99	\$357.99
33	\$362.53	\$362.53
34	\$367.37	\$367.37
35	\$369.79	\$369.79
36	\$372.21	\$372.21
37	\$374.63	\$374.63
38	\$377.05	\$377.05
39	\$381.89	\$381.89
40	\$386.74	\$386.74
41	\$394.00	\$394.00
42	\$400.96	\$400.96
43	\$410.64	\$410.64
44	\$422.75	\$422.75
45	\$436.97	\$436.97
46	\$453.92	\$453.92
47	\$472.98	\$472.98
48	\$494.77	\$494.77
49	\$516.25	\$516.25
50	\$540.46	\$540.46
51	\$564.37	\$564.37
52	\$590.69	\$590.69
53	\$617.32	\$617.32
54	\$646.07	\$646.07
55	\$674.82	\$674.82
56	\$705.99	\$705.99
57	\$737.46	\$737.46
58	\$771.05	\$771.05
59	\$787.69	\$787.69
60	\$821.28	\$821.28
61	\$850.33	\$850.33
62	\$869.40	\$869.40
63	\$893.30	\$893.30
64+	\$907.83	\$907.83

Company Name: **UPMC Health Benefits, Inc.**
 Market: **Small Group**
 Product: **PPO, EPO**
 Effective Date of Rates: **July 1, 2023**

Ending date of Rates: **September 30, 2023**

HIOS Plan ID (On Exchange)=>	67430PA0070026		67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
HIOS Plan ID (Off Exchange)=>	67430PA0070026		67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,500 \$40		vantage Gold PPO \$1,500 \$40		vantage Silver PPO \$4,400 \$60		vantage Silver PPO \$4,400 \$60		Advantage Bronze PPO \$8,000		Advantage Bronze PPO \$8,000		vantage Gold HSA PPO \$2,200		vantage Gold HSA PPO \$2,200	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF16		PPO	
Rating Area =>	1		5		1		5		1		5		1		5		1		5	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Gold	
Deductible =>	\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$4,400 / \$8,800		\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$2,200 / \$4,400		\$2,200 / \$4,400	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$60 / \$80		\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$7,000 / \$14,000		\$7,000 / \$14,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$4,425 / \$8,850		\$4,425 / \$8,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$348.46	\$348.46	\$363.31	\$363.31	\$349.16	\$349.16	\$364.04	\$364.04	\$294.30	\$294.30	\$306.84	\$306.84	\$233.29	\$233.29	\$243.22	\$243.22	\$319.57	\$319.57	\$333.19	\$333.19
15	\$379.43	\$379.43	\$395.60	\$395.60	\$380.20	\$380.20	\$396.40	\$396.40	\$320.46	\$320.46	\$334.12	\$334.12	\$254.02	\$254.02	\$264.84	\$264.84	\$347.98	\$347.98	\$362.80	\$362.80
16	\$391.27	\$391.27	\$407.95	\$407.95	\$392.06	\$392.06	\$408.77	\$408.77	\$330.46	\$330.46	\$344.54	\$344.54	\$261.95	\$261.95	\$273.11	\$273.11	\$358.84	\$358.84	\$374.13	\$374.13
17	\$403.12	\$403.12	\$420.30	\$420.30	\$403.93	\$403.93	\$421.14	\$421.14	\$340.46	\$340.46	\$354.97	\$354.97	\$269.88	\$269.88	\$281.38	\$281.38	\$369.70	\$369.70	\$385.45	\$385.45
18	\$415.87	\$415.87	\$433.59	\$433.59	\$416.71	\$416.71	\$434.47	\$434.47	\$351.23	\$351.23	\$366.20	\$366.20	\$278.42	\$278.42	\$290.28	\$290.28	\$381.40	\$381.40	\$397.65	\$397.65
19	\$428.63	\$428.63	\$446.89	\$446.89	\$429.49	\$429.49	\$447.79	\$447.79	\$362.00	\$362.00	\$377.44	\$377.44	\$286.96	\$286.96	\$299.18	\$299.18	\$393.09	\$393.09	\$409.84	\$409.84
20	\$441.84	\$441.84	\$460.66	\$460.66	\$442.73	\$442.73	\$461.59	\$461.59	\$373.16	\$373.16	\$389.07	\$389.07	\$295.80	\$295.80	\$308.40	\$308.40	\$405.21	\$405.21	\$422.47	\$422.47
21	\$455.50	\$455.50	\$474.91	\$474.91	\$456.42	\$456.42	\$475.87	\$475.87	\$384.70	\$384.70	\$401.10	\$401.10	\$304.95	\$304.95	\$317.94	\$317.94	\$417.74	\$417.74	\$435.54	\$435.54
22	\$455.50	\$455.50	\$474.91	\$474.91	\$456.42	\$456.42	\$475.87	\$475.87	\$384.70	\$384.70	\$401.10	\$401.10	\$304.95	\$304.95	\$317.94	\$317.94	\$417.74	\$417.74	\$435.54	\$435.54
23	\$455.50	\$455.50	\$474.91	\$474.91	\$456.42	\$456.42	\$475.87	\$475.87	\$384.70	\$384.70	\$401.10	\$401.10	\$304.95	\$304.95	\$317.94	\$317.94	\$417.74	\$417.74	\$435.54	\$435.54
24	\$455.50	\$455.50	\$474.91	\$474.91	\$456.42	\$456.42	\$475.87	\$475.87	\$384.70	\$384.70	\$401.10	\$401.10	\$304.95	\$304.95	\$317.94	\$317.94	\$417.74	\$417.74	\$435.54	\$435.54
25	\$457.32	\$457.32	\$476.81	\$476.81	\$458.25	\$458.25	\$477.77	\$477.77	\$386.24	\$386.24	\$402.70	\$402.70	\$306.17	\$306.17	\$319.21	\$319.21	\$419.41	\$419.41	\$437.28	\$437.28
26	\$466.43	\$466.43	\$486.31	\$486.31	\$467.37	\$467.37	\$487.29	\$487.29	\$393.93	\$393.93	\$410.73	\$410.73	\$312.27	\$312.27	\$325.57	\$325.57	\$427.77	\$427.77	\$445.99	\$445.99
27	\$477.36	\$477.36	\$497.71	\$497.71	\$478.33	\$478.33	\$498.71	\$498.71	\$403.17	\$403.17	\$420.35	\$420.35	\$319.59	\$319.59	\$332.20	\$332.20	\$437.79	\$437.79	\$456.45	\$456.45
28	\$495.13	\$495.13	\$516.23	\$516.23	\$496.13	\$496.13	\$517.27	\$517.27	\$418.17	\$418.17	\$436.00	\$436.00	\$331.48	\$331.48	\$345.60	\$345.60	\$454.08	\$454.08	\$473.43	\$473.43
29	\$509.70	\$509.70	\$531.42	\$531.42	\$510.73	\$510.73	\$532.50	\$532.50	\$430.48	\$430.48	\$448.83	\$448.83	\$341.24	\$341.24	\$355.77	\$355.77	\$467.45	\$467.45	\$487.37	\$487.37
30	\$516.99	\$516.99	\$539.02	\$539.02	\$518.04	\$518.04	\$540.11	\$540.11	\$436.63	\$436.63	\$455.25	\$455.25	\$346.12	\$346.12	\$360.86	\$360.86	\$474.13	\$474.13	\$494.34	\$494.34
31	\$527.92	\$527.92	\$550.42	\$550.42	\$528.99	\$528.99	\$551.53	\$551.53	\$445.87	\$445.87	\$464.87	\$464.87	\$353.44	\$353.44	\$368.49	\$368.49	\$484.16	\$484.16	\$504.79	\$504.79
32	\$538.86	\$538.86	\$561.82	\$561.82	\$539.94	\$539.94	\$562.95	\$562.95	\$455.10	\$455.10	\$474.50	\$474.50	\$360.76	\$360.76	\$376.12	\$376.12	\$494.19	\$494.19	\$515.24	\$515.24
33	\$545.69	\$545.69	\$568.94	\$568.94	\$546.79	\$546.79	\$570.09	\$570.09	\$460.87	\$460.87	\$480.52	\$480.52	\$365.33	\$365.33	\$380.89	\$380.89	\$500.45	\$500.45	\$521.78	\$521.78
34	\$552.98	\$552.98	\$576.54	\$576.54	\$554.09	\$554.09	\$577.71	\$577.71	\$467.03	\$467.03	\$486.94	\$486.94	\$370.21	\$370.21	\$385.98	\$385.98	\$507.14	\$507.14	\$528.75	\$528.75
35	\$556.62	\$556.62	\$580.34	\$580.34	\$557.75	\$557.75	\$581.51	\$581.51	\$470.10	\$470.10	\$490.14	\$490.14	\$372.65	\$372.65	\$388.52	\$388.52	\$510.48	\$510.48	\$532.23	\$532.23
36	\$560.27	\$560.27	\$584.14	\$584.14	\$561.40	\$561.40	\$585.32	\$585.32	\$473.18	\$473.18	\$493.35	\$493.35	\$375.09	\$375.09	\$391.07	\$391.07	\$513.82	\$513.82	\$535.71	\$535.71
37	\$563.91	\$563.91	\$587.94	\$587.94	\$565.05	\$565.05	\$589.13	\$589.13	\$476.26	\$476.26	\$496.56	\$496.56	\$377.53	\$377.53	\$393.61	\$393.61	\$517.16	\$517.16	\$539.20	\$539.20
38	\$567.55	\$567.55	\$591.74	\$591.74	\$568.70	\$568.70	\$592.93	\$592.93	\$479.34	\$479.34	\$499.77	\$499.77	\$379.97	\$379.97	\$396.15	\$396.15	\$520.50	\$520.50	\$542.68	\$542.68
39	\$574.84	\$574.84	\$599.34	\$599.34	\$576.00	\$576.00	\$600.55	\$600.55	\$485.49	\$485.49	\$506.19	\$506.19	\$384.85	\$384.85	\$401.24	\$401.24	\$527.19	\$527.19	\$549.65	\$549.65
40	\$582.13	\$582.13	\$606.93	\$606.93	\$583.30	\$583.30	\$608.16	\$608.16	\$491.65	\$491.65	\$512.61	\$512.61	\$389.73	\$389.73	\$406.33	\$406.33	\$533.87	\$533.87	\$556.62	\$556.62
41	\$593.06	\$593.06	\$618.33	\$618.33	\$594.26	\$594.26	\$619.58	\$619.58	\$500.88	\$500.88	\$522.23	\$522.23	\$397.04	\$397.04	\$413.96	\$413.96	\$543.90	\$543.90	\$567.07	\$567.07
42	\$603.54	\$603.54	\$629.26	\$629.26	\$604.76	\$604.76	\$630.53	\$630.53	\$509.73	\$509.73	\$531.46	\$531.46	\$404.06	\$404.06	\$421.27	\$421.27	\$553.51	\$553.51	\$577.09	\$577.09
43	\$618.11	\$618.11	\$644.45	\$644.45	\$619.36	\$619.36	\$645.76	\$645.76	\$522.04	\$522.04	\$544.29	\$544.29	\$413.82	\$413.82	\$431.44	\$431.44	\$566.87	\$566.87	\$591.03	\$591.03
44	\$636.33	\$636.33	\$663.45	\$663.45	\$637.62	\$637.62	\$664.79	\$664.79	\$537.43	\$537.43	\$560.34	\$560.34	\$426.02	\$426.02	\$444.16	\$444.16	\$583.58	\$583.58	\$608.45	\$608.45
45	\$657.74	\$657.74	\$685.77	\$685.77	\$659.07	\$659.07	\$687.16	\$687.16	\$555.51	\$555.51	\$579.19	\$579.19	\$440.35	\$440.35	\$459.11	\$459.11	\$603.22	\$603.22	\$628.92	\$628.92
46	\$683.25	\$683.25	\$712.37	\$712.37	\$684.63	\$684.63	\$713.81	\$713.81	\$577.05	\$577.05	\$601.65	\$601.65	\$457.43	\$457.43	\$476.91	\$476.91	\$626.61	\$626.61	\$653.31	\$653.31
47	\$711.95	\$711.95	\$742.28	\$742.28	\$713.38	\$713.38	\$743.78	\$743.78	\$601.29	\$601.29	\$626.92	\$626.92	\$476.64	\$476.64	\$496.94	\$496.94	\$652.93	\$652.93	\$680.75	\$680.75
48	\$744.74	\$744.74	\$776.48	\$776.48	\$746.25	\$746.25	\$778.05	\$778.05	\$628.98	\$628.98	\$655.80	\$655.80	\$498.59	\$498.59	\$519.83	\$519.83	\$683.00	\$683.00	\$712.11	\$712.11
49	\$777.08	\$777.08	\$810.20	\$810.20	\$778.65	\$778.65	\$811.83	\$811.83	\$656.30	\$656.30	\$684.28	\$684.28	\$520.24	\$520.24	\$542.41	\$542.41	\$712.66	\$712.66	\$743.03	\$743.03
50	\$813.52	\$813.52	\$848.19	\$848.19	\$815.17	\$815.17	\$849.90	\$849.90	\$687.07	\$687.07	\$716.36	\$716.36	\$544.64	\$544.64	\$567.84	\$567.84	\$746.08	\$746.08	\$777.87	\$777.87
51	\$849.51	\$849.51	\$885.71	\$885.71	\$851.22	\$851.22	\$887.50	\$887.50	\$717.47	\$717.47	\$748.05	\$748.05	\$568.73	\$568.73	\$592.96	\$592.96	\$779.09	\$779.09	\$812.28	\$812.28
52	\$889.14	\$889.14	\$927.02	\$927.02	\$890.93	\$890.93	\$928.90	\$928.90	\$750.93	\$750.93	\$782.95	\$782.95	\$595.26	\$595.26	\$620.62	\$620.62	\$815.43	\$815.43	\$850.17	\$850.17
53	\$929.22	\$929.22	\$968.82	\$968.82	\$931.10	\$931.10	\$970.77	\$970.77	\$784.79	\$784.79	\$818.24	\$818.24	\$622.10	\$622.10	\$648.60	\$648.60	\$852.19	\$852.19	\$888.50	\$888.50
54	\$972.49	\$972.49	\$1,013.93	\$1,013.93	\$974.46	\$974.46	\$1,015.98	\$1,015.98	\$821.33	\$821.33	\$856.35	\$856.35	\$651.07	\$651.07	\$678.80	\$678.80	\$891.87	\$891.87	\$929.88	\$929.88
55	\$1,015.77	\$1,015.77	\$1,059.05	\$1,059.05	\$1,017.82	\$1,017.82	\$1,061.19	\$1,061.19	\$857.88	\$857.88	\$894.45	\$894.45	\$680.04	\$680.04	\$709.01	\$709.01	\$931.56	\$931.56	\$971.25	

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	67430PA0080025	
Plan Marketing Name =>	Advantage Bronze EPO \$8,000	
Form # =>	EPOF07	
Rating Area =>	5	
Network =>	w/Dental Advantage w/Dental	
Metal =>	Bronze	
Deductible =>	\$8,000 / \$16,000	
Coinsurance =>	100%	
Copays =>	\$0 / \$0	
OOP Maximum =>	\$8,550 / \$17,100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$235.34	\$235.34
15	\$256.26	\$256.26
16	\$264.25	\$264.25
17	\$272.25	\$272.25
18	\$280.87	\$280.87
19	\$289.48	\$289.48
20	\$298.40	\$298.40
21	\$307.63	\$307.63
22	\$307.63	\$307.63
23	\$307.63	\$307.63
24	\$307.63	\$307.63
25	\$308.86	\$308.86
26	\$315.01	\$315.01
27	\$322.40	\$322.40
28	\$334.39	\$334.39
29	\$344.24	\$344.24
30	\$349.16	\$349.16
31	\$356.54	\$356.54
32	\$363.93	\$363.93
33	\$368.54	\$368.54
34	\$373.46	\$373.46
35	\$375.92	\$375.92
36	\$378.38	\$378.38
37	\$380.85	\$380.85
38	\$383.31	\$383.31
39	\$388.23	\$388.23
40	\$393.15	\$393.15
41	\$400.53	\$400.53
42	\$407.61	\$407.61
43	\$417.45	\$417.45
44	\$429.76	\$429.76
45	\$444.22	\$444.22
46	\$461.45	\$461.45
47	\$480.83	\$480.83
48	\$502.98	\$502.98
49	\$524.82	\$524.82
50	\$549.43	\$549.43
51	\$573.73	\$573.73
52	\$600.49	\$600.49
53	\$627.57	\$627.57
54	\$656.79	\$656.79
55	\$686.01	\$686.01
56	\$717.70	\$717.70
57	\$749.69	\$749.69
58	\$783.84	\$783.84
59	\$800.76	\$800.76
60	\$834.91	\$834.91
61	\$864.44	\$864.44
62	\$883.82	\$883.82
63	\$908.12	\$908.12
64+	\$922.89	\$922.89

Company Name: **UPMC Health Benefits, Inc.**
 Market: **Small Group**
 Product: **PPO, EPO**
 Effective Date of Rates: **October 1, 2023**

Ending date of Rates: **December 31, 2023**

HIOS Plan ID (On Exchange)=>	67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
HIOS Plan ID (Off Exchange)=>	67430PA0070026		67430PA0070028		67430PA0070028		67430PA0070031		67430PA0070031		67430PA0070032		67430PA0070032		67430PA0070034		67430PA0070034	
Plan Marketing Name =>	vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,000 \$40		vantage Gold PPO \$1,500 \$40		vantage Gold PPO \$1,500 \$40		vantage Silver PPO \$4,400 \$60		vantage Silver PPO \$4,400 \$60		Advantage Bronze PPO \$8,000		Advantage Bronze PPO \$8,000		vantage Gold HSA PPO \$2,200	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF16		PPO	
Rating Area =>	1		5		1		5		1		5		1		5		5	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold	
Deductible =>	\$1,000 / \$2,000		\$1,000 / \$2,000		\$1,500 / \$3,000		\$1,500 / \$3,000		\$4,400 / \$8,800		\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$2,200 / \$4,400	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$40 / \$50		\$40 / \$50		\$40 / \$50		\$40 / \$50		\$60 / \$80		\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$7,000 / \$14,000		\$7,000 / \$14,000		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,100 / \$18,200		\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$4,425 / \$8,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$354.23	\$354.23	\$369.33	\$369.33	\$354.95	\$354.95	\$370.08	\$370.08	\$299.18	\$299.18	\$311.93	\$311.93	\$237.16	\$237.16	\$247.26	\$247.26	\$324.87	\$324.87
15	\$385.72	\$385.72	\$402.16	\$402.16	\$386.50	\$386.50	\$402.98	\$402.98	\$325.78	\$325.78	\$339.66	\$339.66	\$258.24	\$258.24	\$269.24	\$269.24	\$353.75	\$353.75
16	\$397.76	\$397.76	\$414.72	\$414.72	\$398.57	\$398.57	\$415.56	\$415.56	\$335.95	\$335.95	\$350.26	\$350.26	\$266.30	\$266.30	\$277.65	\$277.65	\$364.79	\$364.79
17	\$409.80	\$409.80	\$427.27	\$427.27	\$410.63	\$410.63	\$428.14	\$428.14	\$346.11	\$346.11	\$360.86	\$360.86	\$274.36	\$274.36	\$286.05	\$286.05	\$375.83	\$375.83
18	\$422.76	\$422.76	\$440.79	\$440.79	\$423.62	\$423.62	\$441.68	\$441.68	\$357.07	\$357.07	\$372.28	\$372.28	\$283.04	\$283.04	\$295.10	\$295.10	\$387.72	\$387.72
19	\$435.73	\$435.73	\$454.31	\$454.31	\$436.61	\$436.61	\$455.23	\$455.23	\$368.02	\$368.02	\$383.69	\$383.69	\$291.72	\$291.72	\$304.15	\$304.15	\$399.61	\$399.61
20	\$449.16	\$449.16	\$468.31	\$468.31	\$450.07	\$450.07	\$469.26	\$469.26	\$379.36	\$379.36	\$395.52	\$395.52	\$300.71	\$300.71	\$313.52	\$313.52	\$411.93	\$411.93
21	\$463.05	\$463.05	\$482.79	\$482.79	\$463.99	\$463.99	\$483.77	\$483.77	\$391.09	\$391.09	\$407.75	\$407.75	\$310.01	\$310.01	\$323.22	\$323.22	\$424.67	\$424.67
22	\$463.05	\$463.05	\$482.79	\$482.79	\$463.99	\$463.99	\$483.77	\$483.77	\$391.09	\$391.09	\$407.75	\$407.75	\$310.01	\$310.01	\$323.22	\$323.22	\$424.67	\$424.67
23	\$463.05	\$463.05	\$482.79	\$482.79	\$463.99	\$463.99	\$483.77	\$483.77	\$391.09	\$391.09	\$407.75	\$407.75	\$310.01	\$310.01	\$323.22	\$323.22	\$424.67	\$424.67
24	\$463.05	\$463.05	\$482.79	\$482.79	\$463.99	\$463.99	\$483.77	\$483.77	\$391.09	\$391.09	\$407.75	\$407.75	\$310.01	\$310.01	\$323.22	\$323.22	\$424.67	\$424.67
25	\$464.90	\$464.90	\$484.72	\$484.72	\$465.85	\$465.85	\$485.71	\$485.71	\$392.65	\$392.65	\$409.38	\$409.38	\$311.25	\$311.25	\$324.51	\$324.51	\$426.37	\$426.37
26	\$474.16	\$474.16	\$494.38	\$494.38	\$475.13	\$475.13	\$495.38	\$495.38	\$400.48	\$400.48	\$417.54	\$417.54	\$317.45	\$317.45	\$330.98	\$330.98	\$434.86	\$434.86
27	\$485.28	\$485.28	\$505.96	\$505.96	\$486.26	\$486.26	\$506.99	\$506.99	\$400.86	\$400.86	\$427.32	\$427.32	\$324.89	\$324.89	\$338.73	\$338.73	\$445.05	\$445.05
28	\$503.34	\$503.34	\$524.79	\$524.79	\$504.36	\$504.36	\$525.86	\$525.86	\$425.11	\$425.11	\$443.22	\$443.22	\$336.98	\$336.98	\$351.34	\$351.34	\$461.62	\$461.62
29	\$518.15	\$518.15	\$540.24	\$540.24	\$519.20	\$519.20	\$541.34	\$541.34	\$437.63	\$437.63	\$456.27	\$456.27	\$346.90	\$346.90	\$361.68	\$361.68	\$475.21	\$475.21
30	\$525.56	\$525.56	\$547.97	\$547.97	\$526.63	\$526.63	\$549.08	\$549.08	\$443.89	\$443.89	\$462.80	\$462.80	\$351.86	\$351.86	\$366.85	\$366.85	\$482.00	\$482.00
31	\$536.67	\$536.67	\$559.55	\$559.55	\$537.76	\$537.76	\$560.69	\$560.69	\$453.27	\$453.27	\$472.58	\$472.58	\$359.30	\$359.30	\$374.61	\$374.61	\$492.19	\$492.19
32	\$547.79	\$547.79	\$571.14	\$571.14	\$548.90	\$548.90	\$572.30	\$572.30	\$462.66	\$462.66	\$482.37	\$482.37	\$366.74	\$366.74	\$382.37	\$382.37	\$502.38	\$502.38
33	\$554.73	\$554.73	\$578.38	\$578.38	\$555.86	\$555.86	\$579.56	\$579.56	\$468.53	\$468.53	\$488.48	\$488.48	\$371.39	\$371.39	\$387.22	\$387.22	\$508.75	\$508.75
34	\$562.14	\$562.14	\$586.11	\$586.11	\$563.28	\$563.28	\$587.30	\$587.30	\$474.78	\$474.78	\$495.01	\$495.01	\$376.35	\$376.35	\$392.39	\$392.39	\$515.55	\$515.55
35	\$565.85	\$565.85	\$589.97	\$589.97	\$567.00	\$567.00	\$591.17	\$591.17	\$477.91	\$477.91	\$498.27	\$498.27	\$378.83	\$378.83	\$394.97	\$394.97	\$518.95	\$518.95
36	\$569.55	\$569.55	\$593.83	\$593.83	\$570.71	\$570.71	\$595.04	\$595.04	\$481.04	\$481.04	\$501.53	\$501.53	\$381.31	\$381.31	\$397.56	\$397.56	\$522.34	\$522.34
37	\$573.26	\$573.26	\$597.69	\$597.69	\$574.42	\$574.42	\$598.91	\$598.91	\$484.17	\$484.17	\$504.79	\$504.79	\$383.79	\$383.79	\$400.15	\$400.15	\$525.74	\$525.74
38	\$576.96	\$576.96	\$601.56	\$601.56	\$578.13	\$578.13	\$602.78	\$602.78	\$487.30	\$487.30	\$508.06	\$508.06	\$386.27	\$386.27	\$402.73	\$402.73	\$529.14	\$529.14
39	\$584.37	\$584.37	\$609.28	\$609.28	\$585.56	\$585.56	\$610.52	\$610.52	\$493.56	\$493.56	\$514.58	\$514.58	\$391.23	\$391.23	\$407.90	\$407.90	\$535.93	\$535.93
40	\$591.78	\$591.78	\$617.01	\$617.01	\$592.98	\$592.98	\$618.26	\$618.26	\$499.81	\$499.81	\$521.10	\$521.10	\$396.19	\$396.19	\$413.08	\$413.08	\$542.73	\$542.73
41	\$602.89	\$602.89	\$628.59	\$628.59	\$604.11	\$604.11	\$629.87	\$629.87	\$509.20	\$509.20	\$530.89	\$530.89	\$403.63	\$403.63	\$420.83	\$420.83	\$552.92	\$552.92
42	\$613.54	\$613.54	\$639.70	\$639.70	\$614.79	\$614.79	\$641.00	\$641.00	\$518.19	\$518.19	\$540.27	\$540.27	\$410.76	\$410.76	\$428.27	\$428.27	\$562.69	\$562.69
43	\$628.36	\$628.36	\$655.15	\$655.15	\$629.63	\$629.63	\$656.48	\$656.48	\$530.71	\$530.71	\$553.32	\$553.32	\$420.68	\$420.68	\$438.61	\$438.61	\$576.28	\$576.28
44	\$646.88	\$646.88	\$674.46	\$674.46	\$648.19	\$648.19	\$675.83	\$675.83	\$546.35	\$546.35	\$569.63	\$569.63	\$433.08	\$433.08	\$451.54	\$451.54	\$593.26	\$593.26
45	\$668.64	\$668.64	\$697.15	\$697.15	\$670.00	\$670.00	\$698.56	\$698.56	\$564.73	\$564.73	\$588.79	\$588.79	\$447.65	\$447.65	\$466.73	\$466.73	\$613.22	\$613.22
46	\$694.58	\$694.58	\$724.19	\$724.19	\$695.99	\$695.99	\$725.66	\$725.66	\$586.64	\$586.64	\$611.63	\$611.63	\$465.02	\$465.02	\$484.83	\$484.83	\$637.01	\$637.01
47	\$723.75	\$723.75	\$754.60	\$754.60	\$725.22	\$725.22	\$756.13	\$756.13	\$611.27	\$611.27	\$637.31	\$637.31	\$484.55	\$484.55	\$505.19	\$505.19	\$663.76	\$663.76
48	\$757.09	\$757.09	\$789.36	\$789.36	\$758.62	\$758.62	\$790.96	\$790.96	\$639.43	\$639.43	\$666.67	\$666.67	\$506.87	\$506.87	\$528.46	\$528.46	\$694.34	\$694.34
49	\$789.96	\$789.96	\$823.64	\$823.64	\$791.57	\$791.57	\$825.31	\$825.31	\$667.20	\$667.20	\$695.62	\$695.62	\$528.88	\$528.88	\$551.41	\$551.41	\$724.49	\$724.49
50	\$827.01	\$827.01	\$862.26	\$862.26	\$828.69	\$828.69	\$864.01	\$864.01	\$698.49	\$698.49	\$728.24	\$728.24	\$553.68	\$553.68	\$577.27	\$577.27	\$758.46	\$758.46
51	\$863.59	\$863.59	\$900.40	\$900.40	\$865.34	\$865.34	\$902.23	\$902.23	\$729.38	\$729.38	\$760.45	\$760.45	\$578.17	\$578.17	\$602.81	\$602.81	\$792.01	\$792.01
52	\$903.87	\$903.87	\$942.41	\$942.41	\$905.71	\$905.71	\$944.32	\$944.32	\$763.41	\$763.41	\$795.93	\$795.93	\$605.14	\$605.14	\$630.93	\$630.93	\$828.96	\$828.96
53	\$944.62	\$944.62	\$984.89	\$984.89	\$946.54	\$946.54	\$986.89	\$986.89	\$797.82	\$797.82	\$831.81	\$831.81	\$632.42	\$632.42	\$659.37	\$659.37	\$866.33	\$866.33
54	\$988.61	\$988.61	\$1,030.76	\$1,030.76	\$990.62	\$990.62	\$1,032.85	\$1,032.85	\$834.98	\$834.98	\$870.55	\$870.55	\$661.87	\$661.87	\$690.07	\$690.07	\$906.67	\$906.67
55	\$1,032.60	\$1,032.60	\$1,076.62	\$1,076.62	\$1,034.70	\$1,034.70	\$1,078.81	\$1,078.81	\$872.13	\$872.13	\$909.28	\$909.28	\$691.32	\$691.32	\$720.78	\$720.78	\$947.01	\$947.01
56	\$1,080.30	\$1,080.30	\$1,126.35	\$1,126.35	\$1,082.49	\$1,082.49	\$1,128.64	\$1,128.64	\$912.41	\$912.41	\$951.28	\$951.28	\$723.25	\$723.25	\$754.07	\$754.07	\$997.76	\$997.76
57	\$1,128.45	\$1,128.45	\$1,176.56	\$1,176.56	\$1,130.74	\$1,130.74	\$1,178.95	\$1,178.95	\$953.09	\$953.09	\$993.69	\$993.69	\$755.49	\$755.49	\$787.69	\$787.69	\$1,034.92	\$1,034.92
58	\$1,179.85	\$1,179.85	\$1,230.15	\$1,230.15	\$1,182.25	\$1,182.25	\$1,232.65	\$1,232.65	\$996.50	\$996.50	\$1,038.95	\$1,038.95	\$789.91	\$789.91	\$823.56	\$823.56	\$1,082.06	\$1,082.06
59	\$1,205.32	\$1,205.32	\$1,256.70	\$1,256.70	\$1,207.77	\$1,207.77	\$1,259.25	\$1,259.25	\$1,018.01	\$1,018.01	\$1,061.37	\$1,061.37	\$806.96	\$806.96	\$841.34	\$841.34	\$1,105.42	\$1,105.42
60	\$1,256.72	\$1,256.72	\$1,310.29	\$1,310.29	\$1,259.27	\$1,259.27	\$1,312.95	\$1,312.95	\$1,061.42	\$1,061.42	\$1,106.63	\$1,106.63	\$841.37	\$841.37	\$877.22			

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	67430PA0080025	
Plan Marketing Name =>	Advantage Bronze EPO \$8,000	
Form # =>	EPOF07	
Rating Area =>	5	
Network =>	w/Dental Advantage w/Dental	
Metal =>	Bronze	
Deductible =>	\$8,000 / \$16,000	
Coinsurance =>	100%	
Copays =>	\$0 / \$0	
OOP Maximum =>	\$8,550 / \$17,100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$239.25	\$239.25
15	\$260.51	\$260.51
16	\$268.64	\$268.64
17	\$276.77	\$276.77
18	\$285.53	\$285.53
19	\$294.29	\$294.29
20	\$303.36	\$303.36
21	\$312.74	\$312.74
22	\$312.74	\$312.74
23	\$312.74	\$312.74
24	\$312.74	\$312.74
25	\$313.99	\$313.99
26	\$320.25	\$320.25
27	\$327.75	\$327.75
28	\$339.95	\$339.95
29	\$349.96	\$349.96
30	\$354.96	\$354.96
31	\$362.47	\$362.47
32	\$369.97	\$369.97
33	\$374.66	\$374.66
34	\$379.67	\$379.67
35	\$382.17	\$382.17
36	\$384.67	\$384.67
37	\$387.17	\$387.17
38	\$389.67	\$389.67
39	\$394.68	\$394.68
40	\$399.68	\$399.68
41	\$407.19	\$407.19
42	\$414.38	\$414.38
43	\$424.39	\$424.39
44	\$436.90	\$436.90
45	\$451.60	\$451.60
46	\$469.11	\$469.11
47	\$488.81	\$488.81
48	\$511.33	\$511.33
49	\$533.53	\$533.53
50	\$558.55	\$558.55
51	\$583.26	\$583.26
52	\$610.47	\$610.47
53	\$637.99	\$637.99
54	\$667.70	\$667.70
55	\$697.41	\$697.41
56	\$729.62	\$729.62
57	\$762.15	\$762.15
58	\$796.86	\$796.86
59	\$814.06	\$814.06
60	\$848.78	\$848.78
61	\$878.80	\$878.80
62	\$898.50	\$898.50
63	\$923.21	\$923.21
64+	\$938.22	\$938.22

UPMC Health Benefits, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
67430PA0070026	UPMC Small Business Advantage Gold PPO \$1,000 \$40/\$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0070028	UPMC Small Business Advantage Gold PPO \$1,500 \$40/\$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0070031	UPMC Small Business Advantage Silver PPO \$4,400 \$60/\$80 - Premium Network	PPO	Silver	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0070032	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	PPO	Bronze	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0070034	UPMC Consumer Advantage Gold HSA PPO \$2,200 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0070037	UPMC Consumer Advantage Silver HSA PPO \$4,400 - Premium Network	PPO	Silver	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0080019	UPMC Small Business Advantage Gold EPO \$1,000 \$40/\$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0080021	UPMC Small Business Advantage Gold EPO \$1,500 \$40/\$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0080024	UPMC Small Business Advantage Silver EPO \$4,400 \$60/\$80 - Premium Network	EPO	Silver	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford
67430PA0080025	UPMC Small Business Advantage Bronze EPO \$8,000 - Premium Network	EPO	Bronze	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2023	1, 5	Clearfield, Crawford

Company Name UPMC Health Benefits, Inc.

Market Small Group

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

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 1	
					2,195	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion
67430PA0070026	MC Small Business Advantage Gold PPO \$1,000 \$40/\$50 - Premium Network	PPO	Gold	Off	\$440.75	
67430PA0070028	MC Small Business Advantage Gold PPO \$1,500 \$40/\$50 - Premium Network	PPO	Gold	Off	\$441.64	
67430PA0070031	MC Small Business Advantage Silver PPO \$4,400 \$60/\$80 - Premium Network	PPO	Silver	Off	\$372.25	
67430PA0070032	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	PPO	Bronze	Off	\$295.08	
67430PA0070034	UPMC Consumer Advantage Gold HSA PPO \$2,200 - Premium Network	PPO	Gold	Off	\$404.21	
67430PA0070037	UPMC Consumer Advantage Silver HSA PPO \$4,400 - Premium Network	PPO	Silver	Off	\$351.50	
67430PA0080019	MC Small Business Advantage Gold EPO \$1,000 \$40/\$50 - Premium Network	EPO	Gold	Off	\$423.81	
67430PA0080021	MC Small Business Advantage Gold EPO \$1,500 \$40/\$50 - Premium Network	EPO	Gold	Off	\$425.33	
67430PA0080024	MC Small Business Advantage Silver EPO \$4,400 \$60/\$80 - Premium Network	EPO	Silver	Off	\$360.97	
67430PA0080025	UPMC Small Business Advantage Bronze EPO \$8,000 - Premium Network	EPO	Bronze	Off	\$285.50	

RATING AREA 2

RATING AREA 3

0	0	0	0	0	0
Erie	Forest	McKean	Mercer	Venango	Warren

0	0	0
Elk	Cameron	Potter

0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne

0	0	0	0	0	0	0	0
Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

0	0	0	0
Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	1,500	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AR

0
Centre

\$459.53
 \$460.46
 \$388.11
 \$307.65
 \$421.44
 \$366.48
 \$441.87
 \$443.45
 \$376.35
 \$297.67

EA 6

0	0	0	0	0	0	0	0	0
Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	34	0
Adams	Berks	Lancaster

RATING AREA 8

0	0	0	0	0	0
York	Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T										
1		Unified Rate Review v5.4																												
2																														
3		Company Legal Name:	UPMC HEALTH BENEFITS INC.													State:	PA													
4		HIOS Issuer ID:	67430													Market:	Small Group													
5		Effective Date of Rate Change(s):	1/1/2023																											
6																														
7																														
8		Market Level Calculations (Same for all Plans)																												
9																														
10																														
11		Section I: Experience Period Data																												
12		Experience Period:	1/1/2021		to	12/31/2021																								
13					Total		PMPM																							
14		Allowed Claims			\$69,946,673.88					\$459.71																				
15		Reinsurance			\$0.00					\$0.00																				
16		Incurred Claims in Experience Period			\$57,615,232.97					\$378.67																				
17		Risk Adjustment			-\$8,241,316.00					-\$54.16																				
18		Experience Period Premium			\$62,618,394.82					\$411.55																				
19		Experience Period Member Months			152,153																									
20																														
21		Section II: Projections																												
22					Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims																	
23		Benefit Category	Experience Period Index		Cost	Utilization		Cost	Utilization																					
24			Rate PMPM																		PMPM									
25		Inpatient Hospital	\$74.15	1.113	0.955	1.113	0.955	1.113	0.955												\$83.77									
26		Outpatient Hospital	\$141.46	1.003	1.041	1.003	1.041	1.003	1.041												\$154.22									
27		Professional	\$84.57	1.033	0.978	1.033	0.978	1.033	0.978												\$86.32									
28		Other Medical	\$52.37	1.074	1.010	1.074	1.010	1.074	1.010												\$61.62									
29		Capitation	\$0.00	1.000	1.000	1.000	1.000	1.000	1.000												\$0.00									
30		Prescription Drug	\$105.83	1.078	1.006	1.078	1.006	1.078	1.006												\$124.46									
31		Total	\$458.38																		\$510.39									
32		Morbidity Adjustment																			1.000									
33		Demographic Shift																			1.000									
34		Plan Design Changes																			1.000									
35		Other																			1.000									
36		Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023																	\$510.39										
37																														
38		Manual EHB Allowed Claims PMPM																		\$695.90										
39		Applied Credibility %																		0.00%										
40																														
41																														
42																														
43		Projected Index Rate for	1/1/2023				\$695.90			\$30,856,206.00																				
44		Reinsurance					\$0.00			\$0.00																				
45		Risk Adjustment Payment/Charge					-\$4.31			-\$191,105.40																				
46		Exchange User Fees					0.00%			\$0.00																				
47		Market Adjusted Index Rate					\$700.21			\$31,047,311.40																				
48		Projected Member Months																		44,340										
49																														
50		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.																												
51																														

Product-Plan Data Collection

Company Legal Name: UNIQ HEALTH BENEFITS INC.
MDDS Number: 4786
Effective Date of Rate Change: 1/1/2023

State: PA
Market: Local Stop

To enter a product to introduce 2 - Plan Product ID's, select the Add Product button on CH - 1001 - A
To delete a product to introduce 2 - Plan Product ID's, select the Add Product button on CH - 1001 - A
To update, select the Update button on CH - 1001 - A
To remove, select the Remove button on CH - 1001 - A
To remove a product, complete the corresponding Product Name/Plan ID field and select the Remove Product button on CH - 1001 - A
To remove a plan, complete the corresponding Plan Name/Plan ID field and select the Remove Plan button on CH - 1001 - A.

Product-Plan Level Calculations

Table with columns for Plan Group ID, Plan Name, and various financial metrics like Enrollment, Premium, and Administrative Costs. Includes sub-sections for Plan Group 001 and Plan Group 002.

Table with columns for Plan Name, Plan Type, and various financial metrics like Enrollment, Premium, and Administrative Costs. Includes sub-sections for Plan Group 001 and Plan Group 002.

Table with columns for Plan Name, Plan Type, and various financial metrics like Enrollment, Premium, and Administrative Costs. Includes sub-sections for Plan Group 001 and Plan Group 002.

Table with columns for Plan Name, Plan Type, and various financial metrics like Enrollment, Premium, and Administrative Costs. Includes sub-sections for Plan Group 001 and Plan Group 002.

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9600
Rating Area 5	1.0009

RFJ Part II – Consumer Friendly Justification

Small Group Exchange EPO/PPO Rate Filing

The rate change for UPMC Health Benefits Small Group plans is 12.54% for 2023. Rate change drivers include the following: Increasing cost and utilization trends; Less favorable claims experience than anticipated; Less favorable anticipated Risk Adjustment transfer relative to prior year (in comparing yearly anticipated transfers for our total small group block).

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 3,695. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 11.0% to 16.4%.

Financial Experience of the Product

Premiums	\$	54,377,079
Claims	\$	57,615,233
Administrative expenses	\$	6,031,870
Taxes & fees		\$1,147,875
Company made (after taxes)	\$	(10,417,899)

Changes in Medical Service Costs

For 2023, cost and utilization increases are expected to increase by approximately 5.64%

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum

General Information

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

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

Company Identifying Information:

Company Legal Name: UPMC Health Benefits, Inc.

NAIC #: 11018

State: PA

HIOS Issuer ID: 67430

Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2023

Company Contact Information:

[REDACTED]
[REDACTED]
[REDACTED]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-133258233

Form Filing SERFF Tracking #: UPMC-133255326, UPMC-133255383, UPMC-133255330, UPMC-133278666,
UPMC-133278662

Binder SERFF Tracking #: UPMC-PA23-125113706

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A
UPMC-131943309	2020	11.5%
UPMC-132294646	2020 Q4	16.8%
UPMC-132364942	2021	-3.0%
UPMC-132801369	2022	13.7%

**relative to prior year annual filing for quarterly updates*

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for PPO products in section I, worksheet 2 of the URRT is 12.6%

The proposed rate increase calculated for EPO products in section I, worksheet 2 of the URRT is 12.5%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Less favorable claims experience than anticipated
- Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block)

Market Experience

Single Risk Pool

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

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2022.

Current Date:

Current enrollment and premium data is reported as of February 15, 2022.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2021 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2021 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2022. Allowed medical, pharmacy, and pediatric dental & vision claims are pulled directly from our data warehouse. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2021	0.9994
2/1/2021	0.9991
3/1/2021	0.9988
4/1/2021	0.9984
5/1/2021	0.9979
6/1/2021	0.9953
7/1/2021	0.9930
8/1/2021	0.9909
9/1/2021	0.9854
10/1/2021	0.9797
11/1/2021	0.9680
12/1/2021	0.9519

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

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

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 5.64%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. A blend of ACA-compliant data from small groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies was included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

We expect a morbidity trend of 0% when comparing our experience period population.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2023, so no adjustments were necessary.

Changes in Demographics:

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.9 with an average premium factor of 1.52. This is identical to our 2022 experience so far with age 36.9 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:

An adjustment factor of 1.227 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will only be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. This adjustment factor is used to bring the index rate in line with the characteristics of the provider network included in the aforementioned counties for 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.982 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The manual data for this filing (displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits) was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market. Using data from western Pennsylvania only as the basis for the manual was deemed appropriate since coverage will only be offered in this part of the state during the projection period. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool.

Adjustments Made to the Data:

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

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 152,153 member months for ACA-compliant policies. However, the manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool, as mentioned above. Since the manual data consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.64% annual trend to the Index Rate of Experience Period. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$695.90 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please note that claims corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2023 are proposed in this filing. The proposed quarterly trend is 1.66%. Please see Exhibit 13 for the derivation of quarterly trend.

Paid to Allowed Ratio

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

Development of the Market Adjusted Index Rate

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

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$8,241,316 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of \$54.16.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$3.49, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$4.31 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The projected payment of \$3.49 was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies as a starting point. This value was then adjusted to account for the fact that coverage will only be offered to small groups domiciled in western Pennsylvania during the projection period. This was done by assuming that the transfer payment spread between western and eastern Pennsylvania groups observed in official 2020 results will remain constant for the experience period estimates. The observed spread from 2020 was used because this same level of detail is not yet available for the experience period. This assumption was applied to approximate the experience period transfer payment for western Pennsylvania groups only, which was then used as the projection period Risk Adjustment transfer. Please see Exhibit 11 of the Supporting Exhibits for this derivation.

Exchange User Fees:

No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

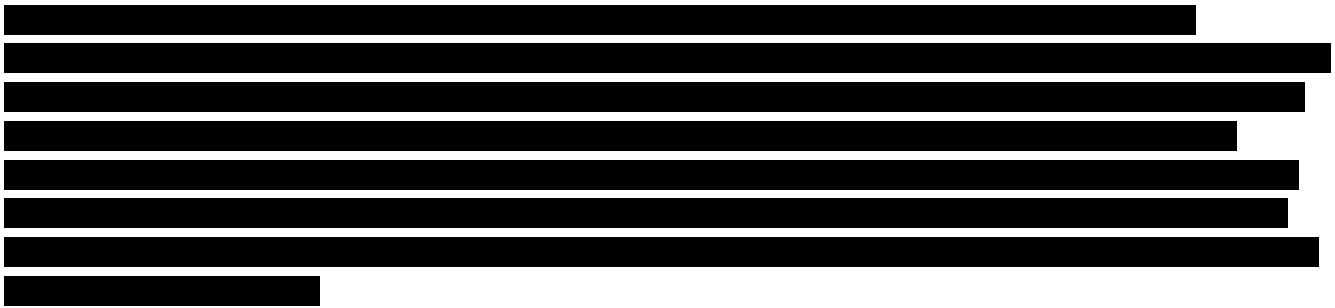
Estimated Reinsurance Recoveries PMPM:

No adjustment was made for the new state-based reinsurance program since it is not applicable to the small group market.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 9.1% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

A table with 8 rows of data is completely redacted with black bars.

Profit & Risk Margin:

The projected profit margin for this company will remain at 0% for 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees will remain at approximately 2.5% in 2023. This load accounts for the projected Federal Income Tax and Pennsylvania Premium Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.22 PMPM and the projected PCORI Fee of \$0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Please note that Plan 11 included in Table 10 corresponds to a small subset of February 2022 enrollment that is unable to be mapped to a 2022 or 2023 SCID as described in the state guidance due to the fact that coverage is only offered to small groups domiciled in western Pennsylvania during 2022 and beyond. Because of this, 2021 plan information was entered into Table 10 for this plan. Also, the 2022 Calibrated Plan Adjusted Index Rate

PMPM field in Table 10 and the Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM fields in Table 11 were left blank since these rates do not exist for this particular plan.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

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

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.69 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 36.9 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.960	0.960
5	1.001	1.001

The calibration factor of 0.977 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 95.0%, as shown in Exhibit 1 of the Supporting Exhibits.

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

As shown in Exhibit 2, actual and pricing values are comparable, yet some differences exist. The actual loss ratios are greater than the pricing values largely due to claims experience and risk adjustment transfers that were each less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2023 HHS AV Calculator.

Membership Projections

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

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2023 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

Effective Rate Review Information

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

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses; Anticipated savings from Cigna agreement; Pharmacy rebate information	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Express Scripts, Inc.	Anticipated savings from SaveOn program	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Jim Stults, Senior Director, Sales & Account Management	Commissions – projected enrollment displayed in Supporting Exhibit 6	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Joseph Bayura, Director, Product Development & Small Group Sales	Metallic Tier Actuarial Values from HHS Calculator; AV screenshots	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

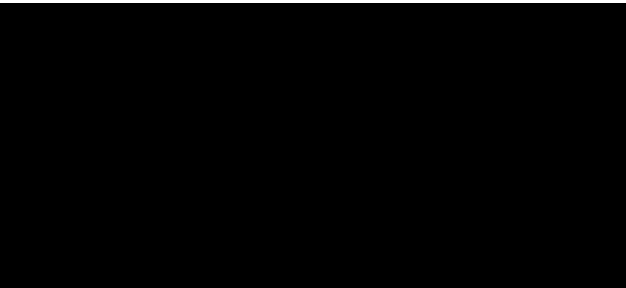
Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Derivation of Projected Risk Adjustment PMPM
- Exhibit 12: Calculation of Quarterly Rate Changes
- Exhibit 13: Derivation of Quarterly Trend
- Exhibit 14: Projected Administrative Expense Load Development
- Exhibit 15: Derivation of Projected Taxes and Fees
- Exhibit 16: Current/Projected Commissions by OEP and SEP

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



8/26/2022
Date

2023 Rates Table Template v12.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID*	67430			
Rate Effective Date*	1/1/2023			
Rate Expiration Date*	3/31/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
67430PA0070026	Rating Area 1	No Preference	0-14	337.17
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67430PA0070026	Rating Area 1	No Preference	23	440.75
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67430PA0070026	Rating Area 1	No Preference	25	442.51
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67430PA0070026	Rating Area 1	No Preference	33	528.02
67430PA0070026	Rating Area 1	No Preference	34	535.07
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67430PA0070026	Rating Area 1	No Preference	36	542.12
67430PA0070026	Rating Area 1	No Preference	37	545.65
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67430PA0070026	Rating Area 1	No Preference	41	573.86
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67430PA0070026	Rating Area 1	No Preference	43	598.10
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67430PA0070026	Rating Area 1	No Preference	47	688.89
67430PA0070026	Rating Area 1	No Preference	48	720.63
67430PA0070026	Rating Area 1	No Preference	49	751.92
67430PA0070026	Rating Area 1	No Preference	50	787.18
67430PA0070026	Rating Area 1	No Preference	51	822.00
67430PA0070026	Rating Area 1	No Preference	52	860.34
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67430PA0070026	Rating Area 1	No Preference	64 and over	1322.25
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67430PA0070026	Rating Area 5	No Preference	46	689.30
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67430PA0070026	Rating Area 5	No Preference	49	783.96
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67430PA0070026	Rating Area 5	No Preference	51	857.02
67430PA0070026	Rating Area 5	No Preference	52	897.00
67430PA0070026	Rating Area 5	No Preference	53	937.44

67430PA0070026	Rating Area 5	No Preference	54	981.10
67430PA0070026	Rating Area 5	No Preference	55	1024.75
67430PA0070026	Rating Area 5	No Preference	56	1072.08
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67430PA0070026	Rating Area 5	No Preference	61	1291.28
67430PA0070026	Rating Area 5	No Preference	62	1320.23
67430PA0070026	Rating Area 5	No Preference	63	1356.53
67430PA0070026	Rating Area 5	No Preference	64 and over	1378.59
67430PA0070028	Rating Area 1	No Preference	0-14	337.85
67430PA0070028	Rating Area 1	No Preference	15	367.89
67430PA0070028	Rating Area 1	No Preference	16	379.37
67430PA0070028	Rating Area 1	No Preference	17	390.85
67430PA0070028	Rating Area 1	No Preference	18	403.22
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67430PA0070034	Rating Area 5	No Preference	49	718.98
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67430PA0070034	Rating Area 5	No Preference	51	785.99
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67430PA0070034	Rating Area 5	No Preference	54	899.77
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67430PA0070034	Rating Area 5	No Preference	63	1244.09
67430PA0070034	Rating Area 5	No Preference	64 and over	1264.32
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67430PA0080024	Rating Area 1	No Preference	62	1037.07
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67430PA0080024	Rating Area 5	No Preference	23	376.35
67430PA0080024	Rating Area 5	No Preference	24	376.35
67430PA0080024	Rating Area 5	No Preference	25	377.86
67430PA0080024	Rating Area 5	No Preference	26	385.38
67430PA0080024	Rating Area 5	No Preference	27	394.41
67430PA0080024	Rating Area 5	No Preference	28	409.09
67430PA0080024	Rating Area 5	No Preference	29	421.14
67430PA0080024	Rating Area 5	No Preference	30	427.16
67430PA0080024	Rating Area 5	No Preference	31	436.19
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67430PA0080024	Rating Area 5	No Preference	33	450.87
67430PA0080024	Rating Area 5	No Preference	34	456.89
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67430PA0080024	Rating Area 5	No Preference	36	462.91
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67430PA0080024	Rating Area 5	No Preference	38	468.93
67430PA0080024	Rating Area 5	No Preference	39	474.95
67430PA0080024	Rating Area 5	No Preference	40	480.98
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67430PA0080024	Rating Area 5	No Preference	48	615.33
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67430PA0080024	Rating Area 5	No Preference	50	672.16
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67430PA0080024	Rating Area 5	No Preference	64 and over	1129.05
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67430PA0080025 Rating Area 5	No Preference	57	725.42
67430PA0080025 Rating Area 5	No Preference	58	758.46
67430PA0080025 Rating Area 5	No Preference	59	774.84
67430PA0080025 Rating Area 5	No Preference	60	807.88
67430PA0080025 Rating Area 5	No Preference	61	836.45
67430PA0080025 Rating Area 5	No Preference	62	855.21
67430PA0080025 Rating Area 5	No Preference	63	878.72
67430PA0080025 Rating Area 5	No Preference	64 and over	893.01

2023 Rates Table Template v12.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID*	67430			
Rate Effective Date*	4/1/2023			
Rate Expiration Date*	6/30/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
67430PA0070026	Rating Area 1	No Preference	0-14	342.77
67430PA0070026	Rating Area 1	No Preference	15	373.23
67430PA0070026	Rating Area 1	No Preference	16	384.88
67430PA0070026	Rating Area 1	No Preference	17	396.53
67430PA0070026	Rating Area 1	No Preference	18	409.08
67430PA0070026	Rating Area 1	No Preference	19	421.62
67430PA0070026	Rating Area 1	No Preference	20	434.62
67430PA0070026	Rating Area 1	No Preference	21	448.06
67430PA0070026	Rating Area 1	No Preference	22	448.06
67430PA0070026	Rating Area 1	No Preference	23	448.06
67430PA0070026	Rating Area 1	No Preference	24	448.06
67430PA0070026	Rating Area 1	No Preference	25	449.85
67430PA0070026	Rating Area 1	No Preference	26	458.81
67430PA0070026	Rating Area 1	No Preference	27	469.57
67430PA0070026	Rating Area 1	No Preference	28	487.04
67430PA0070026	Rating Area 1	No Preference	29	501.38
67430PA0070026	Rating Area 1	No Preference	30	508.55
67430PA0070026	Rating Area 1	No Preference	31	519.30
67430PA0070026	Rating Area 1	No Preference	32	530.05
67430PA0070026	Rating Area 1	No Preference	33	536.78
67430PA0070026	Rating Area 1	No Preference	34	543.94
67430PA0070026	Rating Area 1	No Preference	35	547.53
67430PA0070026	Rating Area 1	No Preference	36	551.11
67430PA0070026	Rating Area 1	No Preference	37	554.70
67430PA0070026	Rating Area 1	No Preference	38	558.28
67430PA0070026	Rating Area 1	No Preference	39	565.45
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67430PA0070026	Rating Area 1	No Preference	43	608.02
67430PA0070026	Rating Area 1	No Preference	44	625.94
67430PA0070026	Rating Area 1	No Preference	45	647.00
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67430PA0070026	Rating Area 1	No Preference	50	800.24
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67430PA0070026	Rating Area 1	No Preference	52	874.61
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67430PA0070026	Rating Area 1	No Preference	57	1091.92
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67430PA0070026	Rating Area 5	No Preference	23	467.15
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67430PA0070026	Rating Area 5	No Preference	25	469.02
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67430PA0070026	Rating Area 5	No Preference	27	489.57
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67430PA0070026	Rating Area 5	No Preference	29	522.74
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67430PA0070026	Rating Area 5	No Preference	31	541.43
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67430PA0070026	Rating Area 5	No Preference	33	559.65
67430PA0070026	Rating Area 5	No Preference	34	567.12
67430PA0070026	Rating Area 5	No Preference	35	570.86
67430PA0070026	Rating Area 5	No Preference	36	574.59
67430PA0070026	Rating Area 5	No Preference	37	578.33
67430PA0070026	Rating Area 5	No Preference	38	582.07
67430PA0070026	Rating Area 5	No Preference	39	589.54
67430PA0070026	Rating Area 5	No Preference	40	597.02
67430PA0070026	Rating Area 5	No Preference	41	608.23
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67430PA0070026	Rating Area 5	No Preference	43	633.92
67430PA0070026	Rating Area 5	No Preference	44	652.61
67430PA0070026	Rating Area 5	No Preference	45	674.56
67430PA0070026	Rating Area 5	No Preference	46	700.73
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67430PA0070026	Rating Area 5	No Preference	48	763.79
67430PA0070026	Rating Area 5	No Preference	49	796.96
67430PA0070026	Rating Area 5	No Preference	50	834.33
67430PA0070026	Rating Area 5	No Preference	51	871.23
67430PA0070026	Rating Area 5	No Preference	52	911.88
67430PA0070026	Rating Area 5	No Preference	53	952.99

67430PA0070026	Rating Area 5	No Preference	54	997.37
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67430PA0070026	Rating Area 5	No Preference	56	1089.86
67430PA0070026	Rating Area 5	No Preference	57	1138.44
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67430PA0070026	Rating Area 5	No Preference	63	1379.03
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67430PA0070028	Rating Area 1	No Preference	15	373.99
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67430PA0070028	Rating Area 1	No Preference	17	397.34
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67430PA0070028	Rating Area 1	No Preference	30	509.58
67430PA0070028	Rating Area 1	No Preference	31	520.36
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67430PA0070028	Rating Area 1	No Preference	34	545.05
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67430PA0070028	Rating Area 1	No Preference	64 and over	1346.91
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67430PA0070028	Rating Area 5	No Preference	22	468.10
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67430PA0070028	Rating Area 5	No Preference	24	468.10
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67430PA0070028	Rating Area 5	No Preference	28	508.82
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67430PA0070028	Rating Area 5	No Preference	31	542.53
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67430PA0070028	Rating Area 5	No Preference	35	572.02
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67430PA0070028	Rating Area 5	No Preference	39	590.74
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67430PA0070028	Rating Area 5	No Preference	42	620.23
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67430PA0070028	Rating Area 5	No Preference	44	653.94
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67430PA0070028	Rating Area 5	No Preference	49	798.58
67430PA0070028	Rating Area 5	No Preference	50	836.03
67430PA0070028	Rating Area 5	No Preference	51	873.01
67430PA0070028	Rating Area 5	No Preference	52	913.73
67430PA0070028	Rating Area 5	No Preference	53	954.92
67430PA0070028	Rating Area 5	No Preference	54	999.39
67430PA0070028	Rating Area 5	No Preference	55	1043.86
67430PA0070028	Rating Area 5	No Preference	56	1092.08
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67430PA0070028	Rating Area 5	No Preference	60	1270.42
67430PA0070028	Rating Area 5	No Preference	61	1315.36

67430PA0070028	Rating Area 5	No Preference	62	1344.85
67430PA0070028	Rating Area 5	No Preference	63	1381.83
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67430PA0070031	Rating Area 1	No Preference	19	356.09
67430PA0070031	Rating Area 1	No Preference	20	367.07
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67430PA0070031	Rating Area 1	No Preference	22	378.42
67430PA0070031	Rating Area 1	No Preference	23	378.42
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67430PA0070031	Rating Area 1	No Preference	26	387.50
67430PA0070031	Rating Area 1	No Preference	27	396.58
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67430PA0070031	Rating Area 1	No Preference	30	429.51
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67430PA0070037	Rating Area 5	No Preference	61	1046.89
67430PA0070037	Rating Area 5	No Preference	62	1070.36
67430PA0070037	Rating Area 5	No Preference	63	1099.80
67430PA0070037	Rating Area 5	No Preference	64 and over	1117.68
67430PA0080019	Rating Area 1	No Preference	0-14	329.59
67430PA0080019	Rating Area 1	No Preference	15	358.89
67430PA0080019	Rating Area 1	No Preference	16	370.09
67430PA0080019	Rating Area 1	No Preference	17	381.29
67430PA0080019	Rating Area 1	No Preference	18	393.36
67430PA0080019	Rating Area 1	No Preference	19	405.42
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67430PA0080019	Rating Area 1	No Preference	21	430.84
67430PA0080019	Rating Area 1	No Preference	22	430.84
67430PA0080019	Rating Area 1	No Preference	23	430.84
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67430PA0080019	Rating Area 1	No Preference	25	432.56
67430PA0080019	Rating Area 1	No Preference	26	441.18
67430PA0080019	Rating Area 1	No Preference	27	451.52
67430PA0080019	Rating Area 1	No Preference	28	468.32
67430PA0080019	Rating Area 1	No Preference	29	482.11
67430PA0080019	Rating Area 1	No Preference	30	489.00
67430PA0080019	Rating Area 1	No Preference	31	499.34
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67430PA0080019	Rating Area 1	No Preference	33	516.15
67430PA0080019	Rating Area 1	No Preference	34	523.04
67430PA0080019	Rating Area 1	No Preference	35	526.49
67430PA0080019	Rating Area 1	No Preference	36	529.93
67430PA0080019	Rating Area 1	No Preference	37	533.38
67430PA0080019	Rating Area 1	No Preference	38	536.83
67430PA0080019	Rating Area 1	No Preference	39	543.72
67430PA0080019	Rating Area 1	No Preference	40	550.61
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67430PA0080019	Rating Area 1	No Preference	53	878.91
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67430PA0080019	Rating Area 1	No Preference	62	1237.80
67430PA0080019	Rating Area 1	No Preference	63	1271.84
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67430PA0080019	Rating Area 5	No Preference	63	1326.04
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67430PA0080021	Rating Area 1	No Preference	16	371.42
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67430PA0080021	Rating Area 1	No Preference	62	1242.26
67430PA0080021	Rating Area 1	No Preference	63	1276.42
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67430PA0080021	Rating Area 5	No Preference	64 and over	1352.43
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67430PA0080024	Rating Area 1	No Preference	62	1054.28
67430PA0080024	Rating Area 1	No Preference	63	1083.27
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67430PA0080024	Rating Area 5	No Preference	62	1099.21
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67430PA0080024	Rating Area 5	No Preference	64 and over	1147.80
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67430PA0080025	Rating Area 1	No Preference	51	541.30
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67430PA0080025	Rating Area 1	No Preference	56	677.13
67430PA0080025	Rating Area 1	No Preference	57	707.31
67430PA0080025	Rating Area 1	No Preference	58	739.53
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67430PA0080025	Rating Area 1	No Preference	60	787.71
67430PA0080025	Rating Area 1	No Preference	61	815.57
67430PA0080025	Rating Area 1	No Preference	62	833.86
67430PA0080025	Rating Area 1	No Preference	63	856.79
67430PA0080025	Rating Area 1	No Preference	64 and over	870.72
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67430PA0080025 Rating Area 5	No Preference	34	367.37
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67430PA0080025 Rating Area 5	No Preference	36	372.21
67430PA0080025 Rating Area 5	No Preference	37	374.63
67430PA0080025 Rating Area 5	No Preference	38	377.05
67430PA0080025 Rating Area 5	No Preference	39	381.89
67430PA0080025 Rating Area 5	No Preference	40	386.74
67430PA0080025 Rating Area 5	No Preference	41	394.00
67430PA0080025 Rating Area 5	No Preference	42	400.96
67430PA0080025 Rating Area 5	No Preference	43	410.64
67430PA0080025 Rating Area 5	No Preference	44	422.75
67430PA0080025 Rating Area 5	No Preference	45	436.97
67430PA0080025 Rating Area 5	No Preference	46	453.92
67430PA0080025 Rating Area 5	No Preference	47	472.98
67430PA0080025 Rating Area 5	No Preference	48	494.77
67430PA0080025 Rating Area 5	No Preference	49	516.25
67430PA0080025 Rating Area 5	No Preference	50	540.46
67430PA0080025 Rating Area 5	No Preference	51	564.37
67430PA0080025 Rating Area 5	No Preference	52	590.69
67430PA0080025 Rating Area 5	No Preference	53	617.32
67430PA0080025 Rating Area 5	No Preference	54	646.07
67430PA0080025 Rating Area 5	No Preference	55	674.82
67430PA0080025 Rating Area 5	No Preference	56	705.99
67430PA0080025 Rating Area 5	No Preference	57	737.46
67430PA0080025 Rating Area 5	No Preference	58	771.05
67430PA0080025 Rating Area 5	No Preference	59	787.69
67430PA0080025 Rating Area 5	No Preference	60	821.28
67430PA0080025 Rating Area 5	No Preference	61	850.33
67430PA0080025 Rating Area 5	No Preference	62	869.40
67430PA0080025 Rating Area 5	No Preference	63	893.30
67430PA0080025 Rating Area 5	No Preference	64 and over	907.83

2023 Rates Table Template v12.0				
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	67430			
Rate Effective Date*	7/1/2023			
Rate Expiration Date*	9/30/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
67430PA0070026	Rating Area 1	No Preference	0-14	348.46
67430PA0070026	Rating Area 1	No Preference	15	379.43
67430PA0070026	Rating Area 1	No Preference	16	391.27
67430PA0070026	Rating Area 1	No Preference	17	403.12
67430PA0070026	Rating Area 1	No Preference	18	415.87
67430PA0070026	Rating Area 1	No Preference	19	428.63
67430PA0070026	Rating Area 1	No Preference	20	441.84
67430PA0070026	Rating Area 1	No Preference	21	455.50
67430PA0070026	Rating Area 1	No Preference	22	455.50
67430PA0070026	Rating Area 1	No Preference	23	455.50
67430PA0070026	Rating Area 1	No Preference	24	455.50
67430PA0070026	Rating Area 1	No Preference	25	457.32
67430PA0070026	Rating Area 1	No Preference	26	466.43
67430PA0070026	Rating Area 1	No Preference	27	477.36
67430PA0070026	Rating Area 1	No Preference	28	495.13
67430PA0070026	Rating Area 1	No Preference	29	509.70
67430PA0070026	Rating Area 1	No Preference	30	516.99
67430PA0070026	Rating Area 1	No Preference	31	527.92
67430PA0070026	Rating Area 1	No Preference	32	538.86
67430PA0070026	Rating Area 1	No Preference	33	545.69
67430PA0070026	Rating Area 1	No Preference	34	552.98
67430PA0070026	Rating Area 1	No Preference	35	556.62
67430PA0070026	Rating Area 1	No Preference	36	560.27
67430PA0070026	Rating Area 1	No Preference	37	563.91
67430PA0070026	Rating Area 1	No Preference	38	567.55
67430PA0070026	Rating Area 1	No Preference	39	574.84
67430PA0070026	Rating Area 1	No Preference	40	582.13
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67430PA0070026	Rating Area 1	No Preference	42	603.54
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67430PA0070026	Rating Area 1	No Preference	44	636.33
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67430PA0070026	Rating Area 1	No Preference	46	683.25
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67430PA0070026	Rating Area 1	No Preference	48	744.74
67430PA0070026	Rating Area 1	No Preference	49	777.08
67430PA0070026	Rating Area 1	No Preference	50	813.52
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67430PA0070026	Rating Area 1	No Preference	52	889.14
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67430PA0070026	Rating Area 1	No Preference	54	972.49
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67430PA0070026	Rating Area 1	No Preference	57	1110.05
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67430PA0070026	Rating Area 1	No Preference	60	1236.23
67430PA0070026	Rating Area 1	No Preference	61	1279.96
67430PA0070026	Rating Area 1	No Preference	62	1308.65
67430PA0070026	Rating Area 1	No Preference	63	1344.64
67430PA0070026	Rating Area 1	No Preference	64 and over	1366.50
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67430PA0070026	Rating Area 5	No Preference	18	433.59
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67430PA0070026	Rating Area 5	No Preference	22	474.91
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67430PA0070026	Rating Area 5	No Preference	28	516.23
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67430PA0070026	Rating Area 5	No Preference	30	539.02
67430PA0070026	Rating Area 5	No Preference	31	550.42
67430PA0070026	Rating Area 5	No Preference	32	561.82
67430PA0070026	Rating Area 5	No Preference	33	568.94
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67430PA0070026	Rating Area 5	No Preference	52	927.02
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67430PA0070026	Rating Area 5	No Preference	64 and over	1424.73
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67430PA0070028	Rating Area 1	No Preference	17	403.93
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67430PA0070028	Rating Area 1	No Preference	23	456.42
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67430PA0070028	Rating Area 1	No Preference	55	1017.82
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67430PA0070028	Rating Area 5	No Preference	44	664.79
67430PA0070028	Rating Area 5	No Preference	45	687.16
67430PA0070028	Rating Area 5	No Preference	46	713.81
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67430PA0070028	Rating Area 5	No Preference	50	849.90
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67430PA0070028	Rating Area 5	No Preference	56	1110.20
67430PA0070028	Rating Area 5	No Preference	57	1159.70
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67430PA0070031	Rating Area 1	No Preference	22	384.70
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67430PA0070031	Rating Area 1	No Preference	46	577.05
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67430PA0070031	Rating Area 5	No Preference	62	1152.36
67430PA0070031	Rating Area 5	No Preference	63	1184.05
67430PA0070031	Rating Area 5	No Preference	64 and over	1203.30
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67430PA0070032 Rating Area 1	No Preference	38	379.97
67430PA0070032 Rating Area 1	No Preference	39	384.85
67430PA0070032 Rating Area 1	No Preference	40	389.73
67430PA0070032 Rating Area 1	No Preference	41	397.04
67430PA0070032 Rating Area 1	No Preference	42	404.06
67430PA0070032 Rating Area 1	No Preference	43	413.82
67430PA0070032 Rating Area 1	No Preference	44	426.02
67430PA0070032 Rating Area 1	No Preference	45	440.35
67430PA0070032 Rating Area 1	No Preference	46	457.43
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67430PA0070032 Rating Area 1	No Preference	48	498.59
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67430PA0070032 Rating Area 1	No Preference	50	544.64
67430PA0070032 Rating Area 1	No Preference	51	568.73
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67430PA0070032 Rating Area 1	No Preference	54	651.07
67430PA0070032 Rating Area 1	No Preference	55	680.04
67430PA0070032 Rating Area 1	No Preference	56	711.45
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67430PA0070032 Rating Area 1	No Preference	58	777.01
67430PA0070032 Rating Area 1	No Preference	59	793.78
67430PA0070032 Rating Area 1	No Preference	60	827.63
67430PA0070032 Rating Area 1	No Preference	61	856.91
67430PA0070032 Rating Area 1	No Preference	62	876.12
67430PA0070032 Rating Area 1	No Preference	63	900.21
67430PA0070032 Rating Area 1	No Preference	64 and over	914.85
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67430PA0070032 Rating Area 5	No Preference	15	264.84
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67430PA0070032 Rating Area 5	No Preference	25	319.21
67430PA0070032 Rating Area 5	No Preference	26	325.57
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67430PA0070032 Rating Area 5	No Preference	29	355.77
67430PA0070032 Rating Area 5	No Preference	30	360.86
67430PA0070032 Rating Area 5	No Preference	31	368.49
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67430PA0070032 Rating Area 5	No Preference	33	380.89
67430PA0070032 Rating Area 5	No Preference	34	385.98
67430PA0070032 Rating Area 5	No Preference	35	388.52
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67430PA0070032 Rating Area 5	No Preference	39	401.24
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67430PA0070037	Rating Area 1	No Preference	64 and over	1089.78
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67430PA0070037	Rating Area 5	No Preference	63	1118.07
67430PA0070037	Rating Area 5	No Preference	64 and over	1136.25
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67430PA0080019	Rating Area 1	No Preference	15	364.85
67430PA0080019	Rating Area 1	No Preference	16	376.23
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67430PA0080019	Rating Area 1	No Preference	63	1292.95
67430PA0080019	Rating Area 1	No Preference	64 and over	1313.97
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67430PA0080019	Rating Area 5	No Preference	17	404.14
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67430PA0080019	Rating Area 5	No Preference	33	547.07
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67430PA0080019	Rating Area 5	No Preference	36	561.68
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67430PA0080019	Rating Area 5	No Preference	49	779.04
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67430PA0080019	Rating Area 5	No Preference	51	851.65
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67430PA0080019	Rating Area 5	No Preference	54	974.95
67430PA0080019	Rating Area 5	No Preference	55	1018.33
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67430PA0080019	Rating Area 5	No Preference	57	1112.86
67430PA0080019	Rating Area 5	No Preference	58	1163.54
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67430PA0080019	Rating Area 5	No Preference	60	1239.35
67430PA0080019	Rating Area 5	No Preference	61	1283.19
67430PA0080019	Rating Area 5	No Preference	62	1311.96
67430PA0080019	Rating Area 5	No Preference	63	1348.03
67430PA0080019	Rating Area 5	No Preference	64 and over	1369.95
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67430PA0080021	Rating Area 1	No Preference	27	460.66
67430PA0080021	Rating Area 1	No Preference	28	477.80
67430PA0080021	Rating Area 1	No Preference	29	491.87
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67430PA0080021	Rating Area 1	No Preference	31	509.45
67430PA0080021	Rating Area 1	No Preference	32	520.00
67430PA0080021	Rating Area 1	No Preference	33	526.59
67430PA0080021	Rating Area 1	No Preference	34	533.63
67430PA0080021	Rating Area 1	No Preference	35	537.14
67430PA0080021	Rating Area 1	No Preference	36	540.66
67430PA0080021	Rating Area 1	No Preference	37	544.18
67430PA0080021	Rating Area 1	No Preference	38	547.69
67430PA0080021	Rating Area 1	No Preference	39	554.72
67430PA0080021	Rating Area 1	No Preference	40	561.76
67430PA0080021	Rating Area 1	No Preference	41	572.31
67430PA0080021	Rating Area 1	No Preference	42	582.42
67430PA0080021	Rating Area 1	No Preference	43	596.48
67430PA0080021	Rating Area 1	No Preference	44	614.07
67430PA0080021	Rating Area 1	No Preference	45	634.72
67430PA0080021	Rating Area 1	No Preference	46	659.34
67430PA0080021	Rating Area 1	No Preference	47	687.03
67430PA0080021	Rating Area 1	No Preference	48	718.68
67430PA0080021	Rating Area 1	No Preference	49	749.89
67430PA0080021	Rating Area 1	No Preference	50	785.05

67430PA0080021	Rating Area 1	No Preference	51	819.78
67430PA0080021	Rating Area 1	No Preference	52	858.02
67430PA0080021	Rating Area 1	No Preference	53	896.70
67430PA0080021	Rating Area 1	No Preference	54	938.46
67430PA0080021	Rating Area 1	No Preference	55	980.22
67430PA0080021	Rating Area 1	No Preference	56	1025.49
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67430PA0080021	Rating Area 1	No Preference	58	1120.00
67430PA0080021	Rating Area 1	No Preference	59	1144.17
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67430PA0080021	Rating Area 1	No Preference	62	1262.86
67430PA0080021	Rating Area 1	No Preference	63	1297.58
67430PA0080021	Rating Area 1	No Preference	64 and over	1318.68
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67430PA0080021	Rating Area 5	No Preference	15	381.76
67430PA0080021	Rating Area 5	No Preference	16	393.67
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67430PA0080021	Rating Area 5	No Preference	18	418.42
67430PA0080021	Rating Area 5	No Preference	19	431.25
67430PA0080021	Rating Area 5	No Preference	20	444.54
67430PA0080021	Rating Area 5	No Preference	21	458.29
67430PA0080021	Rating Area 5	No Preference	22	458.29
67430PA0080021	Rating Area 5	No Preference	23	458.29
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67430PA0080021	Rating Area 5	No Preference	25	460.12
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67430PA0080021	Rating Area 5	No Preference	64 and over	1374.87
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67430PA0080024	Rating Area 1	No Preference	18	340.59
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67430PA0080024	Rating Area 1	No Preference	56	870.33
67430PA0080024	Rating Area 1	No Preference	57	909.12
67430PA0080024	Rating Area 1	No Preference	58	950.53

67430PA0080024	Rating Area 1	No Preference	59	971.05
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67430PA0080024	Rating Area 1	No Preference	62	1071.77
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67430PA0080024	Rating Area 5	No Preference	18	355.11
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67430PA0080024	Rating Area 5	No Preference	24	388.95
67430PA0080024	Rating Area 5	No Preference	25	390.51
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67430PA0080024	Rating Area 5	No Preference	27	407.62
67430PA0080024	Rating Area 5	No Preference	28	422.79
67430PA0080024	Rating Area 5	No Preference	29	435.24
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67430PA0080024	Rating Area 5	No Preference	32	460.13
67430PA0080024	Rating Area 5	No Preference	33	465.96
67430PA0080024	Rating Area 5	No Preference	34	472.19
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67430PA0080024	Rating Area 5	No Preference	38	484.63
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67430PA0080024	Rating Area 5	No Preference	40	497.08
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67430PA0080024	Rating Area 5	No Preference	45	561.64
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67430PA0080024	Rating Area 5	No Preference	48	635.93
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67430PA0080024	Rating Area 5	No Preference	58	991.04
67430PA0080024	Rating Area 5	No Preference	59	1012.44
67430PA0080024	Rating Area 5	No Preference	60	1055.61
67430PA0080024	Rating Area 5	No Preference	61	1092.95
67430PA0080024	Rating Area 5	No Preference	62	1117.45
67430PA0080024	Rating Area 5	No Preference	63	1148.18
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67430PA0080025	Rating Area 1	No Preference	17	261.13
67430PA0080025	Rating Area 1	No Preference	18	269.39
67430PA0080025	Rating Area 1	No Preference	19	277.65
67430PA0080025	Rating Area 1	No Preference	20	286.21
67430PA0080025	Rating Area 1	No Preference	21	295.06
67430PA0080025	Rating Area 1	No Preference	22	295.06
67430PA0080025	Rating Area 1	No Preference	23	295.06
67430PA0080025	Rating Area 1	No Preference	24	295.06
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67430PA0080025	Rating Area 1	No Preference	30	334.89
67430PA0080025	Rating Area 1	No Preference	31	341.97
67430PA0080025	Rating Area 1	No Preference	32	349.06
67430PA0080025	Rating Area 1	No Preference	33	353.48
67430PA0080025	Rating Area 1	No Preference	34	358.20
67430PA0080025	Rating Area 1	No Preference	35	360.56
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67430PA0080025	Rating Area 1	No Preference	41	384.17
67430PA0080025	Rating Area 1	No Preference	42	390.95
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67430PA0080025	Rating Area 1	No Preference	51	550.29
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67430PA0080025	Rating Area 1	No Preference	53	601.92
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67430PA0080025	Rating Area 1	No Preference	58	751.81
67430PA0080025	Rating Area 1	No Preference	59	768.04
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67430PA0080025	Rating Area 1	No Preference	62	847.71
67430PA0080025	Rating Area 1	No Preference	63	871.02
67430PA0080025	Rating Area 1	No Preference	64 and over	885.18
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67430PA0080025 Rating Area 5	No Preference	18	280.87
67430PA0080025 Rating Area 5	No Preference	19	289.48
67430PA0080025 Rating Area 5	No Preference	20	298.40
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67430PA0080025 Rating Area 5	No Preference	24	307.63
67430PA0080025 Rating Area 5	No Preference	25	308.86
67430PA0080025 Rating Area 5	No Preference	26	315.01
67430PA0080025 Rating Area 5	No Preference	27	322.40
67430PA0080025 Rating Area 5	No Preference	28	334.39
67430PA0080025 Rating Area 5	No Preference	29	344.24
67430PA0080025 Rating Area 5	No Preference	30	349.16
67430PA0080025 Rating Area 5	No Preference	31	356.54
67430PA0080025 Rating Area 5	No Preference	32	363.93
67430PA0080025 Rating Area 5	No Preference	33	368.54
67430PA0080025 Rating Area 5	No Preference	34	373.46
67430PA0080025 Rating Area 5	No Preference	35	375.92
67430PA0080025 Rating Area 5	No Preference	36	378.38
67430PA0080025 Rating Area 5	No Preference	37	380.85
67430PA0080025 Rating Area 5	No Preference	38	383.31
67430PA0080025 Rating Area 5	No Preference	39	388.23
67430PA0080025 Rating Area 5	No Preference	40	393.15
67430PA0080025 Rating Area 5	No Preference	41	400.53
67430PA0080025 Rating Area 5	No Preference	42	407.61
67430PA0080025 Rating Area 5	No Preference	43	417.45
67430PA0080025 Rating Area 5	No Preference	44	429.76
67430PA0080025 Rating Area 5	No Preference	45	444.22
67430PA0080025 Rating Area 5	No Preference	46	461.45
67430PA0080025 Rating Area 5	No Preference	47	480.83
67430PA0080025 Rating Area 5	No Preference	48	502.98
67430PA0080025 Rating Area 5	No Preference	49	524.82
67430PA0080025 Rating Area 5	No Preference	50	549.43
67430PA0080025 Rating Area 5	No Preference	51	573.73
67430PA0080025 Rating Area 5	No Preference	52	600.49
67430PA0080025 Rating Area 5	No Preference	53	627.57
67430PA0080025 Rating Area 5	No Preference	54	656.79
67430PA0080025 Rating Area 5	No Preference	55	686.01
67430PA0080025 Rating Area 5	No Preference	56	717.70
67430PA0080025 Rating Area 5	No Preference	57	749.69
67430PA0080025 Rating Area 5	No Preference	58	783.84
67430PA0080025 Rating Area 5	No Preference	59	800.76
67430PA0080025 Rating Area 5	No Preference	60	834.91
67430PA0080025 Rating Area 5	No Preference	61	864.44
67430PA0080025 Rating Area 5	No Preference	62	883.82
67430PA0080025 Rating Area 5	No Preference	63	908.12
67430PA0080025 Rating Area 5	No Preference	64 and over	922.89

2023 Rates Table Template v12.0				
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	67430			
Rate Effective Date*	10/1/2023			
Rate Expiration Date*	12/31/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
67430PA0070026	Rating Area 1	No Preference	0-14	354.23
67430PA0070026	Rating Area 1	No Preference	15	385.72
67430PA0070026	Rating Area 1	No Preference	16	397.76
67430PA0070026	Rating Area 1	No Preference	17	409.80
67430PA0070026	Rating Area 1	No Preference	18	422.76
67430PA0070026	Rating Area 1	No Preference	19	435.73
67430PA0070026	Rating Area 1	No Preference	20	449.16
67430PA0070026	Rating Area 1	No Preference	21	463.05
67430PA0070026	Rating Area 1	No Preference	22	463.05
67430PA0070026	Rating Area 1	No Preference	23	463.05
67430PA0070026	Rating Area 1	No Preference	24	463.05
67430PA0070026	Rating Area 1	No Preference	25	464.90
67430PA0070026	Rating Area 1	No Preference	26	474.16
67430PA0070026	Rating Area 1	No Preference	27	485.28
67430PA0070026	Rating Area 1	No Preference	28	503.34
67430PA0070026	Rating Area 1	No Preference	29	518.15
67430PA0070026	Rating Area 1	No Preference	30	525.56
67430PA0070026	Rating Area 1	No Preference	31	536.67
67430PA0070026	Rating Area 1	No Preference	32	547.79
67430PA0070026	Rating Area 1	No Preference	33	554.73
67430PA0070026	Rating Area 1	No Preference	34	562.14
67430PA0070026	Rating Area 1	No Preference	35	565.85
67430PA0070026	Rating Area 1	No Preference	36	569.55
67430PA0070026	Rating Area 1	No Preference	37	573.26
67430PA0070026	Rating Area 1	No Preference	38	576.96
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67430PA0070026	Rating Area 1	No Preference	40	591.78
67430PA0070026	Rating Area 1	No Preference	41	602.89
67430PA0070026	Rating Area 1	No Preference	42	613.54
67430PA0070026	Rating Area 1	No Preference	43	628.36
67430PA0070026	Rating Area 1	No Preference	44	646.88
67430PA0070026	Rating Area 1	No Preference	45	668.64
67430PA0070026	Rating Area 1	No Preference	46	694.58
67430PA0070026	Rating Area 1	No Preference	47	723.75
67430PA0070026	Rating Area 1	No Preference	48	757.09
67430PA0070026	Rating Area 1	No Preference	49	789.96
67430PA0070026	Rating Area 1	No Preference	50	827.01
67430PA0070026	Rating Area 1	No Preference	51	863.59
67430PA0070026	Rating Area 1	No Preference	52	903.87
67430PA0070026	Rating Area 1	No Preference	53	944.62
67430PA0070026	Rating Area 1	No Preference	54	988.61
67430PA0070026	Rating Area 1	No Preference	55	1032.60
67430PA0070026	Rating Area 1	No Preference	56	1080.30
67430PA0070026	Rating Area 1	No Preference	57	1128.45
67430PA0070026	Rating Area 1	No Preference	58	1179.85
67430PA0070026	Rating Area 1	No Preference	59	1205.32
67430PA0070026	Rating Area 1	No Preference	60	1256.72
67430PA0070026	Rating Area 1	No Preference	61	1301.17
67430PA0070026	Rating Area 1	No Preference	62	1330.34
67430PA0070026	Rating Area 1	No Preference	63	1366.92
67430PA0070026	Rating Area 1	No Preference	64 and over	1389.15
67430PA0070026	Rating Area 5	No Preference	0-14	369.33
67430PA0070026	Rating Area 5	No Preference	15	402.16
67430PA0070026	Rating Area 5	No Preference	16	414.72
67430PA0070026	Rating Area 5	No Preference	17	427.27
67430PA0070026	Rating Area 5	No Preference	18	440.79
67430PA0070026	Rating Area 5	No Preference	19	454.31
67430PA0070026	Rating Area 5	No Preference	20	468.31
67430PA0070026	Rating Area 5	No Preference	21	482.79
67430PA0070026	Rating Area 5	No Preference	22	482.79
67430PA0070026	Rating Area 5	No Preference	23	482.79
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67430PA0070026	Rating Area 5	No Preference	25	484.72
67430PA0070026	Rating Area 5	No Preference	26	494.38
67430PA0070026	Rating Area 5	No Preference	27	505.96
67430PA0070026	Rating Area 5	No Preference	28	524.79
67430PA0070026	Rating Area 5	No Preference	29	540.24
67430PA0070026	Rating Area 5	No Preference	30	547.97
67430PA0070026	Rating Area 5	No Preference	31	559.55
67430PA0070026	Rating Area 5	No Preference	32	571.14
67430PA0070026	Rating Area 5	No Preference	33	578.38
67430PA0070026	Rating Area 5	No Preference	34	586.11
67430PA0070026	Rating Area 5	No Preference	35	589.97
67430PA0070026	Rating Area 5	No Preference	36	593.83
67430PA0070026	Rating Area 5	No Preference	37	597.69
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67430PA0070034	Rating Area 5	No Preference	0-14	338.72
67430PA0070034	Rating Area 5	No Preference	15	368.83
67430PA0070034	Rating Area 5	No Preference	16	380.34
67430PA0070034	Rating Area 5	No Preference	17	391.85
67430PA0070034	Rating Area 5	No Preference	18	404.25
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67430PA0070034	Rating Area 5	No Preference	20	429.49
67430PA0070034	Rating Area 5	No Preference	21	442.77
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67430PA0070034	Rating Area 5	No Preference	23	442.77
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67430PA0070034	Rating Area 5	No Preference	25	444.54
67430PA0070034	Rating Area 5	No Preference	26	453.40
67430PA0070034	Rating Area 5	No Preference	27	464.02
67430PA0070034	Rating Area 5	No Preference	28	481.29
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67430PA0070034	Rating Area 5	No Preference	32	523.80
67430PA0070034	Rating Area 5	No Preference	33	530.44
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67430PA0080019	Rating Area 5	No Preference	62	1333.73
67430PA0080019	Rating Area 5	No Preference	63	1370.41
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67430PA0080021	Rating Area 5	No Preference	36	573.06
67430PA0080021	Rating Area 5	No Preference	37	576.78
67430PA0080021	Rating Area 5	No Preference	38	580.51
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67430PA0080021	Rating Area 5	No Preference	62	1338.53
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67430PA0080021	Rating Area 5	No Preference	64 and over	1397.70
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67430PA0080024	Rating Area 1	No Preference	36	466.47
67430PA0080024	Rating Area 1	No Preference	37	469.50
67430PA0080024	Rating Area 1	No Preference	38	472.53
67430PA0080024	Rating Area 1	No Preference	39	478.60
67430PA0080024	Rating Area 1	No Preference	40	484.67
67430PA0080024	Rating Area 1	No Preference	41	493.77
67430PA0080024	Rating Area 1	No Preference	42	502.49
67430PA0080024	Rating Area 1	No Preference	43	514.63
67430PA0080024	Rating Area 1	No Preference	44	529.80
67430PA0080024	Rating Area 1	No Preference	45	547.62
67430PA0080024	Rating Area 1	No Preference	46	568.86
67430PA0080024	Rating Area 1	No Preference	47	592.75
67430PA0080024	Rating Area 1	No Preference	48	620.06
67430PA0080024	Rating Area 1	No Preference	49	646.98
67430PA0080024	Rating Area 1	No Preference	50	677.32
67430PA0080024	Rating Area 1	No Preference	51	707.28
67430PA0080024	Rating Area 1	No Preference	52	740.28
67430PA0080024	Rating Area 1	No Preference	53	773.65
67430PA0080024	Rating Area 1	No Preference	54	809.68
67430PA0080024	Rating Area 1	No Preference	55	845.71
67430PA0080024	Rating Area 1	No Preference	56	884.77
67430PA0080024	Rating Area 1	No Preference	57	924.21
67430PA0080024	Rating Area 1	No Preference	58	966.30

67430PA0080024	Rating Area 1	No Preference	59	987.16
67430PA0080024	Rating Area 1	No Preference	60	1029.26
67430PA0080024	Rating Area 1	No Preference	61	1065.66
67430PA0080024	Rating Area 1	No Preference	62	1089.56
67430PA0080024	Rating Area 1	No Preference	63	1119.52
67430PA0080024	Rating Area 1	No Preference	64 and over	1137.72
67430PA0080024	Rating Area 5	No Preference	0-14	302.48
67430PA0080024	Rating Area 5	No Preference	15	329.37
67430PA0080024	Rating Area 5	No Preference	16	339.65
67430PA0080024	Rating Area 5	No Preference	17	349.93
67430PA0080024	Rating Area 5	No Preference	18	361.00
67430PA0080024	Rating Area 5	No Preference	19	372.07
67430PA0080024	Rating Area 5	No Preference	20	383.54
67430PA0080024	Rating Area 5	No Preference	21	395.40
67430PA0080024	Rating Area 5	No Preference	22	395.40
67430PA0080024	Rating Area 5	No Preference	23	395.40
67430PA0080024	Rating Area 5	No Preference	24	395.40
67430PA0080024	Rating Area 5	No Preference	25	396.98
67430PA0080024	Rating Area 5	No Preference	26	404.89
67430PA0080024	Rating Area 5	No Preference	27	414.38
67430PA0080024	Rating Area 5	No Preference	28	429.80
67430PA0080024	Rating Area 5	No Preference	29	442.45
67430PA0080024	Rating Area 5	No Preference	30	448.78
67430PA0080024	Rating Area 5	No Preference	31	458.27
67430PA0080024	Rating Area 5	No Preference	32	467.76
67430PA0080024	Rating Area 5	No Preference	33	473.69
67430PA0080024	Rating Area 5	No Preference	34	480.02
67430PA0080024	Rating Area 5	No Preference	35	483.18
67430PA0080024	Rating Area 5	No Preference	36	486.34
67430PA0080024	Rating Area 5	No Preference	37	489.51
67430PA0080024	Rating Area 5	No Preference	38	492.67
67430PA0080024	Rating Area 5	No Preference	39	498.99
67430PA0080024	Rating Area 5	No Preference	40	505.32
67430PA0080024	Rating Area 5	No Preference	41	514.81
67430PA0080024	Rating Area 5	No Preference	42	523.91
67430PA0080024	Rating Area 5	No Preference	43	536.56
67430PA0080024	Rating Area 5	No Preference	44	552.37
67430PA0080024	Rating Area 5	No Preference	45	570.96
67430PA0080024	Rating Area 5	No Preference	46	593.10
67430PA0080024	Rating Area 5	No Preference	47	618.01
67430PA0080024	Rating Area 5	No Preference	48	646.48
67430PA0080024	Rating Area 5	No Preference	49	674.55
67430PA0080024	Rating Area 5	No Preference	50	706.18
67430PA0080024	Rating Area 5	No Preference	51	737.42
67430PA0080024	Rating Area 5	No Preference	52	771.82
67430PA0080024	Rating Area 5	No Preference	53	806.62
67430PA0080024	Rating Area 5	No Preference	54	844.18
67430PA0080024	Rating Area 5	No Preference	55	881.74
67430PA0080024	Rating Area 5	No Preference	56	922.47
67430PA0080024	Rating Area 5	No Preference	57	963.59
67430PA0080024	Rating Area 5	No Preference	58	1007.48
67430PA0080024	Rating Area 5	No Preference	59	1029.23
67430PA0080024	Rating Area 5	No Preference	60	1073.12
67430PA0080024	Rating Area 5	No Preference	61	1111.07
67430PA0080024	Rating Area 5	No Preference	62	1135.98
67430PA0080024	Rating Area 5	No Preference	63	1167.22
67430PA0080024	Rating Area 5	No Preference	64 and over	1186.20
67430PA0080025	Rating Area 1	No Preference	0-14	229.46
67430PA0080025	Rating Area 1	No Preference	15	249.86
67430PA0080025	Rating Area 1	No Preference	16	257.66
67430PA0080025	Rating Area 1	No Preference	17	265.46
67430PA0080025	Rating Area 1	No Preference	18	273.85
67430PA0080025	Rating Area 1	No Preference	19	282.25
67430PA0080025	Rating Area 1	No Preference	20	290.95
67430PA0080025	Rating Area 1	No Preference	21	299.95
67430PA0080025	Rating Area 1	No Preference	22	299.95
67430PA0080025	Rating Area 1	No Preference	23	299.95
67430PA0080025	Rating Area 1	No Preference	24	299.95
67430PA0080025	Rating Area 1	No Preference	25	301.15
67430PA0080025	Rating Area 1	No Preference	26	307.15
67430PA0080025	Rating Area 1	No Preference	27	314.35
67430PA0080025	Rating Area 1	No Preference	28	326.05
67430PA0080025	Rating Area 1	No Preference	29	335.64
67430PA0080025	Rating Area 1	No Preference	30	340.44
67430PA0080025	Rating Area 1	No Preference	31	347.64
67430PA0080025	Rating Area 1	No Preference	32	354.84
67430PA0080025	Rating Area 1	No Preference	33	359.34
67430PA0080025	Rating Area 1	No Preference	34	364.14
67430PA0080025	Rating Area 1	No Preference	35	366.54
67430PA0080025	Rating Area 1	No Preference	36	368.94
67430PA0080025	Rating Area 1	No Preference	37	371.34
67430PA0080025	Rating Area 1	No Preference	38	373.74
67430PA0080025	Rating Area 1	No Preference	39	378.54
67430PA0080025	Rating Area 1	No Preference	40	383.34
67430PA0080025	Rating Area 1	No Preference	41	390.53
67430PA0080025	Rating Area 1	No Preference	42	397.43
67430PA0080025	Rating Area 1	No Preference	43	407.03
67430PA0080025	Rating Area 1	No Preference	44	419.03
67430PA0080025	Rating Area 1	No Preference	45	433.13
67430PA0080025	Rating Area 1	No Preference	46	449.93
67430PA0080025	Rating Area 1	No Preference	47	468.82
67430PA0080025	Rating Area 1	No Preference	48	490.42
67430PA0080025	Rating Area 1	No Preference	49	511.71
67430PA0080025	Rating Area 1	No Preference	50	535.71
67430PA0080025	Rating Area 1	No Preference	51	559.41
67430PA0080025	Rating Area 1	No Preference	52	585.50
67430PA0080025	Rating Area 1	No Preference	53	611.90
67430PA0080025	Rating Area 1	No Preference	54	640.39
67430PA0080025	Rating Area 1	No Preference	55	668.89
67430PA0080025	Rating Area 1	No Preference	56	699.78
67430PA0080025	Rating Area 1	No Preference	57	730.98
67430PA0080025	Rating Area 1	No Preference	58	764.27
67430PA0080025	Rating Area 1	No Preference	59	780.77
67430PA0080025	Rating Area 1	No Preference	60	814.06
67430PA0080025	Rating Area 1	No Preference	61	842.86
67430PA0080025	Rating Area 1	No Preference	62	861.76
67430PA0080025	Rating Area 1	No Preference	63	885.45
67430PA0080025	Rating Area 1	No Preference	64 and over	899.85
67430PA0080025	Rating Area 5	No Preference	0-14	239.25
67430PA0080025	Rating Area 5	No Preference	15	260.51

67430PA0080025 Rating Area 5	No Preference	16	268.64
67430PA0080025 Rating Area 5	No Preference	17	276.77
67430PA0080025 Rating Area 5	No Preference	18	285.53
67430PA0080025 Rating Area 5	No Preference	19	294.29
67430PA0080025 Rating Area 5	No Preference	20	303.36
67430PA0080025 Rating Area 5	No Preference	21	312.74
67430PA0080025 Rating Area 5	No Preference	22	312.74
67430PA0080025 Rating Area 5	No Preference	23	312.74
67430PA0080025 Rating Area 5	No Preference	24	312.74
67430PA0080025 Rating Area 5	No Preference	25	313.99
67430PA0080025 Rating Area 5	No Preference	26	320.25
67430PA0080025 Rating Area 5	No Preference	27	327.75
67430PA0080025 Rating Area 5	No Preference	28	339.95
67430PA0080025 Rating Area 5	No Preference	29	349.96
67430PA0080025 Rating Area 5	No Preference	30	354.96
67430PA0080025 Rating Area 5	No Preference	31	362.47
67430PA0080025 Rating Area 5	No Preference	32	369.97
67430PA0080025 Rating Area 5	No Preference	33	374.66
67430PA0080025 Rating Area 5	No Preference	34	379.67
67430PA0080025 Rating Area 5	No Preference	35	382.17
67430PA0080025 Rating Area 5	No Preference	36	384.67
67430PA0080025 Rating Area 5	No Preference	37	387.17
67430PA0080025 Rating Area 5	No Preference	38	389.67
67430PA0080025 Rating Area 5	No Preference	39	394.68
67430PA0080025 Rating Area 5	No Preference	40	399.68
67430PA0080025 Rating Area 5	No Preference	41	407.19
67430PA0080025 Rating Area 5	No Preference	42	414.38
67430PA0080025 Rating Area 5	No Preference	43	424.39
67430PA0080025 Rating Area 5	No Preference	44	436.90
67430PA0080025 Rating Area 5	No Preference	45	451.60
67430PA0080025 Rating Area 5	No Preference	46	469.11
67430PA0080025 Rating Area 5	No Preference	47	488.81
67430PA0080025 Rating Area 5	No Preference	48	511.33
67430PA0080025 Rating Area 5	No Preference	49	533.53
67430PA0080025 Rating Area 5	No Preference	50	558.55
67430PA0080025 Rating Area 5	No Preference	51	583.26
67430PA0080025 Rating Area 5	No Preference	52	610.47
67430PA0080025 Rating Area 5	No Preference	53	637.99
67430PA0080025 Rating Area 5	No Preference	54	667.70
67430PA0080025 Rating Area 5	No Preference	55	697.41
67430PA0080025 Rating Area 5	No Preference	56	729.62
67430PA0080025 Rating Area 5	No Preference	57	762.15
67430PA0080025 Rating Area 5	No Preference	58	796.86
67430PA0080025 Rating Area 5	No Preference	59	814.06
67430PA0080025 Rating Area 5	No Preference	60	848.78
67430PA0080025 Rating Area 5	No Preference	61	878.80
67430PA0080025 Rating Area 5	No Preference	62	898.50
67430PA0080025 Rating Area 5	No Preference	63	923.21
67430PA0080025 Rating Area 5	No Preference	64 and over	938.22

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 25,784,425	\$ (154,713)	\$ 476,870	\$ 709,609	\$ 28,526,325	95.0%

Exhibit 2: Actual vs Pricing MLR & Member Months

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	N/A	N/A	N/A	N/A
2019	108.2%	90.9%	74,442	77,915
2020	104.5%	91.3%	213,086	98,484

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.41%
15	0.833	1.02%
16	0.859	1.07%
17	0.885	1.14%
18	0.913	1.08%
19	0.941	1.24%
20	0.970	1.28%
21	1.000	1.33%
22	1.000	1.48%
23	1.000	1.39%
24	1.000	1.46%
25	1.004	1.61%
26	1.024	1.66%
27	1.048	1.70%
28	1.087	1.78%
29	1.119	1.80%
30	1.135	1.84%
31	1.159	1.78%
32	1.183	1.75%
33	1.198	1.80%
34	1.214	1.72%
35	1.222	1.74%
36	1.230	1.74%
37	1.238	1.70%
38	1.246	1.74%
39	1.262	1.73%
40	1.278	1.72%
41	1.302	1.68%
42	1.325	1.64%
43	1.357	1.61%
44	1.397	1.53%
45	1.444	1.54%
46	1.500	1.60%
47	1.563	1.57%
48	1.635	1.75%
49	1.706	1.80%
50	1.786	1.93%
51	1.865	1.94%
52	1.952	1.88%
53	2.040	1.88%
54	2.135	1.99%
55	2.230	2.02%
56	2.333	2.11%
57	2.437	2.06%
58	2.548	2.03%
59	2.603	2.17%
60	2.714	2.09%
61	2.810	2.04%
62	2.873	1.94%
63	2.952	1.81%
64 and over	3.000	3.68%

Initial Age Factor: 1.53654
 3-child cap Adjustment: 0.99298
 Final Age Factor used: 1.52576

Exhibit 4: Derivation of Geographic Calibration Factor

Rating Area	Current/Projected Enrollment Distribution	Proposed Factor
1	59.4%	0.960
2	0.0%	1.142
4	0.0%	0.931
5	40.6%	1.001

Calibration Factor
0.9766

Exhibit 5: Derivation of Annual Trend

ACA-compliant Small Group Block (Rating Areas 1, 2, 4, 5)

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$95,995,869	6,322	1,268,808	\$15,184.41	59.8
2021	\$119,271,836	6,343	1,395,026	\$18,803.69	54.6

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$176,784,434	396,795	1,268,808	\$445.53	3,752.8
2021	\$212,235,098	473,109	1,395,026	\$448.60	4,069.7

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$115,078,573	1,334,017	1,268,808	\$86.26	12,616.7
2021	\$129,162,224	1,404,283	1,395,026	\$91.98	12,079.6

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$76,279,581	33,925	1,268,808	\$2,248.48	320.9
2021	\$98,624,729	38,039	1,395,026	\$2,592.73	327.2

Prescription Drugs

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$122,873,906	1,078,296	1,268,808	\$113.95	10,198.2
2021	\$158,865,141	1,198,759	1,395,026	\$132.52	10,311.7

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$2,320,616	0	1,268,808	#DIV/0!	0.0
2021	\$3,363,360	0	1,395,026	#DIV/0!	0.0

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$791,116	0	1,268,808	#DIV/0!	0.0
2021	\$918,733	0	1,395,026	#DIV/0!	0.0

2019 to 2021 Trend Output (2 Year Compounded)

Service Category	Jan 21 - Dec 21 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$119,271,836	16.5%	11.28%	-4.47%	6.30%
Outpatient Hospital	\$212,235,098	29.4%	0.34%	4.14%	4.49%
Professional	\$129,162,224	17.9%	3.26%	-2.15%	1.04%
Other Medical	\$102,906,821	14.2%	7.38%	0.99%	8.44%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$158,865,141	22.0%	7.84%	0.56%	8.44%

Historical Annual Trend: **5.64%**

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
115,741	812	0.7016%	0.99298

ACA-compliant February 2022 Small Group Block (Rating Areas 1, 2, 4, 5) including all legal entities

Exhibit 8: Cigna Savings Factor Derivation

Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Prelim Projected Allowed EHB Claims PMPM	Projected Savings from CIGNA Agreement	Projected Allowed EHB Claims PMPM w/ Savings
\$ 577.92	1.000	\$ 577.92	\$ 8.29	\$ 569.63

CIGNA Savings Load to Apply: **0.9857**

Exhibit 9: Derivation of Change in Network Factor

Legal Entity	Product / Service Area Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	Network Calibration Factor	CIGNA Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	0.930	1.131	0.947	0.987	0.984	1	0.986	5.5%	0.969
Health Options	0.975	1.090	0.946	0.987	0.992	0.990	0.986	91.3%	0.968
Health Benefits	1.187	1.088	0.977	0.987	1.244	1	0.986	3.2%	1.227

Normalization Check:

1.0000

Exhibit 10: SaveOn Pharmacy Factor Derivation

Legal Entity	Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Change in Network	Total Adjusted Projected Allowed EHB Claims PMPM	Projected Paid to Allowed Ratio	Projected Incurred EHB Claims PMPM	Projected Savings from SaveOn Program	Adjusted Projected Incurred EHB Claims PMPM	Adjusted Projected Allowed EHB Claims PMPM	Portion of Projected Enrollment
Health Coverage	\$ 577.92	1.000	0.969	\$ 560.28	0.872	\$ 488.65	\$ 8.42	\$ 480.23	\$ 550.63	5.5%
Health Options	\$ 577.92	1.000	0.968	\$ 559.62	0.814	\$ 455.46	\$ 8.42	\$ 447.04	\$ 549.27	91.3%
Health Benefits	\$ 577.92	1.000	1.227	\$ 708.84	0.809	\$ 573.69	\$ 8.42	\$ 565.27	\$ 698.44	3.2%

Average \$ 564.40 \$ 461.05 \$ 452.63 \$ 554.09

Change in Other Factor to Apply: **0.9817**

Exhibit 11: Derivation of Projected Risk Adjustment PMPM

2020 Actuals

Region	Transfer	Member Months	Transfer PMPM
West	\$3,797,530	1,403,673	\$2.71
East	-\$14,461,252	223,083	-\$64.82
Total	-\$10,663,723	1,626,756	-\$6.56

2020 Spread between West & East:

2023 Projection As Implemented in Filing

Region	Transfer PMPM	2021 Member Months
West	-\$3.49	1,395,026
East	-\$71.02	202,221
Total	-\$12.04	1,597,247

The 2023 West projected risk adjustment transfer PMPM (-\$3.49; cell H8) used in the filing aims to maintain both:
 1) the \$67.53 spread between the 2020 actual west/east transfers (cell D13)
 2) the -\$12.04 total 2021 risk adjustment transfer PMPM estimate as provided by The Department (cell D24)

Goal Seek Parameters

Set Cell:	<input type="text" value="1"/>
To Value:	<input type="text" value="1"/>
By Changing Cell:	<input type="text" value="-\$71.02"/>

2021 Estimate

Market / Legal Entity	Transfer	Member Months	Transfer PMPM
SG / UPMC Health Options, Inc.	-\$10,698,305	1,404,357	-\$7.62
SG / UPMC Health Coverage, Inc.	-\$289,549	40,737	-\$7.11
SG / UPMC Health Benefits, Inc.	-\$8,241,316	152,153	-\$54.16
Total	-\$19,229,170	1,597,247	-\$12.04

2023 Projection Checks

2020 actual west/east PMPM spread is maintained:	<input type="text" value="TRUE"/>
2021 total PMPM transfer estimate is maintained:	<input type="text" value="TRUE"/>

Legend

Region	Rating Areas
West	1, 2, 4, 5
East	3, 6, 7, 9

Exhibit 12a: Calculation of 2022Q1 to 2023Q1 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q1 Calibrated PAIR	2023Q1 Calibrated PAIR	Rate Increase
Plan 1	67430PA0070026	M		288	\$ 406.92	\$ 459.11	12.54%
Plan 2	67430PA0070028	M		523	\$ 408.30	\$ 460.04	
Plan 3	67430PA0070031	M		120	\$ 347.67	\$ 387.76	
Plan 4	67430PA0070032	E		12	\$ 264.08	\$ 307.37	
Plan 5	67430PA0070034	M		328	\$ 373.82	\$ 421.06	
Plan 6	67430PA0070037	M		56	\$ 329.72	\$ 366.15	
Plan 7	67430PA0080019	M		397	\$ 391.67	\$ 441.47	
Plan 8	67430PA0080021	M		1,501	\$ 393.42	\$ 443.05	
Plan 9	67430PA0080024	M		428	\$ 336.78	\$ 376.01	
Plan 10	67430PA0080025	E		42	\$ 255.67	\$ 297.40	

Exhibit 12b: Calculation of 2022Q2 to 2023Q2 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q2 Calibrated PAIR	2023Q2 Calibrated PAIR	Rate Increase
Plan 1	67430PA0070026	M		288	\$ 412.95	\$ 466.73	12.74%
Plan 2	67430PA0070028	M		523	\$ 414.35	\$ 467.68	
Plan 3	67430PA0070031	M		120	\$ 352.81	\$ 394.19	
Plan 4	67430PA0070032	E		12	\$ 267.99	\$ 312.47	
Plan 5	67430PA0070034	M		328	\$ 379.36	\$ 428.04	
Plan 6	67430PA0070037	M		56	\$ 334.60	\$ 372.23	
Plan 7	67430PA0080019	M		397	\$ 397.46	\$ 448.79	
Plan 8	67430PA0080021	M		1,501	\$ 399.25	\$ 450.40	
Plan 9	67430PA0080024	M		428	\$ 341.77	\$ 382.25	
Plan 10	67430PA0080025	E		42	\$ 259.46	\$ 302.34	

Exhibit 12c: Calculation of 2022Q3 to 2023Q3 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q3 Calibrated PAIR	2023Q3 Calibrated PAIR	Rate Increase
Plan 1	67430PA0070026	M		288	\$ 419.06	\$ 474.48	12.94%
Plan 2	67430PA0070028	M		523	\$ 420.48	\$ 475.44	
Plan 3	67430PA0070031	M		120	\$ 358.04	\$ 400.73	
Plan 4	67430PA0070032	E		12	\$ 271.96	\$ 317.66	
Plan 5	67430PA0070034	M		328	\$ 384.97	\$ 435.15	
Plan 6	67430PA0070037	M		56	\$ 339.55	\$ 378.40	
Plan 7	67430PA0080019	M		397	\$ 403.35	\$ 456.24	
Plan 8	67430PA0080021	M		1,501	\$ 405.15	\$ 457.88	
Plan 9	67430PA0080024	M		428	\$ 346.82	\$ 388.60	
Plan 10	67430PA0080025	E		42	\$ 263.30	\$ 307.35	

Exhibit 12d: Calculation of 2022Q4 to 2023Q4 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q4 Calibrated PAIR	2023Q4 Calibrated PAIR	Rate Increase
Plan 1	67430PA0070026	M		288	\$ 425.26	\$ 482.35	13.14%
Plan 2	67430PA0070028	M		523	\$ 426.70	\$ 483.33	
Plan 3	67430PA0070031	M		120	\$ 363.33	\$ 407.38	
Plan 4	67430PA0070032	E		12	\$ 275.98	\$ 322.93	
Plan 5	67430PA0070034	M		328	\$ 390.67	\$ 442.37	
Plan 6	67430PA0070037	M		56	\$ 344.58	\$ 384.68	
Plan 7	67430PA0080019	M		397	\$ 409.31	\$ 463.81	
Plan 8	67430PA0080021	M		1,501	\$ 411.15	\$ 465.47	
Plan 9	67430PA0080024	M		428	\$ 351.96	\$ 395.04	
Plan 10	67430PA0080025	E		42	\$ 267.19	\$ 312.45	

Exhibit 13: Derivation of Quarterly Trend

Original (Monthly) Method				
Renewal Month	Feb 2022 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2023	Additional Claims Trend Applied	Weighted Claims Trend Applied
Jan	20.8%	0	0.00%	2.9%
Feb	3.0%	1	0.47%	
Mar	3.7%	2	0.94%	
Apr	5.5%	3	1.41%	
May	3.5%	4	1.88%	
Jun	3.8%	5	2.35%	
Jul	11.3%	6	2.82%	
Aug	4.3%	7	3.29%	
Sep	4.3%	8	3.76%	
Oct	5.1%	9	4.23%	
Nov	3.9%	10	4.70%	
Dec	30.7%	11	5.17%	

Annual Trend	5.64%
---------------------	-------

Table 5A (Quarterly) Method	
Allowed Quarterly Trend	Weighted Claims Trend Applied
0.00%	2.9%
0.00%	
0.00%	
1.66%	
1.66%	
1.66%	
3.35%	
3.35%	
3.35%	
5.06%	
5.06%	
5.06%	

<--Quarterly Trend

Annual Trend to use in Table 5A
6.80%

Exhibit 14: Projected Administrative Expense Load Development

General and Claims PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Risk Adjustment Admin Fees	PCORI Fee	Pa Premium Tax	Federal Income Tax	Market-Adjusted Projected Paid Total Claims PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
\$35.54	\$12.25	\$10.75	\$0.22	\$0.23	2.00%	0.42%	\$ 568.07	\$ 642.62	5.5%	1.9%	1.7%	9.1%

Exhibit 15: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2023 Projected Lives (from Table 10)	2023 Projected Member Months	Projected Taxes & Fees
\$0.22	\$0.23	\$12.85	\$2.70	\$16.00	3,695	44,340	\$709,609

Projected Taxes & Fees from Exhibit 1:	\$709,609
Check:	TRUE

2023 Business Rules Template v12.0

All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.

Enter the Issuer Rule on the first row (no Product ID or Plan ID).

For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.

For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.

Issuer level rule will apply only to plan type indicated in cell C10.

HIOS Issuer ID*	67430						
Medical, Dental, or Both?*	Medical						

Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	Not Applicable	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Dear Timothy Gaborek,

Introduction:

June 15, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by June 24, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Per Table 1 of the PAAM Exhibits, UPMC is expecting membership to decrease by 34 members. Please provide a narrative explaining what is driving this change in membership.

For 2022, the Health Benefits legal entity withdrew plans from Eastern rating areas in the Small Group market. The change in membership reflected in the PAAM Exhibits is directly related to the loss of membership as an effect of no longer offering those plans in the East.

2. Extrapolating from 2021 and prior to 2023, what changes does UPMC expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes reflected in the current trend development?

Each of these factors is an important point of consideration when evaluating our trend assumptions for a given year's rate development. When considering each of these factors as part of the 2023 rate filing, we felt anticipated changes to each factor were reflected in the trend developed from historical data and that no additional adjustments were necessary.

3. On pages 4-5 of the actuarial memorandum, it states, "Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend." Please explain what was considered and why it was not included.

The aforementioned statement has been revised in the actuarial memoranda as part of this round of correspondence since the original language was somewhat misleading. Changes in provider

contracting are always a key point of consideration when establishing trend estimates for a given year's rate filing. For the current filing, no major changes in provider contracting are anticipated, and therefore, no adjustments for provider contracting were incorporated into the annual trend assumption used in rate development.

4. Please explain why coverage will only be offered in Crawford and Clearfield counties under the captioned company during the projection period.

For 2021, the Health Benefits legal entity was organized to house our Small Group coverage for Crawford, Clearfield, and Berks* counties. It is important to note that this decision was set forth for the 2021 plan year, was continued for the 2022 plan year, and is similarly following suit for 2023.

The need to utilize the Health Benefits legal entity starting in 2021 was rooted in specific counties historically performing poorer than that of their parent regions - that is from an MLR inclusive of risk adjustment perspective (we analyzed MLRs with risk adjustment factored in to ensure the removal of morbidity in our decision-making process). For context, Crawford county exhibited an MLR of much greater magnitude than that of the remaining counties in Rating Area 1, where the Clearfield county MLR showed much higher than the comprehensive MLR for the other counties in Rating Area 5. The same could be said for Berks* county in Rating Area 7. To reflect the material cost differences in each of these three counties vs that of their parent rating areas and thus to achieve adequate pricing, we moved these counties onto their own legal entity for plan year 2021.

***Though Berks was one of 3 counties transitioned over to Health Benefits for the 2021 plan year, UPMC withdrew Small Group coverage from the east (Rating Areas 3, 6, 7, 9) effective December 2021, so this county is no longer housed on Health Benefits (or any legal entity, for that matter).**

5. Please provide a detailed quantitative exhibit on how the projected savings of \$8.29 from the Cigna agreement was developed in Exhibit 8 of the supporting rate exhibits. Please provide a narrative on the details of this agreement.

Please see the "CIGNA est savings" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by our internal partners. UPMC Health entered into an agreement with Cigna to provide UPMC Health Plan members with access to Cigna's network and reimbursement contracts. As a regional health plan, a so-called "wrap

network” is necessary to afford UPMC Health Plan members with access to providers outside of the UPMC Health Plan’s service area with which UPMC Health Plan does not directly contract. While UPMC Health Plan previously contracted with PHCS for this wrap network, it anticipates that the savings the Cigna contract will provide will be more advantageous and provide a better financial result than those historically experienced via PHCS.

6. Please provide a detailed quantitative exhibit on how the projected savings of \$8.42 from the SaveOn program was developed in Exhibit 10 of the supporting rate exhibits. Please provide a narrative on the details on this program.

Please see the "Saveon UPMC 2-50 groups_202106_202111" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by ESI. The SaveOnSP service is implemented by UPMC Health plan and Express Scripts in conjunction with a third-party vendor, SaveOnSP. In all cases, SaveOnSP helps members who are enrolled in the program coordinate manufacturer-sponsored copay assistance. After all manufacturer funds are applied, the patient’s out of pocket responsibility will be zero.

7. On page 7 of the actuarial memorandum, it states, “Administrative costs of 9.1% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period.” Please provide additional support as to how this value was derived.

We calculated the administrative costs as a percentage of premium by taking the estimated PMPM cost for each component of the administrative expenses category and dividing them by the projected required revenue PMPM. We determined the projected required revenue PMPM by taking the Market-Adjusted Projected Paid Total Claims PMPM from Table 5 of the PAAM Exhibits and adding in estimated costs for both Administrative Expenses as well as Taxes and Fees. Please see Exhibit 14 of the Supporting Exhibits for additional detail on this derivation.

13. Please provide a current copy of the broker contract agreements for plan year 2023.

[REDACTED]

14. What impact, if any, is COVID having on the plan year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effects of COVID.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

15. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments.

We have not included any adjustments in the 2023 rate development to account for the Public Health Emergency set to end on July 15th.

There are still several unknowns around the timing of the official end to the PHE, notably its widely anticipated extension past mid-July based on the federal government's commitment to 60-days' advance notice for states, in addition to the uncertainty around assumptions that must be employed regarding the portion of current Medicaid enrollees who may no longer meet

eligibility requirements and thus migrate back over to an individual market product over a 6-12 month "PHE unwinding" period.

As outlined in our response to Questions 8 & 11 in each of the Individual Health Options and Health Coverage entities, it is important to note that we explored the idea of the PHE coming to an end in conjunction with the elimination of the expanded subsidies. In the event that the ARPA subsidies expire (resulting in some reduction to on-exchange membership), we also expect the anticipated end of the PHE to result in an increase to on-exchange membership (due to Medicaid eligibility redeterminations).

As these events represent potentially offsetting enrollment trends and the likelihood and timing of either event remains largely uncertain, we are refraining from applying an adjustment pertaining to the Public Health Emergency / subsidy elimination topic as a whole.

16. Furthermore, with the Public Health Emergency scheduled to end on July 15th, has any adjustment been made specifically to the assumption of morbidity for plan year 2023?

Consistent with the overall approach outlined in the response to Question 15 (also outlined in the response to Questions 8 & 11 in each of the Individual Health Options and Health Coverage entities), we have not applied adjustments to morbidity related to the end of the Public Health Emergency.

17. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

We do not anticipate material changes in drug rebates from the 2021 base period to the 2023 rating period, thus no change has been reflected in the rate development.

18. Please explain how a change in member behavior to use service types such as telehealth more frequently than in the past and how a reversion back to more traditional service types is considered in your trend development.

2021 experience shows increased utilization of virtual services compared to prior years, as to be expected given the influence of the pandemic on member behavior. We believe this change in utilization will continue through the projection period and that members will not necessarily revert back to utilizing traditional service types to the same extent as was seen prior to the

pandemic. Since this utilization shift was captured in the original, data-based trend calculation, no additional adjustments were applied in trend development. This general assumption is further strengthened by the inclusion of the UPMC VirtualCare product within the 2023 product portfolio. UPMC VirtualCare capitalizes on member expectations for not only continued availability of telehealth services, but also an optimal user experience. We expect members to demand broad access to care and health information via digital mediums that meet their lifestyle needs.

19. Per the PAAM Exhibits, Table 6, the Quality Improvement Initiatives is 1.67%. Please qualitatively and quantitatively show the development of the quality improvement initiative amount.

We calculated the Quality Improvement Initiatives as a percentage of premium by taking the estimated PMPM cost for this sub-category and dividing it by the projected required revenue PMPM. We determined the projected required revenue PMPM by taking the Market-Adjusted Projected Paid Total Claims PMPM from Table 5 of the PAAM Exhibits and adding in estimated costs for both Administrative Expenses as well as Taxes and Fees. Please see Exhibit 14 of the Supporting Exhibits for additional detail on this derivation.

20. The Actuarial Memorandum mentioned the items below as the major reasons for the rate increase:

- Cost and Utilization trends
- Less favorable claims experience than anticipated
- Less favorable risk adjustment transfers relative

Please provide quantitative and qualitative support for the deviation in claims and risk adjustment.

In support of including claims experience as a driver of the filed rate increase, UPMC Small Group allowed claims data from 2021 was compared to data from 2020. Adjustments to remove the effects of COVID-19 were taken from this company's approved 2022 annual rate filing and applied to the 2020 data prior to making the comparison. Two separate comparisons were performed, with one using data from groups domiciled in western Pennsylvania only and the other using data from groups domiciled in both western and eastern Pennsylvania. These two comparisons were necessary due to the fact that the 2022 rate filing used experience from groups domiciled in both western and eastern Pennsylvania while the 2023 rate filing is using experience from groups domiciled in western Pennsylvania only. For both comparisons, the 2021 allowed claims data was observed to be approximately 7.0% greater than that from 2020. However, the overall annual trend applied in rate development as part of the 2022 rate filing was

only around 5.0%. This differential is the motivating factor behind including adverse claims experience as a driver of the rate increase in this year's rate filing.

Risk adjustment transfer estimates for 2021 provided by the Department suggest that UPMC's overall transfer payment in the Small Group market will be less favorable than the actual transfer for the 2020 plan year. Quantitative detail supporting this change is displayed in Exhibit 11 of the Supporting Exhibits, where UPMC's 2020 transfer payment is shown to be a payable of \$6.56 PMPM and UPMC's 2021 transfer payment is estimated to be a payable of \$12.04 PMPM.

21. The Actuarial Memorandum indicates that the 2020 data was excluded in the trend development due to COVID-19.

a. Please provide justification for not adjusting 2020 data for COVID-19.

b. Please provide the other adjustments that were made to the historical data.

c. Please explain how the projected trends were developed.

a. Because 2020 data was not used in our trend calculation, we did not apply an adjustment for COVID. See part (c) below for further detail on trend calculation.

b. We did not apply any other adjustments to historical data.

c. As outlined in the Actuarial Memorandum under the "Trend Identification" section, in addition to the derivation of our methodology displayed in Supporting Exhibit 5, we use a 2-year compounded 2021 over 2019 calculation for each service category / unit cost / utilization combination to arrive at our annual projected trend in the form of:

$$\text{Annual Trend} = (2021 / 2019)^{(1/2)} - 1$$

Please see Exhibit 5 for in-depth derivation. These unit cost / utilization trends are then blended to an overall trend for each service category (consistent with the methodology in PAAM Table 3/3b and URRT WS1), and are then weighted by service category to arrive at a final annual trend to be applied in 2023 rate development.

22. The Actuarial Memorandum does not specify any COVID-19 adjustment. Please provide quantitative support for a COVID-19 adjustment. If no COVID-19 adjustment was incorporated into pricing, provide justification.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

23. Please provide quantitative support for the projected taxes and fees of \$709,694 referenced in the supporting exhibit 1 of the "UPMC Health Benefits Small Group Supporting Exhibits" file.

Please see Supporting Exhibit 15 for derivation of projected taxes and fees.

24. Please provide the drivers of the differences between the pricing and the actual MLRs referenced in the supporting exhibit 2 of the "UPMC Health Benefits Small Group Supporting Exhibits" file.

One of the primary drivers behind the differences observed between actual and pricing MLRs in Exhibit 2 lies in risk adjustment transfers. Over the 2019 - 2020 timespan, actual risk adjustment transfers came in notably more unfavorable than originally projected, leading to MLRs of larger magnitude than those included in projections. In addition, actual claims experience ended up being more unfavorable than initially anticipated, primarily for plan year 2019. As mentioned in the actuarial memoranda, actual calendar year experience in this market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences.

25. The "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthBenefits_PAAMExhibits_060122 file presents the base period allowed claims change year over year as 11.0%. What are the drivers of this change?

The driver behind this change lies in the difference in magnitude of allowed claims between the base periods used as part of the 2022 and 2023 rate filings. 2022 rate development used plan year 2020 raw, allowed claims experience as the starting point for rate buildup, while 2023 rate development did the same but instead used plan year 2021 as the base period. The magnitude of allowed claims was much less during plan year 2020 relative to plan year 2021 due to depressed utilization of medical services during the peak of the COVID-19 pandemic, driving the change observed in Table 8 of the PAAM Exhibits.

26. Please provide numerical justification for the normalization of the allowed claims as presented in the "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthBenefits_PAAMExhibits_060122 file as - 3.5% year over year percentage change.

The dollar values calculated in the 'normalization factor component of change' row (Row C) in Table 8 of the PAAM Exhibits are different between 2022 and 2023 primarily due to the fact that the 'base period allowed claims before normalization' (Row B) are also notably different. As indicated by the formulas housed in Row C, the only other factors contributing the difference are the normalization factors listed in Table 7. Differences between these normalization factors in 2022 and 2023 are very minor and contribute minimally to the change calculated in Row C of Table 8. Therefore, the difference in base period allowed claims in Row B justify the change calculated in Row C.

27. Please provide the drivers of the 2.0% year over year change in administrative expense as noted in the "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthBenefits_PAAMExhibits_060122 file.

The drivers behind this change stem from the fact that the 'General and Claims' component as well as the 'Quality Improvement Initiatives' component of administrative expenses are each projected to be slightly greater in plan year 2023 than in plan year 2022. The 'Agent/Broker Fees and Commissions' component is projected to be similar between each plan year and thus did not contribute to the change observed in Table 8 of the PAAM Exhibits.

Please be advised that there may be additional questions based on the responses to the above.

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

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

Valerie Romig

Actuarial Associate

Bureau of Life, Accident and Health Insurance

Dear Timothy Gaborek,

Introduction:

July 6, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 14, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Please provide a detailed quantitative and qualitative justification for not including a morbidity adjustment in the index rate development.

In exploring a morbidity adjustment, we analyzed data from the Wakely National Risk Adjustment Reporting (WNRAR) project, which provides estimates to carriers on payables, receivables, risk scores, etc by ACA risk pool. To evaluate changes in morbidity, we gave specific review to the risk score component of this reporting. We also ensured that all risk scores included in the analysis were calculated using the same version of the HHS-HCC model to eliminate any impact from model changes.

To measure potential changes in morbidity over time for the Small Group market, we compared the risk scores in the following Small Group datasets:

- **2019 - 2021 WNRAR runs for the UPMC population**
- **2019 - 2021 WNRAR runs for the PA state population**

Small decreases in the UPMC risk score were observed over this timespan, as expected, when considering the migration of our membership enrolled in transitional (“grandmothered”) products into ACA-compliant products over time (historical MLR data has suggested that our grandmothered block is somewhat healthier than our Small Group ACA-compliant block). However, the grandmothered block’s enrollment has shrunk to such a small amount of total Small Group business that the previously observed impact of this migration on the morbidity of the underlying population has been deemed immaterial for 2023 rate development.

2. Please explain how the general and claims, commissions, and quality improvement non-benefit expenses assumptions were developed (i.e., 5.53%, 1.91% and 1.67% of premium, respectively).

The projected general and claims expense assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the product's general administrative expenses. These administrative expenses include: Salaries and Fringe Benefits, Advertising and Promotions, Consulting and Purchased Services, etc. Similarly, our projected quality improvement assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the expenses incurred to serve the Health Plan's value-based programs. These value-based programs are arrangements between the Health Plan and UPMC / Non-UPMC Provider Groups to incentivize their partners through meeting annual targets in quality, utilization, etc.

The projected commissions expense was developed by calculating the weighted average of the anticipated 2023 commissions rates using projected membership (as shown in Exhibit 6 of the Supporting Exhibits) and then dividing the average by the projected required revenue (as shown in Exhibit 14 of the Supporting Exhibits).

3. Regarding the response to Question 13, if available, please provide a current copy of the broker contract agreements for plan year 2023.

Finalized broker agreements for plan year 2023 are not yet available.

4. The narrative response to Question 22 indicates that COVID will not have a material impact on the 2023 rating period. Please provide qualitative support to justify that assumption as we would expect some adjustments to the experience period data for the impact of COVID-19 on claims due to testing, COVID-19 treatment, vaccines, and deferred care etc.

Regarding a COVID related adjustment, we recognize that testing, treatment, vaccines, deferred care, and other moving factors are components of the COVID-19 pandemic and its impact on cost and utilization. However, some of these elements put positive pressure on claims while others put negative pressure on claims. Therefore, we considered whether the impact of elements pushing claims one direction far outweighed the impact of elements pushing claims the other direction.

Last year's 2022 rate development utilized calendar year 2020 experience where claims were suppressed due to bans on elective procedures and members delaying/canceling care to limit exposure risks. Those elements had clear and obvious impacts which warranted an upward adjustment to the 2020 experience to project 2022 claims.

The 2023 rate development utilizes calendar year 2021 experience, a period in which COVID's impact and the direction of any adjustment to project 2023 claims was less clear. The following considerations were discussed in determining whether to apply a COVID adjust to the 2023 rate development:

- **Elements supporting an upward adjustment to 2021 experience due to COVID's impact: While vaccines became widely available to the public throughout 2021, they were not available at the start of the year. Therefore, it is possible that utilization was still suppressed due to COVID at the beginning of 2021 while the roll-out of vaccines was beginning. Furthermore, the fast-spreading delta variant of COVID swept across the country in 2021 even after most adults had received the vaccine, causing some to revert to isolation practices and defer care to avoid possible exposure. Lastly, UPMC did not incur expense for members who received the COVID vaccines in 2021, though that is unlikely to continue into 2023.**

- **Elements supporting a downward adjustment to 2021 experience due to COVID's impact: The deferred care that exhibited as low claims trend in 2020 likely led to pent-up demand, some of which may be reflected in the 2021 claims data. To the extent the experience period reflects pent-up demand, an adjustment may be appropriate to reflect more normal utilization levels in 2023. Additionally, at-home COVID tests purchased over-the-counter were less available and not covered by UPMC in 2021, so the more expensive PCR tests were widely used. Therefore, it seems reasonable to expect 2023 testing expenses to be reduced as members opt for the more convenient (and lower-cost) at-home tests.**

After carefully examining the COVID effects listed above, we found no compelling evidence to indicate that the elements supporting an adjustment in one direction clearly outweighed the elements supporting an adjustment in the other direction. Therefore, we felt it was reasonable and appropriate to apply no adjustment factor to the experience period for the impacts (both positive and negative) of COVID.

5. The narrative response to Question 25 indicates that the driver behind the 11% increase in the base period allowed claim was mainly due to COVID-19. We observed a COVID adjustment of 4.9% that was applied to the index rate for the 2022 projection year. Please provide qualitative support to justify the 11% increase in allowed amount.

When looking at the formula that is calculating the 11.0% increase in base period allowed claims before normalization, it is important to note the way the formula is setup. The percentage change column in table 8 of the PAAM Exhibits calculates the change of a given rate component as a percent of the previous year's calibrated plan adjusted index rate. If we look at the change in base period allowed claims year over year as a percent of base period claims then we would get a 8.8% increase, as shown in the calculation below.

% Change in BP Allowed Claims = (2021 BP Claims - 2020 BP Claims) / 2020 BP Claims = (517.87 - 475.83) / 475.83 = 8.8%

When developing the 2022 ACA rates, we expected the 2020 claims to increase due to future claims no longer being suppressed by the pandemic, as well as the typical increases to medical costs and utilization. Looking at last year's filing, our COVID factor was 4.9% and we assumed an annual trend of 5.01%. The combination of these two brings us within reasonable variance to the actual increase in base period claims experience from 2020 to 2021.

6. Please update the 2021 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

The estimated risk adjustment transfer amount provided by the Department on May 10th matched the final amount published by CMS on June 30th. Therefore, no update is necessary.

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

The projected risk adjustment transfer amount in Table 5 will not be modified.

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

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

9. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Please be advised that there may be additional questions based on the responses to the above.

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

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

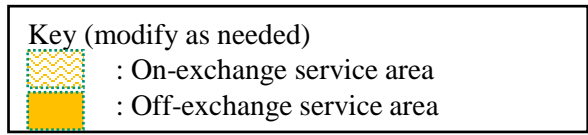
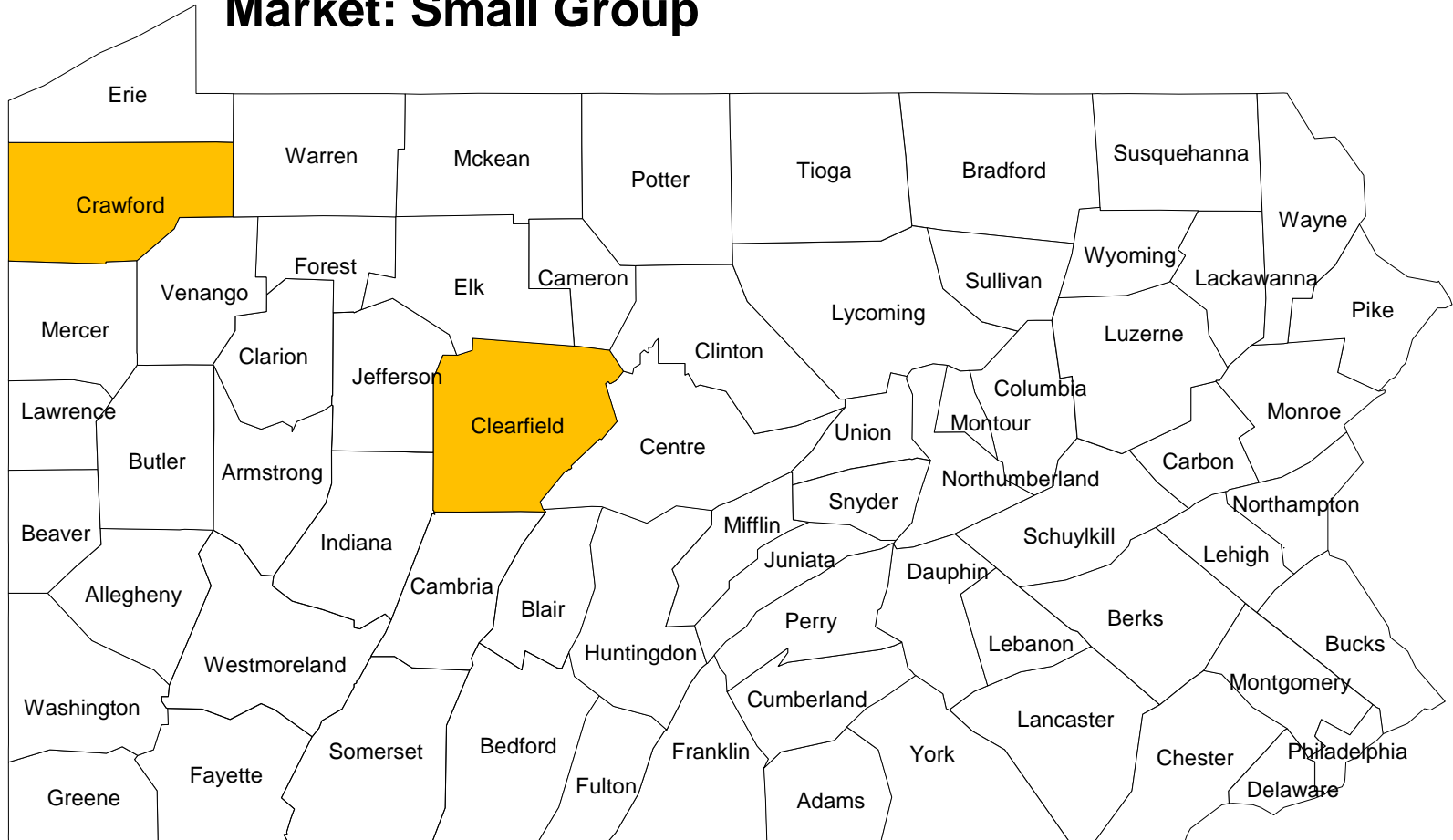
Sincerely,

Valerie Romig
Actuarial Associate
Bureau of Life, Accident and Health Insurance

2022 Service Area

Issuer: UPMC Health Benefits

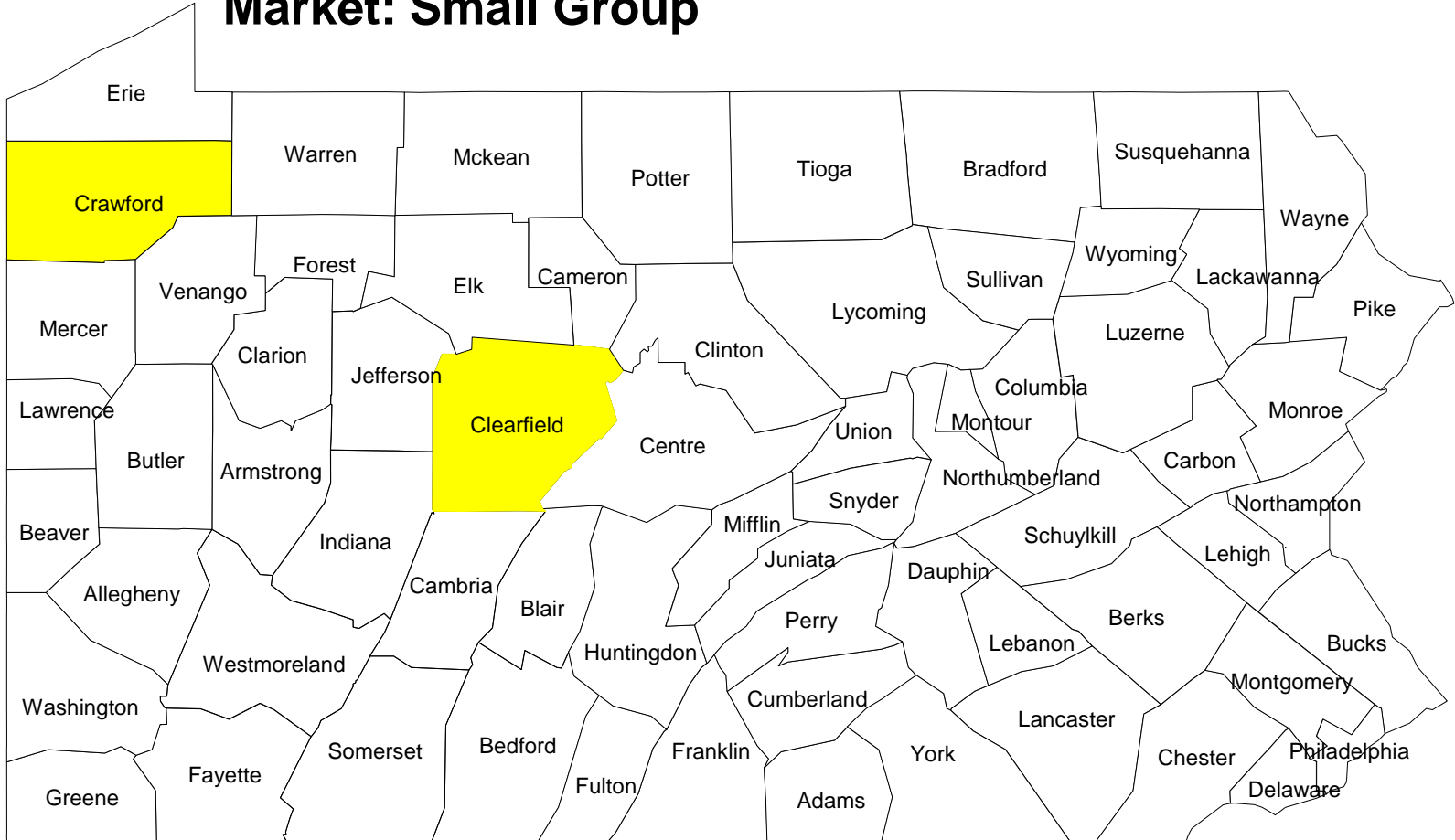
Market: Small Group





2023 Service Area

Issuer: UPMC Health Benefits

Market: Small Group



Key (modify as needed)

	: On-exchange service area
	: Off-exchange service area