SERFF Tracking #: CABC-133621477 State Tracking #: CABC-133621477 Company Tracking #: 23-20

State: Pennsylvania Filing Company: Keystone Health Plan Central

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: Rates - KHPC Small Group HMO

Project Name/Number: /

#### **Supporting Document Schedules**

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_23-20_Revised_KHP_HMO_PublicFiling_Supporting_20230414.pdf
Item Status:	
Status Date:	



#### March 17, 2023

Ms. Lindsi Swartz, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Keystone Health Plan Central

**Small Group Rates** Filing No 23-20

**TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense** 

**Sub-TOI Code: H15G.003 Small Group Only** 

Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Keystone Health Plan Central, submits to the Department Small Group Rates effective July 1, 2023.

The following is a summary of the rate filing:

- Company Name: Keystone Health Plan Central (KHPC)
- NAIC: 95199
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 7/1/2023
- Q3 Quarterly Rate Change Approved: 1.53%
- Additional Q3 Quarterly Rate Change Requested: -1.88%
- Average 2023 Annual Rate Change: 7.13%
- Range of Requested Rate Change: 7.13% to 7.13%
- Total additional annual revenue generated from the proposed rate change: \$45,994
- Product: HMO
- Rating Areas: 6,7,9
- Metal Levels: Bronze
- Current Covered Lives and Policyholders: 117/69
- 2023 Number of Plans/Change from 2022: 1/No Changes
- Contract Form #: C23-KHPC-SGP
- Form Filing SERFF #: CABC-133252159
- Binder SERFF #: CABC-PA23-125113436
- HIOS Issuer ID: 53789

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing of the control of	g, please call me at	mail at
Sincerely,		
, ASA, MAAA Director, Actuarial Services Capital Blue Cross		
Enclosures		
cc: , FSA, MAAA, Senior D , Associate General C	irector, Actuarial Services	



#### **April 14, 2023**

Ms. Lindsi Swartz, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Keystone Health Plan Central

**Small Group Rates** Filing No 23-20

**TOI Code:** H15G Group Health – Hospital/Surgical/Medical Expense

**Sub-TOI Code: H15G.003 Small Group Only** 

Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Keystone Health Plan Central, submits to the Department Small Group Rates effective July 1, 2023 – December 31, 2023.

The following is a summary of the rate filing:

- Company Name: Keystone Health Plan Central (KHPC)
- NAIC: 95199
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 7/1/2023-12/31/2023
- Q3/Q4 Quarterly Rate Change Approved: 1.53%
- Additional Q3/Q4 Quarterly Rate Change Requested: -1.88%
- Average 2023 Annual Rate Change: 7.13%
- Range of Requested Rate Change: 7.13% to 7.13%
- Total additional annual revenue generated from the proposed rate change: \$45,994
- Product: HMO
- Rating Areas: 6,7,9
- Metal Levels: Bronze
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- HIOS Issuer ID: 53789

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Rates Table Template, and PA Plan Design Summary and Rate Tables.

Sincerely,

, ASA, MAAA

Director, Actuarial Services Capital Blue Cross

Enclosures

cc: , FSA, MAAA, Senior Director, Actuarial Services , Associate General Counsel

#### KEYSTONE HEALTH PLAN CENTRAL

# ACTUARIAL MEMORANDUM Small Group Rates Effective July 1, 2023 – December 31, 2023

#### **General Information**

#### **Company Information**

• Company Legal Name: Keystone Health Plan Central

• State: PA

HIOS Issuer ID: 53789Market: Small Group

• Effective Date: 7/1/2023-12/31/2023

#### **PID Company Information**

• Company Name: Keystone Health Plan Central (KHPC)

• NAIC: 95199

• Market: Small Group

• On/Off Exchange: Off Exchange

• Effective Date: 7/1/2023-12/31/2023

• Q3/Q4 Quarterly Rate Change Approved: 1.53%

• Additional Q3/Q4 Quarterly Rate Change Requested: -1.88%

• Average 2023 Annual Rate Change: 7.13%

• Range of Requested Rate Change: 7.13% to 7.13%

• Total additional annual revenue generated from the proposed rate change: \$45,994

• Product: HMO

• Rating Areas: 6,7,9

• Metal Levels: Bronze

• Current Covered Lives and Policyholders: 117/69

• 2023 Number of Plans/Change from 2022: 1/No Changes

• Contract Form #: C23-KHPC-SGP

• Form Filing SERFF #: CABC-133252159

• Binder SERFF #: CABC-PA23-125113436

• HIOS Issuer ID: 53789

#### **Company Contact Information**

• Primary Contact Name:

• Primary Contact Telephone Number:

• Primary Contact Email Address:

#### **Scope and Purpose**

By this filing, Keystone Health Plan Central (KHPC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective July 1, 2023 to December 31, 2023. KHPC will offer small group products off the federally-facilitated exchange.

This quarterly filing, as compared to the annual approved filing, only makes changes to the follow data items/factors:

- Membership
- Calibration factors due to updated enrollment
- Updated base experience period
- Risk adjustment projection
- Paid to Allowed Ratio and associated pricing AV due to updated base data
- Morbidity factor to align rates with CAAC

All other data items/factors are consistent with the approved annual filing.

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

Market	Company	Effective Date	SERFF#	Annual Increase
Small Group	KHPC	1/1/2019	CABC-131455108	5.0%
Small Group	KHPC	1/1/2020	CABC-131921815	1.2%
Small Group	KHPC	7/1/2020	CABC-132294841	-2.1%
Small Group	KHPC	1/1/2021	CABC-132352804	-8.7%
Small Group	KHPC	10/1/2021	CABC-132750972	-7.3%
Small Group	KHPC	1/1/2022	CABC-132795960	4.6%
Small Group	KHPC	1/1/2023	CABC-133252133	8.4%

#### **Average Rate Change**

KHPC is proposing an aggregate annual 7.13% rate change. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AZ15.

- The additional rate change over the approved Q3/Q4 2023 rate is -1.88%.
- The total rate change consumers will see year over year (Q3/Q4 2023 over Q3/Q4 2022) is 6.26%.

• The additional rate change over the total average approved annual rate is -1.09%. KHPC rates align with Capital subsidiary, Capital Advantage Assurance Company (CAAC), which holds the majority of Capital's Small Group membership. CAAC is projecting a favorable restatement of claims net risk adjustment, worth a reduction of 1.88% in premium rates for both CAAC and KHPC.

#### **Membership**

Membership is shown in PA Rate Template Part I, Table 1. The average age is 40.

#### **Benefit Changes 2022-2023**

A summary of 2023 benefits is included in Exhibit A. There are no benefit design changes associated with this quarterly filing other than those changes submitted previously with the annual filing. All benefit changes referred to below are effective January 1, 2023.

There are benefit changes being implemented in 2023. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

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

**Single Risk Pool**: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for KHPC in the small group market.

**Base Experience Period**: The base experience period (BEP) includes completed fee-for-service paid and incurred claims and capitation for dates of service between July 1, 2021 and June 30, 2022.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through January 31, 2023

**Premiums (net of MLR Rebate) in BEP**: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as KHPC does not expect to refund any MLR rebates in the BEP.

#### Allowed and Incurred Claims in BEP:

• Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.

- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- KHPC includes capitated PCP and mental health services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

**Estimated Incurred but Not Paid Claims**: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

- 1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
- 2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
- 3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
- 4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
- 5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
- 6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ =\ \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

BEP Allowed Claims

$$= \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

**Risk Adjustment in BEP**: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 6/30/2022 and best estimate 2022 as of March 2023.

**Loss Ratio in BEP:** Loss ratio is 88.88%

#### **Credibility of Data**

For the purpose of rate development, KHPC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

- 1. The demographics of members buying PPO and other products are similar.
- 2. Cost and utilization between PPO and other products are similar.
- 3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual is the combination of KHPC, Capital Advantage Assurance Company (CAAC), and Capital Advantage Insurance Company (CAIC) data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between July 1, 2021 and June 30, 2022. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

#### **Trend Identification**

Trend: 6.20%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

- 1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:
  - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
    - i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
  - b. Internal Prescription Drug Trend Model
    - i. Price Inflation
    - ii. Contract Pricing
    - iii. Member Cost-Sharing
    - iv. Units per Script
    - v. Brand/Generic Mix
    - vi. Therapeutic Mix

- vii. Cost per Script
- viii. Pipeline (new drugs)
- 2. Utilization Considerations:
  - a. Intensity of medical services rendered
  - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - c. Further migration from brand prescription drugs to generic prescription drugs
  - d. Favorable impacts of value based benefits designs
  - e. Medical utilization estimates reviewed by Capital's Chief Medical Officer
- 3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
- 4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
- 5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

**Historical Experience:** Historical experience was not used to the develop trend.

**Benefit Categories**: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for KHPC's pricing trend, as well as cost and utilization components of the pricing trend.

#### Rate Development & Change

#### **Projection Factors**

**Changes in Morbidity:** Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5.

KHPC is applying a factor of 0.590 to reflect the difference is projected Plan Liability Risk Score (PLRS) between KHPC and its subsidiary, CAAC, which underwrites the vast majority of the BEP experience. This factor aligns the rates with similar benefits offered under CAAC.

The above factor is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2021 to 2023. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

**Changes in Demographics:** KHPC does not expect changes in demographics in its small group population.

**Changes in Network:** Network change is applied to reflect the difference between a mix of PPO, EPO and HMO experience in the BEP compared to HMO in the projection period. The calculation is found on Exhibit D1: Network Mix Changes.

**Other Adjustments:** No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, and PA Rate Exhibits, Table 5.

#### **Index Rate**

The experience period index rate is KHPC's allowed claims PMPM, set in accordance with the single risk pool provision. All KHPC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

**Projected Allowed Claims:** The KHPC experience period allowed claims, benefit-adjusted, trended to the projection period (See <u>Projection Factors</u> section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

- 1. Start with Projected Allowed Claims at Current Benefits
- 2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January December.

See Exhibit J for the Index Rate.

#### Paid to Allowed Ratio

KHPC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, KHPC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

- 1. Gather claims experience as described in the Data section above.
  - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
  - b. BEP Member Months
- 2. Develop BEP Paid and Incurred Claims:

$$\textit{BEP Paid and Incurred Claims} = \frac{\textit{BEP Paid Claims}}{\textit{Completion Factor}}$$

The development of completion factors is described in <u>Experience Period Premium</u> and Claims above.

3. Develop the BEP Paid and Incurred Claim PMPM:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the <u>Projection Factors</u> section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

```
= [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}
```

5. Develop *Projected Paid and Incurred Claim PMPM*:

```
Projected Paid and Incurred Claims PMPM
= [Trended Claim PMPM] × [Benefit Adjustment]
× [Morbidity Adjustment] × [Other Adjustment]
```

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the <u>Projections Factors</u> section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = rac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM \\ = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit \ Relativity \ A = \frac{Manual \ Cost \ of \ Benefit \ A}{Manual \ Cost \ of \ Base \ Plan}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
  - i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a 2000 plan and 1000 plan must be less than \$1000.
  - ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

Projected Claims PMPM Benefit A
= Projected Claims PMPM Base Plan
× Pricing Relativity A

- b. And to arrive at the *Total Projected Claims PMPM*, KHPC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM*:
- = Projected Claims PMPM Benefit  $A \times Expected$  Member Dist of Benefit A + Projected Claims PMPM Benefit  $B \times Expected$  Member Dis of Benefit  $B + \cdots$
- 7. The Paid-To-Allowed Ratio is then:

 $Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$ 

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

#### **Market Adjusted Index Rate**

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

[Market Adjusted Index Rate]

- $= ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio]$
- [*Projected Incurred Reinsurace Recoveries*]
- [Projected Incurred Risk Adjustment PMPM]
- + [Exchange Fees PMPM]) ÷ [Paid to Allowed Ratio]

#### **Projected Incurred Risk Adjustments PMPM:**

Relevant to 2023 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2023. The following items are those that we deem important in generating a CRA payment transfer adjustment:

- 1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
- 2. Statewide average premiums
- 3. Current market penetration of this company and competitors in the market and in the state
- 4. 2020-2021 risk adjustment results
- 5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging.

Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2023 projected risk adjustment PMPM uses actual 2021 CRA transfer and estimated 2022 CRA transfer to calculate a July 2021-June 2022 risk adjustment experience period. That value is projected to 2023 by assuming an increase in premium from 2021/2022 to 2023. The calculation is found is Exhibit K: Market Adjusted Index Rate.

#### **Projected Incurred Reinsurance Recoveries:**

Reinsurance does not apply to the small group market.

#### **Exchange Fee PMPM:**

KHPC only offers off-exchange plans in the small group market, so the exchange fee is \$0.

The exchange fee PMPM is calculated as:

```
Exchange Fee PMPM
= [Avg \ 2023 \ On - Exchange \ Premium \ PMPM] \times [\% \ Members \ On \\ - Exchange]
Where
[Avg \ 2023 \ On - Exchange \ Premium \ PMPM \\ = [Avg \ 2022 \ On - Exchange \ Premium \ PMPM \ \times (1 \\ + [Avg \ Proposed \ Rate \ Change])
```

See Exhibit K for the development of the Market Adjusted Index Rate.

#### **Retention Items**

#### **Administrative Expense Load:**

- 1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all

costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

- a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
  - i. Complete biometric screening and receive a gift card.
  - ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
  - iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
  - iv. Fees are included in overall administrative expense fee discussed above.
  - v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2023 broker agreements redacted versions. Files are as follows:
  - a. Redacted Standard Producer Master Agreement: "SG\_23 20 Initial KHP HMO SPMABrokerGroupRedacted Supporting 20230318.pdf"
  - b. Redacted Preferred Producer Master Agreement: "SG\_23 20 Initial KHP HMO PPMABrokerGroupRedacted Supporting 20230318.pdf"
- 4. Additional Quality Improvement: Additional QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

#### Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load" and PA Rate Exhibits Table 6.

#### **Taxes and Fees:**

- 1. Exchange Fee: N/A
- 2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

#### **Plan Rate Development**

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using KHPC's actuarial cost model. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- 2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

- 3. Provider Network: The Provider network is the same across all HMO plans.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
- 5. Adjustment for distribution and administrative costs: Described in <u>Retention Items</u> section above.
- 6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

**Age Curve Calibration**: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG\_23-20\_Initial\_KHP\_HMO\_List-Billed Supporting 20230318.xlsb for the calculation.

**Geographic Factor Calibration**: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2022.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

```
[Calibrated Plan Adjusted Index Rate] = [Plan Adjusted Index Rate] \div ([Age Curve Calibration] \times [Geographic Factor Calibration] \times [Tobacco Factor])
```

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

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

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

```
[Member - Level Consumer Adjusted Premium Rate] \\ = [Calibrated Plan Adjusted Index Rate] \times [Age Factor] \\ \times [Geographic Factor] \times [Tobacco Factor]
```

[Family Consumer Adjusted Premium Rate] = ∑[Member –
 Level Consumer Adjusted Premium Rate]
 With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

#### **AV Metal Values**

The AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 were based on the federally issued AV Calculator.

```
See AV Screenshots included with the submission:
SG 23-20 Initial KHP HMO AVScreenPrints Supporting CONF 20230318
```

#### **AV Pricing Values**

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section <u>Paid to Allowed</u> above. Differences in health status are not included.

#### **Projected Loss Ratio**

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

#### **Membership Projection**

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

#### **Projected versus Actual MLR**

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2018-2020 filings. Actual comes from Table 4.

	Member	Months		
Calendar Year	Actual	Pricing	Actual	Pricing
2018	83.51%	79.65%	3,985	11,580
2019	87.83%	81.67%	1,145	1,514
2020	85.83%	80.33%	888	1,140

#### **Claim Cost Projection**

Exhibit S shows a history of claim cost projection versus actual from 2018-2021 filings.

#### **Attachments and Examples**

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table B

Exhibit A – Benefit Summary

Exhibit B – Benefit Change Summary

Exhibit C – Benefit Categories

Exhibit D – Benefit Mix

Exhibit D1 – Network Mix

Exhibit E – Trend

Exhibit F – URRT

Exhibit G – Paid-to-Allowed Development

Exhibit H – Retention

Exhibit I – Projected Loss Ratio

Exhibit J – Index Rate

Exhibit K – Market Adjusted Index Rate

Exhibit L – Rate Development by Plan

Exhibit M – Plan Adjusted Index Rates

Exhibit N – Calibration

Exhibit O – Rating Factors

Exhibit P – Quarterly Base Rates

Exhibit Q – Morbidity Factor

Exhibit R – MLR Exhibit

Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

#### **Actuarial Statement**

I, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, ASA, MAAA, do hereby certify that:

- 1. This filing has been prepared in accordance with the following:
  - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
  - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
  - c. Actuarial Standard of Practice No. 12, "Risk Classification"
  - d. Actuarial Standard of Practice No. 23, "Data Quality"
  - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
  - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
  - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
- 2. The index rate is:
  - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
  - 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.
  - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
- 3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.

- 4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
  - a. The analysis was
    - i. conducted by a member of the American Academy of Actuaries, and
    - ii. performed in accordance with generally accepted actuarial principles and methods.
- 5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
- 6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- 7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 8. 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.

, ASA, MAAA Actuarial Associate Capital Blue Cross

# PA Rate Template Part I

## Data Relevant to the Rate Filing

## Table 0. Identifying Information

Carrier Name:	Keystone Health Plan Central		
Product(s):	НМО		
Market Segment:	Small Group		
Rate Effective Date:	7/1/2023	to	6/30/2024
Base Period Start Date:	7/1/2021	to	6/30/2022
Date of Most Recent Membership:	8/1/2022		

### Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 08-01-2022)	Projected Rating Period
Average Age	39.7	40.4	40.4
Total	1,287	117	1,376
<18	107	7	82
18-24	124	11	129
25-29	153	14	165
30-34	138	13	153
35-39	94	11	129
40-44	131	12	141
45-49	116	11	129
50-54	128	13	153
55-59	146	11	129
60-63	122	11	129
64+	28	3	35

### **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
\$571,092.12	\$339,956.95	\$344,827.23	1,287	\$129,101.37	\$473,928.60	\$0.0	(\$21,459.27)	\$2,451.33	\$0.00	(\$204,519.92)	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 353.47	
Loss Ratio											88.88%
*Express Prescription Drug Rebates as a n	negative number										

# Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	
* Express Cost, Utilization, Induced Utilization and Weig	ht as percentages				

# \*\* Should equal URRT Trend Table 4. Historical Experience

Nonth-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
Jul-18		\$79,656.24	1.0000		301	•		(\$1,892.41)	\$103,382.83	
Aug-18		\$61,462.25	1.0000	\$ 61,462.25	285	•		(\$1,756.98)	\$74,625.67	
Sep-18		\$43,037.96	1.0000		274	•		(\$1,304.91)	\$55,070.60	
Oct-18		\$109,093.85	1.0000		252	•	<del>-</del>	(\$1,241.37)	\$122,418.37	
Nov-18		\$183,209.55	1.0000	\$ 183,209.55	250	•		(\$2,039.41)	\$197,410.58	\$ 789
Dec-18		\$91,405.68	0.9875		153	-		(\$818.14)	\$99,847.17	
Jan-19		\$106,013.99	0.9897		118	-		(\$2,549.73)	\$107,902.74	
Feb-19		\$68,718.27	1.0000		110	-		(\$499.91)	\$79,718.81	
Mar-19		\$33,813.06	0.9794		104	•		(\$832.03)	\$42,639.94	
Apr-19		\$17,368.74	1.0000		105	-		(\$1,078.60)	\$21,059.87 \$	
May-19	¢4 020 270 44	\$16,855.71	1.0000		90	•		(\$318.17)	\$19,900.22 \$	
Jun-19	\$1,030,378.44	\$7,360.41	1.0000		87			(\$259.88)	\$22,502.96	
Jul-19		\$24,957.76	1.0000		93	-		(\$754.19)	\$36,701.83 \$	
Aug-19		\$18,405.38	1.0000		91	-		(\$167.74)	\$24,723.50 \$	
Sep-19		\$10,358.18	1.0000		92	-		(\$62.06)	\$17,050.82 \$	
Oct-19		\$12,375.50	1.0000		91	-		(\$328.53)	\$16,430.38 \$	
Nov-19		\$18,323.58	0.9957		88	•		(\$123.85)	\$26,871.01 \$ \$36,894.39 \$	\$ 305. \$ 485.
Dec-19 Jan-20	_	\$29,832.55 \$16,679.77	1.0000 1.0000	\$ 29,832.55 \$ 16,679.77	69	\$ 392.53 \$ 241.74		(\$312.97) (\$354.48)	\$30,894.39 \$	
Feb-20		\$16,679.77	0.9994	· · · · · · · · · · · · · · · · · · ·	69			(\$209.95)	\$19,247.39	
Mar-20		\$8,563.52	1.0000	· · · · · · · · · · · · · · · · · · ·	69		<del>-</del>	(\$209.95)	\$19,247.39 \$	\$ 278. \$ 176.
Apr-20	<del>-</del>	\$88,291.16	1.0000	·	69			(\$947.23)	\$94,997.06	
May-20	<del></del>	\$3,190.89	0.9841	· · · · · · · · · · · · · · · · · · ·	67			(\$225.14)	\$11,473.68 \$	
Jun-20	\$460,046.52	\$33,184.75	0.9999		63		\$97,536.37	\$0.00		
Jul-20	Ş400,040.32	\$1,875.03	1.0000		69			(\$595.55)	\$11,260.53	
Aug-20	<del></del>	\$1,873.03	1.0000	\$ 20,192.30	85			\$0.00	\$26,213.97	\$ 308.
Sep-20		\$63,456.96	0.9999	· · · · · · · · · · · · · · · · · · ·	84			(\$194.90)	\$70,527.19	
Oct-20		\$12,586.38	0.9999		82			(\$344.72)	\$19,532.73	
Nov-20		\$14,737.02	0.9999		80	\$ 184.24		(\$1,130.37)	\$26,898.85	
Dec-20		\$23,227.69	0.9999		82			\$0.00	\$36,345.70	
Jan-21		\$10,711.26	0.9997		89			(\$432.59)	\$12,985.73	
Feb-21		\$33,283.46	0.9995	· · · · · · · · · · · · · · · · · · ·	90			(\$1,427.96)	\$39,263.65	
Mar-21		\$18,943.37	0.9997		95			(\$660.96)	\$22,386.23	
Apr-21		\$19,124.60	0.9993		98		<del>-</del>	\$0.00	\$32,953.90	
May-21		\$33,269.00	0.9987		101	-		(\$1,658.19)	\$43,580.91	
Jun-21	\$474,195.14	\$18,183.31	0.9987		94				\$30,912.69	
Jul-21	. ,	\$12,578.32	0.9983		98			(\$388.69)	\$26,386.45	
Aug-21		\$22,210.18	0.9986		103	-		(\$2,247.54)	\$35,995.33	
Sep-21		\$11,085.83	0.9992	· · · · · · · · · · · · · · · · · · ·	103			(\$814.37)	\$19,607.90	
Oct-21		\$8,711.37	0.9991		106			\$0.00	\$13,777.04	
Nov-21		\$22,617.00	0.9968		106			(\$1,501.16)	\$28,803.58	
Dec-21		\$19,600.27	0.9972		100			(\$1,981.30)	\$24,569.27	
Jan-22		\$36,897.57	0.9908		103			(\$1,160.79)	\$47,568.67	
Feb-22		\$42,183.11	0.9920		111	•		(\$3,517.67)	\$40,936.43	
Mar-22		\$39,844.67	0.9841		114		<del>-</del>	(\$2,579.27)	\$51,108.32	
Apr-22		\$38,017.21	0.9627	•	114	•	<del>-</del>	(\$2,357.03)	\$50,027.39	
May-22		\$68,061.46	0.9483		114			(\$2,590.18)	\$93,033.78 \$	
Jun-22	\$571,092.12	\$18,149.96	0.9674		115		<del>-</del>		\$23,106.50	

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

Product(s):

Market Segment:

Rate Effective Date:

Keystone Health Plan Central

HMO

Small Group

7/1/2023

### 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
\$259,611,920.48	\$251,507,208.42	\$257,444,029.91	405,682	\$43,442,574.78	\$300,886,604.69		(\$15,924,775.57)	\$2,451.33	\$0.00	\$11,168,796.46	
<b>Experience Period Total Allowed EH</b>	IB Claims + EHB Capitation PMPM (	net of prescription drug rebates)									\$ 702.43
Loss Ratio											89.19%

\*Express Prescription Drug Rebates as a negative number

### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

\* 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
Jul-18		\$31,632,361.27	1.0000 \$	31,632,361.27	65,756	481.06		(\$1,496,851.63)	\$35,366,401.92 \$	53
Aug-18		\$33,017,839.87	1.0000 \$	33,017,839.87	64,685	510.44		(\$1,527,221.31)	\$36,873,682.64 \$	57
Sep-18		\$28,274,406.79	1.0000 \$	28,274,406.79	63,197	447.40		(\$1,346,323.17)	\$31,637,805.09 \$	50
Oct-18		\$32,594,034.66	1.0000 \$	32,594,034.66	60,889	535.30		(\$1,459,458.51)	\$36,359,130.24 \$	59
Nov-18		\$29,036,016.16	1.0000 \$	29,036,016.16	59,405			(\$1,362,880.52)	\$32,139,840.35 \$	54
Dec-18	<u> </u>	\$23,970,975.16	0.9894 \$	24,227,404.83	48,411 \$	500.45		(\$1,099,048.53)	\$27,635,843.23 \$	5
Jan-19	<u> </u>	\$24,335,445.61	0.9908 \$	24,562,067.17	45,072			(\$1,159,886.58)	\$28,648,372.64 \$	63
Feb-19	<u> </u>	\$22,642,181.83	1.0000 \$	22,642,181.83	44,460			(\$1,177,318.37)	\$25,732,594.78 \$	5
Mar-19	_	\$23,091,987.35	0.9823 \$	23,506,974.29	43,740			(\$1,220,957.27)	\$26,731,772.52 \$	6
Apr-19	_	\$21,977,251.90	1.0000 \$	21,977,251.90	43,129	509.57		(\$1,347,937.76)	\$24,847,226.56 \$	5
May-19	_	\$23,291,095.77	1.0000 \$	23,291,095.77	42,846			(\$1,403,801.81)	\$25,764,707.68 \$	6
Jun-19	\$371,283,796.25	\$19,839,950.69	1.0000 \$	19,839,950.69	42,349	468.49	\$55,073,463.93	(\$1,282,578.29)	\$22,053,407.76 \$	5
Jul-19	_	\$24,268,808.39	1.0000 \$	24,268,808.39	41,964	578.32		(\$1,228,751.52)	\$26,840,564.70 \$	6
Aug-19	_	\$22,478,997.18	1.0000 \$	22,478,997.18	41,466	542.11		(\$1,154,286.04)	\$24,835,562.34 \$	5
Sep-19		\$20,893,325.07	1.0000 \$	20,893,325.07	41,020	509.34		(\$1,179,269.12)	\$22,980,399.53 \$	5
Oct-19		\$23,515,673.84	1.0000 \$	23,515,673.84	40,723	577.45		(\$1,204,661.37)	\$26,007,229.09 \$	6
Nov-19		\$20,589,282.96	0.9965 \$	20,661,872.33	40,359	511.95		(\$1,175,894.55)	\$22,672,932.29 \$	5
Dec-19	_	\$20,941,024.10	1.0000 \$	20,941,024.10	39,582	529.05		(\$1,176,472.72)	\$23,717,143.86 \$	5
Jan-20	_	\$18,207,569.33	1.0000 \$	18,207,569.33	35,008	520.10		(\$750,603.51)	\$21,353,309.55 \$	6
Feb-20	_	\$19,775,557.38	0.9995 \$	19,785,392.88	34,111	580.03		(\$892,226.92)	\$22,386,638.32 \$	6
Mar-20	_	\$16,435,202.50	1.0000 \$	16,435,202.50	33,409	491.94		(\$972,966.27)	\$18,152,877.18 \$	5
Apr-20	_	\$12,731,917.01	1.0000 \$	12,732,133.61	32,395	393.03		(\$1,040,936.38)	\$13,237,376.72 \$	4
May-20	_	\$13,971,928.35	0.9802 \$	14,253,874.15	31,482	452.76		(\$915,806.32)	\$15,503,768.66 \$	4
Jun-20	\$280,978,241.65	\$16,740,930.05	1.0000 \$	16,741,538.28	30,750	544.44	\$37,718,286.74	(\$958,449.17)	\$18,295,572.27 \$	5
Jul-20		\$18,591,484.57	1.0000 \$	18,592,126.11	30,167	616.31		(\$990,357.31)	\$20,290,429.25 \$	6
Aug-20		\$18,734,890.99	1.0000 \$	18,735,519.02	29,896	626.69		(\$987,213.70)	\$20,457,680.07 \$	6
Sep-20		\$16,746,894.31	1.0000 \$	16,747,526.17	29,336			(\$926,414.73)	\$18,341,297.30 \$	6
Oct-20		\$16,499,481.03	0.9999 \$	16,500,373.71	28,647	575.99		(\$929,307.08)	\$18,004,089.5 <mark>6</mark> \$	6
Nov-20		\$16,692,532.62	0.9999 \$	16,694,415.49	28,079	594.55		(\$932,923.48)	\$18,059,638.28 \$	6
Dec-20		\$16,997,643.02	0.9998 \$	17,000,203.07	26,538	640.60		(\$969,723.46)	\$18,705,604.56 \$	7
Jan-21		\$17,372,381.99	0.9996 \$	17,379,588.38	27,753	626.22		(\$967,857.07)	\$19,522,127.35 \$	7
Feb-21		\$15,984,582.59	0.9996 \$	15,991,365.04	27,765	575.95		(\$932,822.65)	\$17,682,222.29 \$	6
Mar-21		\$18,675,120.22	0.9995 \$	18,684,719.63	28,041	666.34		(\$1,117,793.20)	\$20,628,875.40 \$	7
Apr-21		\$18,272,026.36	0.9994 \$	18,282,760.56	28,253	647.11		(\$1,095,084.07)	\$20,000,327.14 \$	7
May-21		\$16,195,015.09	0.9989 \$	16,213,629.28	28,331	572.29		(\$977,123.11)	\$17,792,416.70 \$	6
Jun-21	\$225,755,606.29	\$18,856,611.67	0.9987 \$	18,880,767.49	28,538	661.60	\$32,225,305.10	(\$1,045,436.66)	\$20,571,534.63 \$	7
Jul-21		\$17,472,181.90	0.9985 \$	17,499,057.74	28,867	606.20		(\$1,065,957.28)	\$19,091,132.85 \$	6
Aug-21		\$17,557,662.42	0.9982 \$	17,588,973.85	28,932			(\$1,074,903.58)	\$19,262,833.35 \$	6
Sep-21		\$17,847,130.34	0.9980 \$	17,882,414.03	29,227			(\$1,074,210.84)	\$19,501,961.47 \$	6
Oct-21		\$19,288,749.65	0.9978 \$	19,330,484.52	29,975			(\$1,132,682.14)	\$21,008,027.89 \$	7
Nov-21		\$20,476,178.97	0.9957 \$	20,565,007.46	30,648			(\$1,127,598.71)	\$22,360,867.49 \$	-
Dec-21		\$22,947,145.08	0.9928 \$	23,114,432.96	35,214			(\$1,295,533.17)	\$25,925,752.93 \$	7
Jan-22		\$22,048,249.80	0.9912 \$	22,244,334.41	36,898			(\$1,370,596.52)	\$25,152,506.30 \$	6
Feb-22		\$20,203,833.79	0.9884 \$	20,441,548.26	36,964			(\$1,330,866.57)	\$23,301,119.82 \$	
Mar-22		\$26,282,315.28	0.9813 \$		36,839			(\$1,680,002.63)	\$29,644,140.79 \$	
Apr-22		\$22,254,853.05	0.9563 \$		37,199			(\$1,499,816.93)	\$25,857,208.89 \$	(
May-22		\$22,698,747.14	0.9528 \$	23,824,229.45	37,293			(\$1,622,524.35)	\$26,355,246.60 \$	·
Jun-22	\$259,611,920.48	\$22,430,161.00	0.9008 \$		37,626		\$43,442,574.78	(\$1,650,082.85)	\$27,503,482.07 \$	

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

# PA Rate Template Part II

Rate Development and Change

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Keystone Health Plan Central
HMO
Small Group
7/1/2023

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

Development of the Projected Index Rate	Act	ual Experience Data	Manual Data		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	353.47	\$ 702.43	<- Actual Experience PMPM should be consistent with the Ind	ex Rate for Experience Period on URRT
Two year trend projection Factor		1.128	1.128		
Unadjusted Projected Allowed EHB Claims PMPM	\$	398.70	\$ 792.30		For Informational Pu
Single Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000	1.000		Blended Base Period Unadju
Change in Morbidity - All Other		0.590	0.590	<- See URRT Instructions	Blended Earned Premium
Total Non-Morbidity Changes		0.990	0.990		Blended Loss Ratio
Change in Demographics		1.000	1.000	<- See URRT Instructions	
Change in Network		0.990	0.990		
Change in Benefits		1.000	1.000	<- See URRT Instructions	
Change in Other		1.000	1.000	<- See URRT Instructions	
Total Adjusted Projected Allowed EHB Claims PMPM	\$	232.88	\$ 462.79		
Credibility Factors		0%	100%	<- See Instructions	
Blended Projected EHB Claims PMPM			\$ 462.79	<- Projected Index Rate	
Development of the Market-Adjusted Index Rate and Total Allowed Claims					Table 5A. Small Grou
Adjusted Projected Allowed EHB Claims PMPM	\$	462.79	<- Index Rate for Proj	ection Period on URRT	
Projected Paid to Allowed Ratio		0.512			
Projected Incurred EHB Claims PMPM	\$	236.98			# of Member Months Renew
Market-wide Adjustments					Adjusted Projected Allowed
Projected Incurred Risk Adjustment PMPM		-\$169.76			Months of Trend
Projected Incurred Exchange User Fees PMPM		\$0.00			Annual Trend
Projected Incurred Reinsurance Recoveries PMPM	Ċ	\$0.00			Single Risk Pool Projected Al
Market-Adjusted Projected Incurred EHB Claims PMPM	Ş	406.74			Quarterly Trend Factor
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	794.30	<- Market-Adjusted Ir	ndex Rate	
			Ī		

406.74

\$ 794.30

## Table 6. Retention

Projected Allowed Non-EHB Claims PMPM

Market-Adjusted Projected Incurred Total Claims PMPM

Market-Adjusted Projected Allowed Total Claims PMPM

Retention Items - Express in percentages	Pero	entages	PMPM Amounts
Administrative Expenses		14.79%	\$72.8
General and Claims		10.39%	\$51.1
Agent/Broker Fees and Commissions		4.40%	\$21.6
Quality Improvement Initiatives		0.00%	\$0.0
Taxes and Fees		0.62%	\$3.0
Risk Adjustment User Fee		0.04%	\$0.2
PCORI Fee		0.04%	\$0.20
PA Premium & Other Taxes (if applicable)		0.00%	\$0.00
Federal Income Tax		0.53%	\$2.63
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.00
Profit/Contingency (after tax)		2.00%	\$9.8
Total Retention		17.41%	\$85.73
Projected Required Revenue PMPM	\$	492.47	

# Table 8. Components of Rate Change

Rate Components		2022		2023	D	ifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	-	\$	308.33	\$	308.33	#DIV/0!
B. Base period allowed claims before normalization	\$	600.61		702.43		101.82	#DIV/0!
C. Normalization factor component of change	\$	(226.09)	\$	(262.65)	\$	(36.56)	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	\$	374.52	\$	439.78	-	65.27	#DIV/0!
D2. URRT Trend	\$	50.56	\$	56.27	\$	5.71	#DIV/0!
D3. URRT Morbidity	\$	(97.77)		(203.38)	-	(105.61)	#DIV/0!
D4. URRT Other	\$	(3.27)	\$	(2.93)	-	0.35	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	\$	102.87	\$ د	207.56	\$ \$	104.69	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	\$ \$	-	\$ د	-	\$ د	-	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	<b>\$</b>	426.00	\$ د	407.20	\$ \$	70.40	#DIV/0!
D8. Subtotal - Sum(D1:D7)	Ş	426.90	Ş	497.30	Ş	70.40	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components E1. Network	۲.		۲		۲		#DIV/0!
	ې د	- (197.23)	ې د	- (242.65)	ې د	- (4E 42)	#DIV/0!
E2. Pricing AV E3. Benefit Richness	ې د	(197.23)	ې د	(242.65)	ې د	(45.42) 0.00	#DIV/0!
E4. Catastrophic Eligibility	ې د	<del>-</del>	ې د	0.00	ې د	0.00	#DIV/0!
E5. Subtotal - Sum(E1:E4)	ć	(197.23)	ç	(242.65)	ر د	(45.42)	#DIV/0!
F. Change in Retention Components	٦	(197.23)	٧	(242.03)	٦	(43.42)	#DIV/0:
F1. Administrative Expenses	¢	_	¢	45.61	\$	45.61	#DIV/0!
F2. Taxes and Fees	\$	_	Ġ	1.90	· ·	1.90	#DIV/0!
F3. Profit and/or Contingency	\$	_	ζ	6.17	Ś	6.17	#DIV/0!
F4. Subtotal - Sum(F1:F3)	Ś	_	ς	53.67	\$	53.67	#DIV/0!
	7		7	33.07	<b>Y</b>	33.07	
G. Change in Miscellaneous Items		\$0.00			\$	_	#DIV/0!
		70.00			T		
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	229.67	\$	308.33	\$	78.66	#DIV/0!
production of the second separation of the sec	7		Ŧ		т		
	1						

# For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 702.43	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 259,611,920.48	
Blended Loss Ratio	89.19%	

## 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 Renewing in Quarter	421	173	188	594	1,376
Adjusted Projected Allowed EHB Claims PMPM			\$ 462.79	\$ 462.79	\$ 462.79
Months of Trend	-		-	3	
Annual Trend			6.20%	6.20%	
Single Risk Pool Projected Allowed Claims	\$ -	\$ -	\$ 462.79	\$ 469.80	\$ 265.94
Quarterly Trend Factor			1.000	1.015	0.575

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

2022		2023
1.560		1.55
1.028		1.030
1.000		1.000
1.000		1.00
1.000		1.00
\$684.17	\$	794.30
\$ 426.63	\$	497.30
\$	1.560 1.028 1.000 1.000 1.000 \$684.17	1.560 1.028 1.000 1.000 1.000 \$684.17 \$

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

	2022	2023	
Paid-to-Allowed	0.538	0.512	
URRT Trend (Total Applied Trend Factor)	1.135	1.128	<- URRT W1, S2
URRT Morbidity	0.770	0.590	<- URRT W1, S2
URRT "Other"	0.990	0.990	<- URRT W1, S2
Risk Adjustment	\$ 88.75		<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 0.30	\$0.30	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.538	0.512	<- 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	15.70%	14.79%	
Taxes and Fees	0.63%	0.62%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate T Table 10. Pla Carrier Name: Product(s): Market Segment Rate Effective Da	Keystone Health Plan Cent HMO Small Group	ral									Calibration Age Calibration Factor Geographic Calibration Factor Tobacco Calibration Factor Aggregate Calibration Factor	1.551 1.030 1.000 1.597	Total Covered Lives @ 08-01-2022					SMALL GROUP QUARTERL	V EII INGS ONI V
Base Period Star	Date       7/1/2021         ent Membership:       8/1/2022							45	CFR Part 156.8 (d) (2) Allows	able Factors						08-01-2022 Nun	nber of Covered Lives by Rating Area	Calculation of Average 2023 PAIR & Com           Q1 2023         Q2 2023         Q3 2023         Q4 2023           lembers         421         173         188         594	parision to Average 2022 PAIR
Plan Number	HIOS Plan ID Product Type (Standard (HMO, POS, PPO, EPO, Component) Indemnity, Other)	7/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	I 7/1/2023 HIOS Plan ID (If 7/1/2022 Plan Metallic Ti	Approach (1),	On/Off or	Pricing AV Benefit (company- Richness Benefits in determined (induced addition to AV) demand) EHB	Provider Network	Non-Funding Catastrophic of CSR Eligibility Adjustment		Taxes & Fees (not including Exchange Admin Costs fees)	e Profit or Contingency	Total Covered Lives Mapped into 2023 Plans @ 08-01- 2022 Lives	2023 Calibrated Plan Adjusted Index Rate PMPM	% of Total Covered Lives	1 2 3 4	2023 Continued/ Discontinued Plans 5 6 7 8 9 Total Indicator	Q1 2023 Q2 2023 Q3 2023 Q4 2023 Calibrated Plan Plan Plan Plan Adjusted Adjusted Adjusted Index Rate PMPM PMPM PMPM PMPM  Q1 2023 Q4 2023 Calibrated Plan Plan Plan Plan Plan Plan Plan Plan	Average Average Proposed 2022 2023 Rate Calibrated Calibrated Change - Plan Plan Average Adjusted Adjusted Annual Index Rate Index Rate PAIR
Totals - Current Me Total - Projected N	embership			0.64 0.64	12 12		0.512       1.000       1.000         0.512       1.000       1.000	1.000 1.000	1.000     1.000       1.000     1.000		14.8% 0.6% 14.8% 0.6%	2.0% 2.0%	117 115	\$ 308.33			- 52 58 - 7 <b>117</b>	304.87 309.52 308.32924 313.00455	288.83 \$ 309.44 0.071349
Transitional Plar		TRANSITIONAL Bronze HMO 8000/0/50	DNM E	TRANSITIONAL N/A N/A  Bronze 0.642243	N/A 34 Standard AV	N/A Off	N/A N/A N/A 1.000 1.000	N/A 1.000	N/A N/A 1.000 1.000	N/A 3 \$406.7	N/A N/A 4 14.8% 0.69	N/A 6 2.0%	- 117 115	N/A \$ 308.33	N/A 100.0%		52     58     7     117     1	N/A         N/A         N/A         N/A           \$304.87         \$309.52         \$ 308.33         \$ 313.00	N/A         N/A         N/A           \$288.83         \$ 309.44         7.1%
Plan 2 Plan 3										\$0.0	0		-	\$ - \$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 4 Plan 5										\$0.0 \$0.0	0		-	\$ - \$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 6 Plan 7										\$0.0	0		-	\$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 8										\$0.0	0			\$ -	0.0% 0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 10										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 12										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 13 Plan 14										\$0.0 \$0.0	0		-	\$ - \$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 15 Plan 16										\$0.0 \$0.0	0		-	\$ - \$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 17										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 19										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 20 Plan 21										\$0.0 \$0.0	0 0		-	\$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 22 Plan 23										\$0.0 \$0.0	0		-	\$ - \$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 24										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 26										\$0.0	0			\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 27 Plan 28										\$0.0 \$0.0	0		-	\$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 29										\$0.0 \$0.0	0		-	\$ - \$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 31										\$0.0	0		- 1	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 33										\$0.0 \$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 34 Plan 35										\$0.0 \$0.0	0		-	\$ -	0.0% 0.0%		- 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 36										\$0.0 \$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 38										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 39 Plan 40										\$0.0 \$0.0	0		-	\$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 41 Plan 42										\$0.0 \$0.0	0		-	\$ - \$ -	0.0% 0.0%		- 0	\$0.00 \$ - \$ - \$0.00 \$ - \$ -	\$ - 0.0% \$ - 0.0%
Plan 43										\$0.0	0		-	\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 44 Plan 45										\$0.0 \$0.0	0		-	\$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 46 Plan 47										\$0.0 \$0.0	0			\$ -	0.0% 0.0%		- 0 - 0	\$0.00 \$ - \$ -	S -   0.0%
Plan 48										\$0.0	0			\$ -	0.0%		- 0	\$0.00 \$ - \$ -	\$ - 0.0%
Plan 50										\$0.0	0			\$ -	0.0% 0.0%		- 0	\$0.00 \$ - \$ - \$	\$ - 0.0% \$ - 0.0%

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

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

Keystone Health Plan Central HMO Small Group 7/1/2023

								Quarter 1 2022, 21-year-old Non-T	ohacco Premium PMPM			Quarter 1 2023, 21-year-old	Non-Tohacco Premium PM	IPM		Change in Quarter 1	21-year-old Non-To	nhacco Premium	PMPM	
	HIOS Plan ID (Standard		•	2023 HIOS Plan ID ( 7/1/2022 Plan	(If	Exchange On/Off or		Quarter 1 2022, 21 year ora itom		Average (weighted by enrollment by rating		Quarter 1 2023, 21 year old		Average (weighted by enrollment by rating		Change in Quarter 1	, 21 year old Henri			Average (weighted by enrollment by rating
Plan Number	Component)	Marketing Name	2023 Disco	ontinued & Mapped	d) Metallic Tie	r Off	1	2 3 4 5	6 7 8	9 area)	1 2	3 4 5	6 7	8 9 area)	1 2	3 4	5 6	7	8 9	area)
Totals		These cells auto-fill us	sing the data entered i	in Table 10.			\$ -	\$ - \$ - \$ - \$ 2	281.15 \$ 303.64 \$ -	\$ 286.77 \$ 292.64	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -	0.0% 0.0%	0.0%	0.0% 0	0.0%	0.0%	0.0%
Plan 1	53789PA0090004	Bronze HMO 8000/0/50	E	0	Bronze	Off		\$2	\$303.64	\$286.77 \$ 292.64	\$ - \$ -	\$ - \$	\$ - \$ - \$	- \$ - \$ -						
Plan 2 Plan 3	0	0	0	0	0	0				\$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ \$ - \$ - \$	- \$ - \$ - - \$ - \$ -						
Plan 4	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 5	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 6 Plan 7	0	0	0	0	0	0				\$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$ \$ - \$ - \$	- \$ - \$ - - \$ - \$ -						
Plan 7	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ \$ - \$ - \$	- \$ - \$ - - \$ - \$ -						
Plan 9	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 10	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 11 Plan 12	0	0	0	0	0	0				\$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ \$ - \$ - \$	- \$ - \$ - - \$ - \$ -						4
Plan 13	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 14	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 15	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 16 Plan 17	0	0	0	0	0	0				\$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$ \$ - \$ - \$	- \$ - \$ -						
Plan 18	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 19	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 20	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 21 Plan 22	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ -								
Plan 23	0	0	0	0	0	0				\$ -	'	\$ - \$ - \$ -		, , ,						
Plan 24	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -								
Plan 25	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ -								
Plan 26 Plan 27	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -								
Plan 28	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·						
Plan 29	0	0	0	0		0				\$ -		\$ - \$ - \$ -								
Plan 30 Plan 31	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ -								
Plan 32	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -		· · · · · · · · · · · · · · · · · · ·						
Plan 33	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 34	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -	<u> </u>	·						
Plan 35 Plan 36	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ -								
Plan 37	0	0	0	0	0	0				\$ -	\$ - \$ -	\$ - \$ - \$ -	\$ - \$ - \$	- \$ - \$ -						
Plan 38	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -	<u> </u>							
Plan 39 Plan 40	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ -								
Plan 41	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ - \$ -	<u>'</u>	· · · · · · · · · · · · · · · · · · ·						
Plan 42	0	0	0	0	0	0				\$ -	'	\$ - \$ - \$ -	'   '   '							
Plan 43	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -								
Plan 44	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ -	,	, ,						
Plan 45 Plan 46	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ - \$ -								
Plan 47	0	0	0	0	0	0				\$ -		\$ - \$ - \$ -		,						
Plan 48	0	0	0	0	0	0				\$ -	, , , , , , , , , , , , , , , , , , , ,	\$ - \$ - \$ -	'   '   '   '   '   '   '   '   '   '							
Plan 49 Plan 50	0	0	0	0	0	0				\$ -		\$ - \$ - \$ - \$ - \$ - \$ -								
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Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM	Quarter 4 2023, 21-year-old Non-Tobacco Premium PMPM	Change in Quarter 4, 21-year-old Non-Tobacco Premium PMPM
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# PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

<sup>\*</sup>PA follows the federal default age curve.

Carrier Name: Keystone Health Plan Central

Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 7/1/2023

**Table 13. Geographic Factors** 

Geographic Area Factors								
Area	Area Counties							
Rating Area 1								
Rating Area 2								
Rating Area 3								
Rating Area 4								
Rating Area 5								
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000					
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080					
Rating Area 8								
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020					

**Table 14. Network Factors** 

Projection Period Network Factors									
Network Name	Rating Area	Current	Proposed	Approval					
Network Name	VOIR Name	Factor	Factor	Date					
HMO	All	1.000	1.000	9/19/2016					

### Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Table B

			Projected Membe	r Projected Allowed	Projected Paid	Paid to Allowed	Average Tobacco	AV and Cost	(8)/(6*7) Induced	Induced Demand
<u>Plan ID</u>	Plan Name	Metal Level	<u>Months</u>	<u>Claims</u>	<u>Claims</u>	<u>Factor</u>	<u>Factor</u>	<b>Sharing Factor</b>	<b>Utilization</b>	<u>Table 10</u>
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
53789PA0090004	Bronze HMO 8000/0/50	Bronze	1,376	\$1,092,952	\$559,672	0.51	1.000	0.51	1.00	1.00
Total			1,376	1,092,952	559,672	0.512	1.00	0.512	1.00	1.00
PMPM				794.30	406.74					
Rate Dev II				794.30	406.74					

Company Name: (KHPC)
Market: Small Group
Product: HMO

Effective Date of Rates: January 1, 2023

Ending date of Rates:

March 31, 2023

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	53789PA	0090004	53789PA	0090004	53789PA0090004		
Plan Marketing Name =>	Bronze HMC		Bronze HMO		Bronze HMO 8000/0/50		
Form # =>		PC-SGP	C23-KH			PC-SGP	
Rating Area =>		6	7		9		
Network =>	HN		HN		HN		
Metal =>		nze	Bro		Bronze		
Deductible =>		Rx Combined	\$8000 Med/Rx Combined		\$8000 Med/Rx Combined		
Coinsurance =>		%	09		0:		
Copays =>		PCP/SPC/ER	\$50/\$85/\$0		\$50/\$85/\$0 PCP/SPC/ER		
OOP Maximum =>		Rx Combined	\$8550 Med/F		\$8550 Med/I		
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	es Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	es Tobacco	
0 - 14	\$233.23	\$233.23	\$251.88	\$251.88	\$237.89	\$237.89	
15	\$253.25	\$253.25	\$274.27	\$274.27	\$259.04	\$259.04	
16	\$261.88	\$261.88	\$282.83	\$282.83	\$267.12	\$267.12	
17	\$269.81	\$269.81	\$291.39	\$291.39	\$275.21	\$275.21	
18	\$278.35	\$278.35	\$300.61	\$300.61	\$283.91	\$283.91	
19	\$286.88	\$286.88	\$309.83	\$309.83	\$292.62	\$292.62	
20	\$295.72	\$295.72	\$319.38	\$319.38	\$301.64	\$301.64	
21	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
22	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
23	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
24	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
25	\$306.09	\$306.09	\$330.58	\$330.58	\$312.21	\$312.21	
26	\$312.19	\$312.19	\$337.16	\$337.16	\$318.43	\$318.43	
27	\$319.50	\$319.50	\$345.06	\$345.06	\$325.89	\$325.89	
28	\$331.39	\$331.39	\$357.91	\$357.91	\$338.02	\$338.02	
29	\$341.15	\$341.15	\$368.44	\$368.44	\$347.97	\$347.97	
30	\$346.03	\$346.03	\$373.71	\$373.71	\$352.95	\$352.95	
31	\$353.34	\$353.34	\$381.61	\$381.61	\$360.41	\$360.41	
32	\$360.66	\$360.66	\$389.51	\$389.51	\$367.87	\$367.87	
33	\$365.23	\$365.23	\$394.45	\$394.45	\$372.54	\$372.54	
34	\$370.11	\$370.11	\$399.72	\$399.72	\$377.51	\$377.51	
35	\$372.55	\$372.55	\$402.36	\$402.36	\$380.00	\$380.00	
36	\$374.99	\$374.99	\$404.99	\$404.99	\$382.49	\$382.49	
37	\$377.43	\$377.43	\$407.62	\$407.62	\$384.98	\$384.98	
38	\$379.87	\$379.87	\$410.26	\$410.26	\$387.47	\$387.47	
39	\$384.75	\$384.75	\$415.53	\$415.53	\$392.44	\$392.44	
40	\$389.62	\$389.62	\$420.79	\$420.79	\$397.42	\$397.42	
41	\$396.94	\$396.94	\$428.70	\$428.70	\$404.88	\$404.88	
42	\$403.95	\$403.95	\$436.27	\$436.27	\$412.03	\$412.03	
43	\$413.71	\$413.71	\$446.81	\$446.81	\$421.98	\$421.98	
44	\$425.90	\$425.90	\$459.98	\$459.98	\$434.42	\$434.42	
45	\$440.23	\$440.23	\$475.45	\$475.45	\$449.04	\$449.04	
46	\$457.30	\$457.30	\$493.89	\$493.89	\$466.45	\$466.45	
47	\$476.51	\$476.51	\$514.63	\$514.63	\$486.04	\$486.04	
48	\$498.46	\$498.46	\$538.34	\$538.34	\$508.43	\$508.43	
49	\$520.11	\$520.11	\$561.72	\$561.72	\$530.51	\$530.51	
50	\$544.50	\$544.50	\$588.06	\$588.06	\$555.39	\$555.39	
51	\$568.58	\$568.58	\$614.07	\$614.07	\$579.95	\$579.95	
52	\$595.11	\$595.11	\$642.71	\$642.71	\$607.01	\$607.01	
53	\$621.93	\$621.93	\$671.69	\$671.69	\$634.37	\$634.37	
54	\$650.90	\$650.90	\$702.97	\$702.97	\$663.92	\$663.92	
55	\$679.86	\$679.86	\$734.25	\$734.25	\$693.46	\$693.46	
56 57	\$711.26	\$711.26 \$742.97	\$768.16	\$768.16	\$725.49	\$725.49	
57 50	\$742.97 \$776.81	\$742.97 \$776.81	\$802.41	\$802.41	\$757.83 \$792.24	\$757.83 \$702.24	
58	\$776.81		\$838.95	\$838.95 \$857.06	\$792.34	\$792.34	
59 60	\$793.58	\$793.58	\$857.06		\$809.45	\$809.45	
60 61	\$827.42	\$827.42	\$893.61	\$893.61	\$843.97 \$873.82	\$843.97	
62	\$856.68 \$875.89	\$856.68 \$875.89	\$925.22	\$925.22		\$873.82	
63	\$875.89	\$875.89	\$945.96 \$971.97	\$945.96 \$971.97	\$893.41 \$917.98	\$893.41 \$917.98	
64+	\$899.98	\$899.98	\$971.97	\$971.97	\$917.98	\$917.98	

Company Name: (KHPC)
Market: Small Group
Product: HMO

Effective Date of Rates: April 1, 2023

Ending date of Rates:

June 30, 2023

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	53789PA	0090004	53789PA	0090004	53789PA0090004		
Plan Marketing Name =>	Bronze HMC		Bronze HMO		Bronze HMO 8000/0/50		
Form # =>		PC-SGP	C23-KH			PC-SGP	
Rating Area =>		6	7		9		
Network =>	HN		HN		HN		
Metal =>		nze	Bro		Bronze		
Deductible =>		Rx Combined	\$8000 Med/Rx Combined		\$8000 Med/Rx Combined		
Coinsurance =>		%	09		0:		
Copays =>		PCP/SPC/ER	\$50/\$85/\$0		\$50/\$85/\$0 PCP/SPC/ER		
OOP Maximum =>		Rx Combined	\$8550 Med/F		\$8550 Med/I		
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	es Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	es Tobacco	
0 - 14	\$233.23	\$233.23	\$251.88	\$251.88	\$237.89	\$237.89	
15	\$253.25	\$253.25	\$274.27	\$274.27	\$259.04	\$259.04	
16	\$261.88	\$261.88	\$282.83	\$282.83	\$267.12	\$267.12	
17	\$269.81	\$269.81	\$291.39	\$291.39	\$275.21	\$275.21	
18	\$278.35	\$278.35	\$300.61	\$300.61	\$283.91	\$283.91	
19	\$286.88	\$286.88	\$309.83	\$309.83	\$292.62	\$292.62	
20	\$295.72	\$295.72	\$319.38	\$319.38	\$301.64	\$301.64	
21	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
22	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
23	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
24	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
25	\$306.09	\$306.09	\$330.58	\$330.58	\$312.21	\$312.21	
26	\$312.19	\$312.19	\$337.16	\$337.16	\$318.43	\$318.43	
27	\$319.50	\$319.50	\$345.06	\$345.06	\$325.89	\$325.89	
28	\$331.39	\$331.39	\$357.91	\$357.91	\$338.02	\$338.02	
29	\$341.15	\$341.15	\$368.44	\$368.44	\$347.97	\$347.97	
30	\$346.03	\$346.03	\$373.71	\$373.71	\$352.95	\$352.95	
31	\$353.34	\$353.34	\$381.61	\$381.61	\$360.41	\$360.41	
32	\$360.66	\$360.66	\$389.51	\$389.51	\$367.87	\$367.87	
33	\$365.23	\$365.23	\$394.45	\$394.45	\$372.54	\$372.54	
34	\$370.11	\$370.11	\$399.72	\$399.72	\$377.51	\$377.51	
35	\$372.55	\$372.55	\$402.36	\$402.36	\$380.00	\$380.00	
36	\$374.99	\$374.99	\$404.99	\$404.99	\$382.49	\$382.49	
37	\$377.43	\$377.43	\$407.62	\$407.62	\$384.98	\$384.98	
38	\$379.87	\$379.87	\$410.26	\$410.26	\$387.47	\$387.47	
39	\$384.75	\$384.75	\$415.53	\$415.53	\$392.44	\$392.44	
40	\$389.62	\$389.62	\$420.79	\$420.79	\$397.42	\$397.42	
41	\$396.94	\$396.94	\$428.70	\$428.70	\$404.88	\$404.88	
42	\$403.95	\$403.95	\$436.27	\$436.27	\$412.03	\$412.03	
43	\$413.71	\$413.71	\$446.81	\$446.81	\$421.98	\$421.98	
44	\$425.90	\$425.90	\$459.98	\$459.98	\$434.42	\$434.42	
45	\$440.23	\$440.23	\$475.45	\$475.45	\$449.04	\$449.04	
46	\$457.30	\$457.30	\$493.89	\$493.89	\$466.45	\$466.45	
47	\$476.51	\$476.51	\$514.63	\$514.63	\$486.04	\$486.04	
48	\$498.46	\$498.46	\$538.34	\$538.34	\$508.43	\$508.43	
49	\$520.11	\$520.11	\$561.72	\$561.72	\$530.51	\$530.51	
50	\$544.50	\$544.50	\$588.06	\$588.06	\$555.39	\$555.39	
51	\$568.58	\$568.58	\$614.07	\$614.07	\$579.95	\$579.95	
52	\$595.11	\$595.11	\$642.71	\$642.71	\$607.01	\$607.01	
53	\$621.93	\$621.93	\$671.69	\$671.69	\$634.37	\$634.37	
54	\$650.90	\$650.90	\$702.97	\$702.97	\$663.92	\$663.92	
55	\$679.86	\$679.86	\$734.25	\$734.25	\$693.46	\$693.46	
56 57	\$711.26	\$711.26 \$742.97	\$768.16	\$768.16	\$725.49	\$725.49	
57 50	\$742.97 \$776.81	\$742.97 \$776.81	\$802.41	\$802.41	\$757.83 \$792.24	\$757.83 \$702.24	
58	\$776.81		\$838.95	\$838.95 \$857.06	\$792.34	\$792.34	
59 60	\$793.58	\$793.58	\$857.06		\$809.45	\$809.45	
60 61	\$827.42	\$827.42	\$893.61	\$893.61	\$843.97 \$873.82	\$843.97	
62	\$856.68 \$875.89	\$856.68 \$875.89	\$925.22	\$925.22		\$873.82	
63	\$875.89	\$875.89	\$945.96 \$971.97	\$945.96 \$971.97	\$893.41 \$917.98	\$893.41 \$917.98	
64+	\$899.98	\$899.98	\$971.97	\$971.97	\$917.98	\$917.98	

Company Name: (KHPC)
Market: Small Group
Product: HMO

Effective Date of Rates: July 1, 2023

Ending date of Rates:

September 30, 2023

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	53789PA	0090004	53789PA	.0090004	53789PA0090004		
Plan Marketing Name =>	Bronze HMC	8000/0/50	Bronze HMC	8000/0/50	Bronze HMO 8000/0/50		
Form # =>		PC-SGP		PC-SGP	C23-KH		
Rating Area =>		6	7		g		
Network =>		ИО	HN		HN		
Metal =>		nze		nze	Bronze		
Deductible =>		Rx Combined	\$8000 Med/Rx Combined		\$8000 Med/Rx Combined		
Coinsurance =>		%	0:		09		
Copays =>		PCP/SPC/ER	\$50/\$85/\$0		\$50/\$85/\$0		
OOP Maximum => Pediatric Dental (Yes/No) =>		Rx Combined es	\$8550 Med/I	es Combined	\$8550 Med/F		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$233.23	\$233.23	\$251.88	\$251.88	\$237.89	\$237.89	
15	\$253.96	\$253.96	\$274.27	\$274.27	\$259.04	\$259.04	
16	\$261.88	\$261.88	\$282.83	\$282.83	\$267.12	\$267.12	
17	\$269.81	\$269.81	\$291.39	\$291.39	\$275.21	\$275.21	
18	\$278.35	\$278.35	\$300.61	\$300.61	\$283.91	\$283.91	
19	\$286.88	\$286.88	\$309.83	\$309.83	\$292.62	\$292.62	
20	\$295.72	\$295.72	\$319.38	\$319.38	\$301.64	\$301.64	
21	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
22	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
23	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
24	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
25	\$306.09	\$306.09	\$330.58	\$330.58	\$312.21	\$312.21	
26	\$312.19	\$312.19	\$337.16	\$337.16	\$318.43	\$318.43	
27	\$319.50	\$319.50	\$345.06	\$345.06	\$325.89	\$325.89	
28	\$331.39	\$331.39	\$357.91	\$357.91	\$338.02	\$338.02	
29	\$341.15	\$341.15	\$368.44	\$368.44	\$347.97	\$347.97	
30	\$346.03	\$346.03	\$373.71	\$373.71	\$352.95	\$352.95	
31 32	\$353.34	\$353.34	\$381.61	\$381.61	\$360.41	\$360.41	
33	\$360.66	\$360.66 \$365.23	\$389.51 \$394.45	\$389.51 \$394.45	\$367.87	\$367.87	
34	\$365.23 \$370.11	\$305.23	\$394.45	\$394.45	\$372.54 \$377.51	\$372.54 \$377.51	
35	\$370.11	\$370.11	\$402.36	\$402.36	\$380.00	\$380.00	
36	\$374.99	\$374.99	\$404.99	\$404.99	\$380.00	\$380.00	
37	\$377.43	\$377.43	\$407.62	\$407.62	\$384.98	\$384.98	
38	\$379.87	\$379.87	\$410.26	\$410.26	\$387.47	\$387.47	
39	\$384.75	\$384.75	\$415.53	\$415.53	\$392.44	\$392.44	
40	\$389.62	\$389.62	\$420.79	\$420.79	\$397.42	\$397.42	
41	\$396.94	\$396.94	\$428.70	\$428.70	\$404.88	\$404.88	
42	\$403.95	\$403.95	\$436.27	\$436.27	\$412.03	\$412.03	
43	\$413.71	\$413.71	\$446.81	\$446.81	\$421.98	\$421.98	
44	\$425.90	\$425.90	\$459.98	\$459.98	\$434.42	\$434.42	
45	\$440.23	\$440.23	\$475.45	\$475.45	\$449.04	\$449.04	
46	\$457.30	\$457.30	\$493.89	\$493.89	\$466.45	\$466.45	
47	\$476.51	\$476.51	\$514.63	\$514.63	\$486.04	\$486.04	
48	\$498.46	\$498.46	\$538.34	\$538.34	\$508.43	\$508.43	
49	\$520.11	\$520.11	\$561.72	\$561.72	\$530.51	\$530.51	
50	\$544.50	\$544.50	\$588.06	\$588.06	\$555.39	\$555.39	
51	\$568.58	\$568.58	\$614.07	\$614.07	\$579.95	\$579.95	
52	\$595.11	\$595.11	\$642.71	\$642.71	\$607.01	\$607.01	
53	\$621.93	\$621.93	\$671.69	\$671.69	\$634.37	\$634.37	
54	\$650.90	\$650.90	\$702.97 \$734.35	\$702.97	\$663.92	\$663.92	
55	\$679.86	\$679.86	\$734.25	\$734.25 \$768.16	\$693.46	\$693.46	
56 57	\$711.26 \$742.97	\$711.26 \$742.97	\$768.16 \$802.41	\$768.16	\$725.49 \$757.83	\$725.49 \$757.83	
57	\$742.97 \$776.81	\$742.97 \$776.81	\$802.41	\$802.41	\$757.83 \$792.34	\$757.83 \$792.34	
58	\$776.81	\$776.81	\$838.95 \$857.06	\$838.95 \$857.06	\$792.34	\$792.34	
60	\$793.58	\$793.58 \$827.42	\$857.06	\$857.06	\$809.45 \$843.97	\$809.45	
61	\$856.68	\$827.42	\$925.22	\$925.22	\$873.82	\$873.82	
62	\$875.89	\$875.89	\$945.96	\$945.96	\$893.41	\$893.41	
63	\$899.98	\$899.98	\$971.97	\$971.97	\$917.98	\$917.98	
64+	\$914.60	\$914.60	\$987.77	\$987.77	\$932.90	\$932.90	
V-71	7717.00	7717.00	γJ01.11	7JU1.11	ψJJ2.JU	7JJ2.30	

Company Name: (KHPC)
Market: Small Group
Product: HMO

Effective Date of Rates: October 1, 2023

Ending date of Rates:

December 31, 2023

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	53789PA	0090004	53789PA	0090004	53789PA0090004		
Plan Marketing Name =>	Bronze HMC		Bronze HMO		Bronze HMO 8000/0/50		
Form # =>		PC-SGP	C23-KH			PC-SGP	
Rating Area =>		6	7		9		
Network =>	HN		HN		HN		
Metal =>		nze	Bro		Bronze		
Deductible =>		Rx Combined	\$8000 Med/Rx Combined		\$8000 Med/Rx Combined		
Coinsurance =>		%	09		0:		
Copays =>		PCP/SPC/ER	\$50/\$85/\$0		\$50/\$85/\$0 PCP/SPC/ER		
OOP Maximum =>		Rx Combined	\$8550 Med/F		\$8550 Med/I		
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	es Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	es Tobacco	
0 - 14	\$233.23	\$233.23	\$251.88	\$251.88	\$237.89	\$237.89	
15	\$253.25	\$253.25	\$274.27	\$274.27	\$259.04	\$259.04	
16	\$261.88	\$261.88	\$282.83	\$282.83	\$267.12	\$267.12	
17	\$269.81	\$269.81	\$291.39	\$291.39	\$275.21	\$275.21	
18	\$278.35	\$278.35	\$300.61	\$300.61	\$283.91	\$283.91	
19	\$286.88	\$286.88	\$309.83	\$309.83	\$292.62	\$292.62	
20	\$295.72	\$295.72	\$319.38	\$319.38	\$301.64	\$301.64	
21	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
22	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
23	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
24	\$304.87	\$304.87	\$329.26	\$329.26	\$310.97	\$310.97	
25	\$306.09	\$306.09	\$330.58	\$330.58	\$312.21	\$312.21	
26	\$312.19	\$312.19	\$337.16	\$337.16	\$318.43	\$318.43	
27	\$319.50	\$319.50	\$345.06	\$345.06	\$325.89	\$325.89	
28	\$331.39	\$331.39	\$357.91	\$357.91	\$338.02	\$338.02	
29	\$341.15	\$341.15	\$368.44	\$368.44	\$347.97	\$347.97	
30	\$346.03	\$346.03	\$373.71	\$373.71	\$352.95	\$352.95	
31	\$353.34	\$353.34	\$381.61	\$381.61	\$360.41	\$360.41	
32	\$360.66	\$360.66	\$389.51	\$389.51	\$367.87	\$367.87	
33	\$365.23	\$365.23	\$394.45	\$394.45	\$372.54	\$372.54	
34	\$370.11	\$370.11	\$399.72	\$399.72	\$377.51	\$377.51	
35	\$372.55	\$372.55	\$402.36	\$402.36	\$380.00	\$380.00	
36	\$374.99	\$374.99	\$404.99	\$404.99	\$382.49	\$382.49	
37	\$377.43	\$377.43	\$407.62	\$407.62	\$384.98	\$384.98	
38	\$379.87	\$379.87	\$410.26	\$410.26	\$387.47	\$387.47	
39	\$384.75	\$384.75	\$415.53	\$415.53	\$392.44	\$392.44	
40	\$389.62	\$389.62	\$420.79	\$420.79	\$397.42	\$397.42	
41	\$396.94	\$396.94	\$428.70	\$428.70	\$404.88	\$404.88	
42	\$403.95	\$403.95	\$436.27	\$436.27	\$412.03	\$412.03	
43	\$413.71	\$413.71	\$446.81	\$446.81	\$421.98	\$421.98	
44	\$425.90	\$425.90	\$459.98	\$459.98	\$434.42	\$434.42	
45	\$440.23	\$440.23	\$475.45	\$475.45	\$449.04	\$449.04	
46	\$457.30	\$457.30	\$493.89	\$493.89	\$466.45	\$466.45	
47	\$476.51	\$476.51	\$514.63	\$514.63	\$486.04	\$486.04	
48	\$498.46	\$498.46	\$538.34	\$538.34	\$508.43	\$508.43	
49	\$520.11	\$520.11	\$561.72	\$561.72	\$530.51	\$530.51	
50	\$544.50	\$544.50	\$588.06	\$588.06	\$555.39	\$555.39	
51	\$568.58	\$568.58	\$614.07	\$614.07	\$579.95	\$579.95	
52	\$595.11	\$595.11	\$642.71	\$642.71	\$607.01	\$607.01	
53	\$621.93	\$621.93	\$671.69	\$671.69	\$634.37	\$634.37	
54	\$650.90	\$650.90	\$702.97	\$702.97	\$663.92	\$663.92	
55	\$679.86	\$679.86	\$734.25	\$734.25	\$693.46	\$693.46	
56 57	\$711.26	\$711.26 \$742.97	\$768.16	\$768.16	\$725.49	\$725.49	
57 50	\$742.97 \$776.81	\$742.97 \$776.81	\$802.41	\$802.41	\$757.83 \$792.24	\$757.83 \$702.24	
58	\$776.81		\$838.95	\$838.95 \$857.06	\$792.34	\$792.34	
59 60	\$793.58	\$793.58	\$857.06		\$809.45	\$809.45	
60 61	\$827.42	\$827.42	\$893.61	\$893.61	\$843.97 \$873.82	\$843.97	
62	\$856.68 \$875.89	\$856.68 \$875.89	\$925.22	\$925.22		\$873.82	
63	\$875.89	\$875.89	\$945.96 \$971.97	\$945.96 \$971.97	\$893.41 \$917.98	\$893.41 \$917.98	
64+	\$899.98	\$899.98	\$971.97	\$971.97	\$917.98	\$917.98	

#### Keystone Health Plan Central (KHPC) Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	<b>Counties Covered</b>
789PA0090004	Bronze HMO 8000/0/50	НМО	Bronze	Off	НМО	6,7,9	All

Company Name Keystone Health Plan Central (KHPC)

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					
				On/Off		
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange		
53789PA0090004	Bronze HMO 8000/0/50	НМО	Bronze	Off		

RATING AR	EA 6									RATING A	REA 7			
3	0	22	0	0	10	8	5	4	0	9	24	14	11	
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	
\$304.87	\$304.87	\$304.87	\$304.87	\$304.87	\$304.87	\$304.87	\$304.87	\$304.87	\$304.87	\$329.26	\$329.26	\$329.26	\$329.26	

ATING AREA 9						
1	1	5	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

В	С	D	E	F	G	Н	<u>l</u> J	K	L	М	N O	P Q	R S
Unified Rate Review v6.0	•	•	•	•				To add a	product to Wor	rksheet 2 - P	lan Product Info, s	select the Add Product	button or Ctrl + Shift + P.
												ct the Add Plan button	
Company Legal Name:	<b>Keystone Health Plan Central</b>										on or Ctrl + Shift +		
, , ,		State:	A								or Ctrl + Shift + F.		
Effective Date of Rate Change(s):		_	mall Group					10 jiiianz	c, serect the rink	anze batton	or car some ser		
Effective Date of Nate Change(s).	,, 1, 1010	Warket.	a Croop										
Market Level Calculations (Same for a	all Plans)												
Section I: Experience Period Data													
Experience Period:		7/1/2021	to 6/30	/2022									
·			<u>Total</u>	<u>PMPM</u>									
Allowed Claims			\$454,920.66	\$353.47									
Reinsurance			\$0.00	\$0.00									
Incurred Claims in Experience Period			\$325,819.29	\$253.16									
Risk Adjustment			-\$204,519.92	-\$158.91									
Experience Period Premium			\$571,092.12	\$443.74									
Experience Period Member Months			1,287										
Section II: Projections													
		Year 1	rend	Year 2 Trend									
Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM							
Inpatient Hospital	\$0.00	1.047	0.990	1.046	0.990	\$0.00							
Outpatient Hospital	\$184.81	1.050	1.000	1.049	1.000	\$203.56							
Professional	\$78.19	1.080	1.010	1.069	1.010								
Other Medical	\$2.89	1.050	0.990	1.049	0.990	\$3.12							
Capitation	\$1.90	1.030	1.000	1.030	1.000	\$2.02							
Prescription Drug	\$85.68	1.073	1.011	1.080	1.011	<u>\$101.49</u>							
Total	¢2F2 47												
	\$353.47					\$402.27							
Marhidity Adjustment	\$353.47			0.500		\$402.27							
Morbidity Adjustment	\$353.47			0.590		\$402.27							
Demographic Shift	\$353.47			1.000		\$402.27							
Demographic Shift Plan Design Changes	\$353.47			1.000 1.000		\$402.27							
Demographic Shift		7/1/2023		1.000		\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims		7/1/2023		1.000 1.000 0.990 \$234.96		\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM		7/1/2023		1.000 1.000 0.990		\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM		7/1/2023		1.000 1.000 0.990 \$234.96 \$462.79 0.00%		\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %				1.000 1.000 0.990 \$234.96 \$462.79 0.00%	Projected Period Totals	\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for		7/1/2023		1.000 1.000 0.990 \$234.96 \$462.79 0.00%	\$636,799.04	\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance				1.000 1.000 0.990 \$234.96 \$462.79 0.00%	\$636,799.04 \$0.00	\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge				1.000 1.000 0.990 \$234.96 \$462.79 0.00% \$462.79 \$0.00 -\$331.51	\$636,799.04 \$0.00 -\$456,157.76	\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees				1.000 1.000 0.990 \$234.96 \$462.79 0.00% \$462.79 \$0.00 -\$331.51 0.00%	\$636,799.04 \$0.00 -\$456,157.76 <u>\$0.00</u>	\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge				1.000 1.000 0.990 \$234.96 \$462.79 0.00% \$462.79 \$0.00 -\$331.51	\$636,799.04 \$0.00 -\$456,157.76	\$402.27							
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees				1.000 1.000 0.990 \$234.96 \$462.79 0.00% \$462.79 \$0.00 -\$331.51 0.00%	\$636,799.04 \$0.00 -\$456,157.76 <u>\$0.00</u>	\$402.27							

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

# **Product-Plan Data Collection**

Company Legal Name: Keystone Health Plan Central HIOS Issuer ID: Effective Date of Rate Change(s): **7/1/2023** Market: Small Group

# Product/Plan Level Calculations

## Field # Section I: General Product and Plan Information

Field # Section I: General Product and Plan Information	
1.1 Product Name	НМО
1.2 Product ID	53789PA009
1.3 Plan Name	Bronze HMO
1.4 Plan ID (Standard Component ID)	53789PA0090004
1.5 Metal	Bronze
1.6 AV Metal Value	0.642
1.7 Plan Category	Renewing
1.8 Plan Type	НМО
1.9 Exchange Plan?	No
1.10 Effective Date of Proposed Rates	7/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%
1.12 Product Rate Increase %	0.00%
1.13 Submission Level Rate Increase %	0.00%

Worksheet 1 Totals	Section II: Experience Period and Current Pla	n Level Information	
	2.1 Plan ID (Standard Component ID)	Total	53789PA0090004
\$454,921	2.2 Allowed Claims	\$454,921	\$454,921
\$0	2.3 Reinsurance	\$0	\$0
	2.4 Member Cost Sharing	\$129,101	\$129,101
	2.5 Cost Sharing Reduction	\$0	\$0
\$325,819	2.6 Incurred Claims	\$325,820	\$325,820
-\$204,520	2.7 Risk Adjustment Transfer Amount	-\$204,520	-\$204,520
\$571,092	2.8 Premium	\$571,092	\$571,092
1,287	2.9 Experience Period Member Months	1,287	1,287
	2.10 Current Enrollment	117	117
	2.11 Current Premium PMPM	\$472.75	\$472.75
	2.12 Loss Ratio	88.88%	88.88%
	Per Member Per Month		•
	2.13 Allowed Claims	\$353.47	\$353.47
	2.14 Reinsurance	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$100.31	\$100.31
	2.16 Cost Sharing Reduction	\$0.00	\$0.00
	2.17 Incurred Claims	\$253.16	\$253.16
	2.18 Risk Adjustment Transfer Amount	-\$158.91	-\$158.91
	2.19 Premium	\$443.74	\$443.74

Section III: Plan Adjustment Factors	
3.1 Plan ID (Standard Component ID)	53789PA0090004

311 Harris (Startdard Component 15)		337331710030001
3.2 Market Adjusted Index Rate		\$794.30
3.3 AV and Cost Sharing Design of Plan		0.5121
3.4 Provider Network Adjustment		1.0000
3.5 Benefits in Addition to EHB		1.0000
Administrative Costs		
3.6 Administrative Expense		14.79%
3.7 Taxes and Fees		0.62%
3.8 Profit & Risk Load		2.00%
3.9 Catastrophic Adjustment		1.0000
3.10 Plan Adjusted Index Rate		\$492.51
3.11 Age Calibration Factor	0.6446	0.6446
3.12 Geographic Calibration Factor	0.9713	0.9713

•		•
3.14 Calibrated Plan Adjusted Index Rate		\$308.36
3.13 Tobacco Calibration Factor	1.0000	1.0000
3.12 Geographic Calibration Factor	0.9713	0.9713
3.11 Age Calibration Factor	0.0440	0.0440

# Section IV: Projected Plan Level Information 4.1 Plan ID (Standard Component ID) 4.2 Allowed Claims

Section 17:11 Office a Flan Level information		
4.1 Plan ID (Standard Component ID)	Total	53789PA0090004
4.2 Allowed Claims	\$636,792	\$636,792
4.3 Reinsurance	\$0	\$0
4.4 Member Cost Sharing	\$310,707	\$310,707
4.5 Cost Sharing Reduction	\$0	\$0
4.6 Incurred Claims	\$326,085	\$326,085
4.7 Risk Adjustment Transfer Amount	-\$233,588	-\$233,588
4.8 Premium	\$677,635	\$677,635
4.9 Projected Member Months	1,376	1,376
4.10 Loss Ratio	73.43%	73.43%
Per Member Per Month		
4.11 Allowed Claims	\$462.78	\$462.78
4.12 Reinsurance	\$0.00	\$0.00
4.13 Member Cost Sharing	\$225.80	\$225.80
4.14 Cost Sharing Reduction	\$0.00	\$0.00
4.15 Incurred Claims	\$236.98	\$236.98
4.16 Risk Adjustment Transfer Amount	-\$169.76	-\$169.76
4.17 Premium	\$492.47	\$492.47

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

# **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 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

## KEYSTONE HEALTH PLAN CENTRAL

# ACTUARIAL MEMORANDUM Small Group Rates Effective July 1, 2023 – December 31, 2023

# **General Information**

## **Company Information**

• Company Legal Name: Keystone Health Plan Central

• State: PA

HIOS Issuer ID: 53789Market: Small Group

• Effective Date: 7/1/2023-12/31/2023

### **PID Company Information**

• Company Name: Keystone Health Plan Central (KHPC)

• NAIC: 95199

• Market: Small Group

• On/Off Exchange: Off Exchange

• Effective Date: 7/1/2023-12/31/2023

• Q3/Q4 Quarterly Rate Change Approved: 1.53%

• Additional Q3/Q4 Quarterly Rate Change Requested: -1.88%

• Average 2023 Annual Rate Change: 7.13%

• Range of Requested Rate Change: 7.13% to 7.13%

• Total additional annual revenue generated from the proposed rate change: \$45,994

• Product: HMO

• Rating Areas: 6,7,9

• Metal Levels: Bronze

• Current Covered Lives and Policyholders: 117/69

• 2023 Number of Plans/Change from 2022: 1/No Changes

• Contract Form #: C23-KHPC-SGP

• Form Filing SERFF #: CABC-133252159

• Binder SERFF #: CABC-PA23-125113436

• HIOS Issuer ID: 53789

## **Company Contact Information**

• Primary Contact Name:

• Primary Contact Telephone Number:

• Primary Contact Email Address:

## **Scope and Purpose**

By this filing, Keystone Health Plan Central (KHPC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective July 1, 2023 to December 31, 2023. KHPC will offer small group products off the federally-facilitated exchange.

This quarterly filing, as compared to the annual approved filing, only makes changes to the follow data items/factors:

- Membership
- Calibration factors due to updated enrollment
- Updated base experience period
- Risk adjustment projection
- Paid to Allowed Ratio and associated pricing AV due to updated base data
- Morbidity factor to align rates with CAAC

All other data items/factors are consistent with the approved annual filing.

# Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF#	Annual Increase
Small Group	KHPC	1/1/2019	CABC-131455108	5.0%
Small Group	KHPC	1/1/2020	CABC-131921815	1.2%
Small Group	KHPC	7/1/2020	CABC-132294841	-2.1%
Small Group	KHPC	1/1/2021	CABC-132352804	-8.7%
Small Group	KHPC	10/1/2021	CABC-132750972	-7.3%
Small Group	KHPC	1/1/2022	CABC-132795960	4.6%
Small Group	KHPC	1/1/2023	CABC-133252133	8.4%

## **Average Rate Change**

KHPC is proposing an aggregate annual 7.13% rate change. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AZ15.

- The additional rate change over the approved Q3/Q4 2023 rate is -1.88%.
- The total rate change consumers will see year over year (Q3/Q4 2023 over Q3/Q4 2022) is 6.26%.

• The additional rate change over the total average approved annual rate is -1.09%. KHPC rates align with Capital subsidiary, Capital Advantage Assurance Company (CAAC), which holds the majority of Capital's Small Group membership. CAAC is projecting a favorable restatement of claims net risk adjustment, worth a reduction of 1.88% in premium rates for both CAAC and KHPC.

### **Membership**

Membership is shown in PA Rate Template Part I, Table 1. The average age is 40.

#### **Benefit Changes 2022-2023**

A summary of 2023 benefits is included in Exhibit A. There are no benefit design changes associated with this quarterly filing other than those changes submitted previously with the annual filing. All benefit changes referred to below are effective January 1, 2023.

There are benefit changes being implemented in 2023. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

## **Experience Period Premium and Claims**

**Single Risk Pool**: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for KHPC in the small group market.

**Base Experience Period**: The base experience period (BEP) includes completed fee-for-service paid and incurred claims and capitation for dates of service between July 1, 2021 and June 30, 2022.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through January 31, 2023

**Premiums (net of MLR Rebate) in BEP**: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as KHPC does not expect to refund any MLR rebates in the BEP.

#### Allowed and Incurred Claims in BEP:

• Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.

- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- KHPC includes capitated PCP and mental health services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

**Estimated Incurred but Not Paid Claims**: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

- 1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
- 2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
- 3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
- 4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
- 5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
- 6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ =\ \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

BEP Allowed Claims

$$= \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

**Risk Adjustment in BEP**: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 6/30/2022 and best estimate 2022 as of March 2023.

**Loss Ratio in BEP:** Loss ratio is 88.88%

#### **Credibility of Data**

For the purpose of rate development, KHPC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

- 1. The demographics of members buying PPO and other products are similar.
- 2. Cost and utilization between PPO and other products are similar.
- 3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual is the combination of KHPC, Capital Advantage Assurance Company (CAAC), and Capital Advantage Insurance Company (CAIC) data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between July 1, 2021 and June 30, 2022. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

#### **Trend Identification**

Trend: 6.20%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

- 1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:
  - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
    - i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
  - b. Internal Prescription Drug Trend Model
    - i. Price Inflation
    - ii. Contract Pricing
    - iii. Member Cost-Sharing
    - iv. Units per Script
    - v. Brand/Generic Mix
    - vi. Therapeutic Mix

- vii. Cost per Script
- viii. Pipeline (new drugs)
- 2. Utilization Considerations:
  - a. Intensity of medical services rendered
  - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - c. Further migration from brand prescription drugs to generic prescription drugs
  - d. Favorable impacts of value based benefits designs
  - e. Medical utilization estimates reviewed by Capital's Chief Medical Officer
- 3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
- 4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
- 5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

**Historical Experience:** Historical experience was not used to the develop trend.

**Benefit Categories**: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for KHPC's pricing trend, as well as cost and utilization components of the pricing trend.

# **Rate Development & Change**

#### **Projection Factors**

**Changes in Morbidity:** Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5.

KHPC is applying a factor of 0.590 to reflect the difference is projected Plan Liability Risk Score (PLRS) between KHPC and its subsidiary, CAAC, which underwrites the vast majority of the BEP experience. This factor aligns the rates with similar benefits offered under CAAC.

The above factor is found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2021 to 2023. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

**Changes in Demographics:** KHPC does not expect changes in demographics in its small group population.

**Changes in Network:** Network change is applied to reflect the difference between a mix of PPO, EPO and HMO experience in the BEP compared to HMO in the projection period. The calculation is found on Exhibit D1: Network Mix Changes.

**Other Adjustments:** No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, and PA Rate Exhibits, Table 5.

#### **Index Rate**

The experience period index rate is KHPC's allowed claims PMPM, set in accordance with the single risk pool provision. All KHPC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

**Projected Allowed Claims:** The KHPC experience period allowed claims, benefit-adjusted, trended to the projection period (See <u>Projection Factors</u> section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

- 1. Start with Projected Allowed Claims at Current Benefits
- 2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January December.

See Exhibit J for the Index Rate.

#### Paid to Allowed Ratio

KHPC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, KHPC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

- 1. Gather claims experience as described in the Data section above.
  - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
  - b. BEP Member Months
- 2. Develop BEP Paid and Incurred Claims:

$$\textit{BEP Paid and Incurred Claims} = \frac{\textit{BEP Paid Claims}}{\textit{Completion Factor}}$$

The development of completion factors is described in <u>Experience Period Premium</u> and Claims above.

3. Develop the BEP Paid and Incurred Claim PMPM:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the <u>Projection Factors</u> section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

```
= [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}
```

5. Develop *Projected Paid and Incurred Claim PMPM*:

```
Projected Paid and Incurred Claims PMPM
= [Trended Claim PMPM] × [Benefit Adjustment]
× [Morbidity Adjustment] × [Other Adjustment]
```

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the <u>Projections Factors</u> section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = rac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM \\ = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit \ Relativity \ A = \frac{Manual \ Cost \ of \ Benefit \ A}{Manual \ Cost \ of \ Base \ Plan}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
  - i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a 2000 plan and 1000 plan must be less than \$1000.
  - ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

Projected Claims PMPM Benefit A
= Projected Claims PMPM Base Plan
× Pricing Relativity A

- b. And to arrive at the *Total Projected Claims PMPM*, KHPC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM*:
- = Projected Claims PMPM Benefit  $A \times Expected$  Member Dist of Benefit A + Projected Claims PMPM Benefit  $B \times Expected$  Member Dis of Benefit  $B + \cdots$
- 7. The Paid-To-Allowed Ratio is then:

 $Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$ 

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

### **Market Adjusted Index Rate**

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

[Market Adjusted Index Rate]

- $= ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio]$
- [*Projected Incurred Reinsurace Recoveries*]
- [Projected Incurred Risk Adjustment PMPM]
- + [Exchange Fees PMPM]) ÷ [Paid to Allowed Ratio]

#### **Projected Incurred Risk Adjustments PMPM:**

Relevant to 2023 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2023. The following items are those that we deem important in generating a CRA payment transfer adjustment:

- 1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
- 2. Statewide average premiums
- 3. Current market penetration of this company and competitors in the market and in the state
- 4. 2020-2021 risk adjustment results
- 5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging.

Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2023 projected risk adjustment PMPM uses actual 2021 CRA transfer and estimated 2022 CRA transfer to calculate a July 2021-June 2022 risk adjustment experience period. That value is projected to 2023 by assuming an increase in premium from 2021/2022 to 2023. The calculation is found is Exhibit K: Market Adjusted Index Rate.

## **Projected Incurred Reinsurance Recoveries:**

Reinsurance does not apply to the small group market.

#### **Exchange Fee PMPM:**

KHPC only offers off-exchange plans in the small group market, so the exchange fee is \$0.

The exchange fee PMPM is calculated as:

```
Exchange Fee PMPM
= [Avg \ 2023 \ On - Exchange \ Premium \ PMPM] \times [\% \ Members \ On \\ - Exchange]
Where
[Avg \ 2023 \ On - Exchange \ Premium \ PMPM \\ = [Avg \ 2022 \ On - Exchange \ Premium \ PMPM \ \times (1 \\ + [Avg \ Proposed \ Rate \ Change])
```

See Exhibit K for the development of the Market Adjusted Index Rate.

#### **Retention Items**

#### **Administrative Expense Load:**

- 1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all

costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

- a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
  - i. Complete biometric screening and receive a gift card.
  - ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
  - iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
  - iv. Fees are included in overall administrative expense fee discussed above.
  - v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2023 broker agreements redacted versions. Files are as follows:
  - a. Redacted Standard Producer Master Agreement: "SG\_23 20 Initial KHP HMO SPMABrokerGroupRedacted Supporting 20230318.pdf"
  - b. Redacted Preferred Producer Master Agreement: "SG\_23 20 Initial KHP HMO PPMABrokerGroupRedacted Supporting 20230318.pdf"
- 4. Additional Quality Improvement: Additional QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

## Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load" and PA Rate Exhibits Table 6.

#### **Taxes and Fees:**

- 1. Exchange Fee: N/A
- 2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

# **Plan Rate Development**

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using KHPC's actuarial cost model. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- 2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

- 3. Provider Network: The Provider network is the same across all HMO plans.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
- 5. Adjustment for distribution and administrative costs: Described in <u>Retention Items</u> section above.
- 6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

# **Calibrated Plan Adjusted Index Rates**

**Age Curve Calibration**: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG\_23-20\_Initial\_KHP\_HMO\_List-Billed Supporting 20230318.xlsb for the calculation.

**Geographic Factor Calibration**: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2022.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

```
[Calibrated Plan Adjusted Index Rate] = [Plan Adjusted Index Rate] \div ([Age Curve Calibration] \times [Geographic Factor Calibration] \times [Tobacco Factor])
```

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

## **Consumer Adjusted Premium Rate Development**

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

```
[Member - Level Consumer Adjusted Premium Rate] \\ = [Calibrated Plan Adjusted Index Rate] \times [Age Factor] \\ \times [Geographic Factor] \times [Tobacco Factor]
```

[Family Consumer Adjusted Premium Rate] = ∑[Member –
 Level Consumer Adjusted Premium Rate]
 With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

## **AV Metal Values**

The AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 were based on the federally issued AV Calculator.

```
See AV Screenshots included with the submission:
SG 23-20 Initial KHP HMO AVScreenPrints Supporting CONF 20230318
```

# **AV Pricing Values**

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section <u>Paid to Allowed</u> above. Differences in health status are not included.

# **Projected Loss Ratio**

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

## **Membership Projection**

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

## **Projected versus Actual MLR**

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2018-2020 filings. Actual comes from Table 4.

	MLR		Member	Months
<b>Calendar Year</b>	Actual	Pricing	Actual	Pricing
2018	83.51%	79.65%	3,985	11,580
2019	87.83%	81.67%	1,145	1,514
2020	85.83%	80.33%	888	1,140

## **Claim Cost Projection**

Exhibit S shows a history of claim cost projection versus actual from 2018-2021 filings.

# **Attachments and Examples**

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table B

Exhibit A – Benefit Summary

Exhibit B – Benefit Change Summary

Exhibit C – Benefit Categories

Exhibit D – Benefit Mix

Exhibit D1 – Network Mix

Exhibit E – Trend

Exhibit F – URRT

Exhibit G – Paid-to-Allowed Development

Exhibit H – Retention

Exhibit I – Projected Loss Ratio

Exhibit J – Index Rate

Exhibit K – Market Adjusted Index Rate

Exhibit L – Rate Development by Plan

Exhibit M – Plan Adjusted Index Rates

Exhibit N – Calibration

Exhibit O – Rating Factors

Exhibit P – Quarterly Base Rates

Exhibit Q – Morbidity Factor

Exhibit R – MLR Exhibit

Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

## **Actuarial Statement**

I, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, ASA, MAAA, do hereby certify that:

- 1. This filing has been prepared in accordance with the following:
  - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
  - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
  - c. Actuarial Standard of Practice No. 12, "Risk Classification"
  - d. Actuarial Standard of Practice No. 23, "Data Quality"
  - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
  - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
  - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
- 2. The index rate is:
  - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
  - 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.
  - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
- 3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.

- 4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
  - a. The analysis was
    - i. conducted by a member of the American Academy of Actuaries, and
    - ii. performed in accordance with generally accepted actuarial principles and methods.
- 5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
- 6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- 7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 8. 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.

, ASA, MAAA Actuarial Associate Capital Blue Cross

		equired. To validate press Validate button or ate, select Family-Tier Rates under Rating N		ize button or Ctrl + Shift + F.
	If you are not in a community rating	g state, select Age-Based Rates under Ratir	ng Method and provide an Individual Ra	ate for every age band.
		obacco User, you must give a rate for Tobac		
		d Sheet button, or Ctrl + Shift + H. All plans	must have the same dates on a sheet.	
HIOS Issuer ID* Rate Effective Date*	53789 1/1/2023			
Rate Expiration Date*				
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required:	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine if a person is eligible for a rate from a	Select the age of a subscriber eligible for the rate	Enter the rate of an Individual Non-Tobacco No Preference enrollee on a plan
53789PA0090004	Pating Area 6	No Preference	0-14	233.2
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53789PA0090004	•	No Preference	16	261.8
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53789PA0090004		No Preference	19	286.8
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53789PA0090004 53789PA0090004		No Preference No Preference	45	440.2 457.3
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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 Final	ize button or Ctrl + Shift + F.
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53789PA0090004 53789PA0090004		No Preference No Preference	41	435.23 442.92
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53789PA0090004 53789PA0090004	Rating Area 7	No Preference No Preference	44 45	466.99 482.70
53789PA0090004 53789PA0090004		No Preference No Preference	46 47	501.42 522.48
53789PA0090004	Rating Area 7	No Preference	48	546.55
53789PA0090004 53789PA0090004		No Preference No Preference	49 50	570.28 597.03
53789PA0090004	Rating Area 7	No Preference No Preference	51 52	623.44 652.52
53789PA0090004 53789PA0090004	Rating Area 7	No Preference	53	681.93
53789PA0090004	Rating Area 7	No Preference	54	713.69

53789PA0090004 Rating Area 7	No Preference	55	745.45
53789PA0090004 Rating Area 7	No Preference	56	779.88
53789PA0090004 Rating Area 7	No Preference	57	814.64
53789PA0090004 Rating Area 7	No Preference	58	851.75
53789PA0090004 Rating Area 7	No Preference	59	870.14
53789PA0090004 Rating Area 7	No Preference	60	907.24
53789PA0090004 Rating Area 7	No Preference	61	939.33
53789PA0090004 Rating Area 7	No Preference	62	960.39
53789PA0090004 Rating Area 7	No Preference	63	986.80
53789PA0090004 Rating Area 7	No Preference	64 and over	1002.83
53789PA0090004 Rating Area 9	No Preference	0-14	241.52
53789PA0090004 Rating Area 9	No Preference	15	262.99
53789PA0090004 Rating Area 9	No Preference	16	271.20
53789PA0090004 Rating Area 9	No Preference	17	279.40
53789PA0090004 Rating Area 9	No Preference	18	288.24
53789PA0090004 Rating Area 9	No Preference	19	297.08
53789PA0090004 Rating Area 9	No Preference	20	306.24
53789PA0090004 Rating Area 9	No Preference	21	315.71
53789PA0090004 Rating Area 9	No Preference	22	315.71
53789PA0090004 Rating Area 9	No Preference	23	315.71
53789PA0090004 Rating Area 9	No Preference	24	315.71
53789PA0090004 Rating Area 9	No Preference	25	316.97
53789PA0090004 Rating Area 9	No Preference	26	323.29
53789PA0090004 Rating Area 9	No Preference	27	330.86
53789PA0090004 Rating Area 9	No Preference	28	343.18
53789PA0090004 Rating Area 9	No Preference	29	353.28
53789PA0090004 Rating Area 9	No Preference	30	358.33
53789PA0090004 Rating Area 9	No Preference	31	365.91
53789PA0090004 Rating Area 9	No Preference	32	373.49
53789PA0090004 Rating Area 9	No Preference	33	378.22
53789PA0090004 Rating Area 9	No Preference	34	383.27
53789PA0090004 Rating Area 9	No Preference	35	385.80
53789PA0090004 Rating Area 9	No Preference	36	388.32
53789PA0090004 Rating Area 9	No Preference	37	390.85
53789PA0090004 Rating Area 9	No Preference	38	393.38
53789PA0090004 Rating Area 9	No Preference	39	398.43
53789PA0090004 Rating Area 9	No Preference	40	403.48
53769FA0090004 Rating Area 9 53789PA0090004 Rating Area 9	No Preference	41	411.05
	No Preference	42	418.32
53789PA0090004 Rating Area 9 53789PA0090004 Rating Area 9	No Preference	43	428.42
53789PA0090004 Rating Area 9	No Preference	44	441.05
53789PA0090004 Rating Area 9	No Preference	45	455.89
53789PA0090004 Rating Area 9	No Preference	46	473.57
53789PA0090004 Rating Area 9	No Preference	47	493.46
53789PA0090004 Rating Area 9	No Preference	48	516.19
53789PA0090004 Rating Area 9	No Preference	49	538.60
53789PA0090004 Rating Area 9	No Preference	50	563.86
53789PA0090004 Rating Area 9	No Preference	51	588.80
53789PA0090004 Rating Area 9	No Preference	52	616.27
53789PA0090004 Rating Area 9	No Preference	53	644.05
53789PA0090004 Rating Area 9	No Preference	54	674.04
53789PA0090004 Rating Area 9	No Preference	55	704.03
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53789PA0090004 Rating Area 9	No Preference	58	804.43
53789PA0090004 Rating Area 9	No Preference	59	821.79
53789PA0090004 Rating Area 9	No Preference	60	856.84
53789PA0090004 Rating Area 9	No Preference	61	887.15
53789PA0090004 Rating Area 9	No Preference	62	907.04
53789PA0090004 Rating Area 9	No Preference	63	931.98
53789PA0090004 Rating Area 9	No Preference	64 and over	947.12

23 Rates Table Template v12.0	, ,	required. To validate press Validate button or tate, select Family-Tier Rates under Rating M	· · · · · · · · · · · · · · · · · · ·	ize button or Ctrl + Shift + F.
	If you are not in a community ratir	iale, select Farilly-Tier Rates under Rating M ng state, select Age-Based Rates under Ratin Tobacco User, you must give a rate for Tobac	g Method and provide an Individual Ra	ate for every age band.
		dd Sheet button, or Ctrl + Shift + H. All plans r		
HIOS Issuer ID* Rate Effective Date*				
Rate Expiration Date*				
Plan ID*	Rating Area ID*	Tobacco*	Ago*	Individual Rate*
Fian ID	Rating Area ID	Required:	Age*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco o No Preference enrollee on a plan
53789PA0090004 53789PA0090004		No Preference No Preference	0-14 15	235.87 256.84
53789PA0090004 53789PA0090004	· · · · ·	No Preference No Preference	16 17	264.86 272.87
53789PA0090004	Rating Area 6	No Preference	18	281.51
53789PA0090004 53789PA0090004	_	No Preference No Preference	19 20	290.1 <sup>4</sup> 299.08
53789PA0090004	Rating Area 6	No Preference	21	308.33
53789PA0090004 53789PA0090004	_	No Preference No Preference	22 23	308.33 308.33
53789PA0090004	Rating Area 6	No Preference	24	308.33
53789PA0090004 53789PA0090004	· · · · ·	No Preference No Preference	25 26	309.56 315.73
53789PA0090004 53789PA0090004	· · · · ·	No Preference No Preference	27 28	323.13 335.15
53789PA0090004	Rating Area 6	No Preference	29	345.02
53789PA0090004 53789PA0090004	· · · · ·	No Preference No Preference	30 31	349.9 357.3
53789PA0090004	Rating Area 6	No Preference	32	364.7
53789PA0090004 53789PA0090004	•	No Preference No Preference	33 34	369.3 374.3
53789PA0090004	Rating Area 6	No Preference	35	376.7
53789PA0090004 53789PA0090004	•	No Preference No Preference	36 37	379.29 381.7
53789PA0090004	Rating Area 6	No Preference	38	384.1
53789PA0090004 53789PA0090004	•	No Preference No Preference	39 40	389.1 394.0
53789PA0090004 53789PA0090004	•	No Preference No Preference	41 42	401.4 408.5
53789PA0090004	Rating Area 6	No Preference	43	418.4
53789PA0090004 53789PA0090004	•	No Preference No Preference	44 45	430.74 445.2
53789PA0090004	Rating Area 6	No Preference	46	462.5
53789PA0090004 53789PA0090004		No Preference No Preference	47 48	481.9 504.1
53789PA0090004	Rating Area 6	No Preference	49	526.0
53789PA0090004 53789PA0090004	•	No Preference No Preference	50 51	550.6 575.0
53789PA0090004	•	No Preference	52	601.8
53789PA0090004 53789PA0090004		No Preference No Preference	53 54	628.9 658.2
53789PA0090004 53789PA0090004	•	No Preference No Preference	55 56	687.56 719.3
53789PA0090004	Rating Area 6	No Preference	57	751.4
53789PA0090004 53789PA0090004		No Preference No Preference	58 59	785.63 802.53
53789PA0090004	Rating Area 6	No Preference	60	836.8
53789PA0090004 53789PA0090004		No Preference No Preference	61 62	866.4 885.8
53789PA0090004	Rating Area 6	No Preference	63	910.1
53789PA0090004 53789PA0090004		No Preference No Preference	64 and over 0-14	924.9 254.7
53789PA0090004	Rating Area 7	No Preference	15	277.3
53789PA0090004 53789PA0090004	Rating Area 7	No Preference No Preference	16 17	286.0 294.7
53789PA0090004 53789PA0090004		No Preference No Preference	18 19	304.0 313.3
53789PA0090004	Rating Area 7	No Preference	20	323.0
53789PA0090004 53789PA0090004		No Preference No Preference	21 22	333.0 333.0
53789PA0090004	Rating Area 7	No Preference	23	333.0
53789PA0090004 53789PA0090004	•	No Preference No Preference	24 25	333.0 334.3
53789PA0090004	Rating Area 7	No Preference	26	340.9
53789PA0090004 53789PA0090004	•	No Preference No Preference	27 28	348.9 361.9
53789PA0090004	Rating Area 7	No Preference	29	372.6 377.9
53789PA0090004 53789PA0090004	Rating Area 7	No Preference No Preference	30 31	385.9
53789PA0090004 53789PA0090004		No Preference No Preference	32 33	393.9 398.9
53789PA0090004	Rating Area 7	No Preference	34	404.2
53789PA0090004 53789PA0090004	•	No Preference No Preference	35 36	406.9 409.5
53789PA0090004	Rating Area 7	No Preference	37	412.2
53789PA0090004 53789PA0090004	•	No Preference No Preference	38 39	414.9 420.2
53789PA0090004	Rating Area 7	No Preference	40	425.5
53789PA0090004 53789PA0090004		No Preference No Preference	41 42	433.5 441.2
53789PA0090004	Rating Area 7	No Preference	43	451.8
53789PA0090004 53789PA0090004		No Preference No Preference	44 45	465.2 480.8
53789PA0090004	Rating Area 7	No Preference	46	499.4
53789PA0090004 53789PA0090004	•	No Preference No Preference	47 48	520.47 544.49
53789PA0090004	Rating Area 7	No Preference	49	568.09
53789PA0090004 53789PA0090004		No Preference No Preference	50 51	594.73 621.04
53789PA0090004	Rating Area 7	No Preference	52	650.0°
53789PA0090004	Rating Area 7 Rating Area 7	No Preference No Preference	53 54	679.3° 710.99

S0788PA009000 Raling Area 7				-
63769RA0000004 Rating Area 7	53789PA0090004 Rating Area 7	No Preference	55	742.58
S2788PA0000004 Rating Area 7 No Preference				776.88
63788PA0000004 Raing Area 7 No Preference				811.51
S3788PA0090004 Rating Area 7 No Preference 61	· ·			848.47
S3788PA0090004 Rating Area 7 No Preference 62				866.79
S3789FA0090004 Rating Area 7 No Preference 62   1.53789FA0090004 Rating Area 7 No Preference 63   1.53789FA0090004 Rating Area 9 No Preference 64 and over 63   1.53789FA0090004 Rating Area 9 No Preference 64   1.53789FA0090004 Rating Area 9 No Preference 65   1.53789FA0090004 Rating Area 9 No Preference 65   1.53789FA0090004 Rating Area 9 No Preference 62   1.53789FA00900004 Rating Area 9 No Preference 62   1.53789FA0090004 Rating				903.75
S3788PA0000004 Rating Area 9				935.72
S3789PA0000004 Rating Area 9   No Preference   G4 and over				956.70
S3789PA0090004 Rating Area 9 No Preference   0-14   15   15   15   15   15   15   15				983.01
S3788PA0000004 Rating Area 9 No Preference   15   15   15   15   15   15   15   1				998.99
S3789PA0090004 Rating Area 9 No Proference   16				240.59
S3789PA0000004 Rating Area 9 No Proference   17				261.98
53798PA0000004 Rating Area 9   No Preference   18	· ·			270.15
53789PA0000004 Rating Area 9   No Preference   19				278.33
S3788PA0000004 Rating Area 9				287.14
S3789PAQ0900004 Rating Area 9				295.94
S3789PA0090004 Rating Area 9 No Preference   22				305.06
S3789PA0090004 Rating Area 9				314.50
S3789PA0090000 Rating Area 9				314.50
53789PA0090004 Rating Area 9         No Preference         25           53789PA0090004 Rating Area 9         No Preference         26           53789PA0090004 Rating Area 9         No Preference         27           53789PA0090004 Rating Area 9         No Preference         28           53789PA0090004 Rating Area 9         No Preference         29           53789PA0090004 Rating Area 9         No Preference         30           53789PA0090004 Rating Area 9         No Preference         31           53789PA0090004 Rating Area 9         No Preference         32           53789PA0090004 Rating Area 9         No Preference         33           53789PA0090004 Rating Area 9         No Preference         34           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         36           53789PA0090004 Rating Area 9         No Preference         39           53789PA0090004 Rating Area 9         No Preference         40           53789PA0090004 Rating Area 9         No Pr	· ·			314.50
53789PA0090004 Rating Area 9         No Preference         25           53789PA0090004 Rating Area 9         No Preference         27           53789PA0090004 Rating Area 9         No Preference         28           53789PA0090004 Rating Area 9         No Preference         29           53789PA0090004 Rating Area 9         No Preference         30           53789PA0090004 Rating Area 9         No Preference         31           53789PA0090004 Rating Area 9         No Preference         32           53789PA0090004 Rating Area 9         No Preference         33           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         36           53789PA0090004 Rating Area 9         No Preference         36           53789PA0090004 Rating Area 9         No Preference         38           53789PA0090004 Rating Area 9         No Preference         38           53789PA0090004 Rating Area 9         No Preference         39           53789PA0090004 Rating Area 9         No Preference         40           53789PA0090004 Rating Area 9         No Preference         41           53789PA0090004 Rating Area 9         No Pr				314.50
53789PA0090004 Rating Area 9         No Preference         28           53789PA0090004 Rating Area 9         No Preference         29           53789PA0090004 Rating Area 9         No Preference         30           53789PA0090004 Rating Area 9         No Preference         31           53789PA0090004 Rating Area 9         No Preference         32           53789PA0090004 Rating Area 9         No Preference         32           53789PA0090004 Rating Area 9         No Preference         34           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         36           53789PA0090004 Rating Area 9         No Preference         36           53789PA0090004 Rating Area 9         No Preference         37           53789PA0090004 Rating Area 9         No Preference         38           53789PA0090004 Rating Area 9         No Preference         40           53789PA0090004 Rating Area 9         No Preference         41           53789PA0090004 Rating Area 9         No Preference         41           53789PA0090004 Rating Area 9         No Preference         42           53789PA0090004 Rating Area 9         No Pr		No Preference		315.75
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53789PA0090004 Rating Area 9       No Preference       29         53789PA0090004 Rating Area 9       No Preference       31         53789PA0090004 Rating Area 9       No Preference       32         53789PA0090004 Rating Area 9       No Preference       32         53789PA0090004 Rating Area 9       No Preference       33         53789PA0090004 Rating Area 9       No Preference       34         53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       38         53789PA0090004 Rating Area 9       No Preference       38         53789PA0090004 Rating Area 9       No Preference       39         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference		329.59
53788PA0090004 Rating Area 9         No Preference         30           53788PA0090004 Rating Area 9         No Preference         31           53788PA0090004 Rating Area 9         No Preference         32           53788PA0090004 Rating Area 9         No Preference         34           53788PA0090004 Rating Area 9         No Preference         35           53788PA0090004 Rating Area 9         No Preference         36           53788PA0090004 Rating Area 9         No Preference         36           53788PA0090004 Rating Area 9         No Preference         37           53788PA0090004 Rating Area 9         No Preference         38           53788PA0090004 Rating Area 9         No Preference         40           53788PA0090004 Rating Area 9         No Preference         41           53788PA0090004 Rating Area 9         No Preference         42           53788PA0090004 Rating Area 9         No Preference         44           53788PA0090004 Rating Area 9         No Preference         45           53788PA0090004 Rating Area 9         No Pr		No Preference		341.86
53789PA0090004 Rating Area 9       No Preference       31         53789PA0090004 Rating Area 9       No Preference       32         53789PA0090004 Rating Area 9       No Preference       33         53789PA0090004 Rating Area 9       No Preference       34         53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       37         53789PA0090004 Rating Area 9       No Preference       39         53789PA0090004 Rating Area 9       No Preference       39         53789PA0090004 Rating Area 9       No Preference       40         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference		351.92
53789PA0090004 Rating Area 9       No Preference       32         53789PA0090004 Rating Area 9       No Preference       33         53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       33         53789PA0090004 Rating Area 9       No Preference       38         53789PA0090004 Rating Area 9       No Preference       40         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference	30	356.95
53789PA0090004 Rating Area 9         No Preference         33           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         35           53789PA0090004 Rating Area 9         No Preference         36           53789PA0090004 Rating Area 9         No Preference         37           53789PA0090004 Rating Area 9         No Preference         38           53789PA0090004 Rating Area 9         No Preference         40           53789PA0090004 Rating Area 9         No Preference         40           53789PA0090004 Rating Area 9         No Preference         41           53789PA0090004 Rating Area 9         No Preference         42           53789PA0090004 Rating Area 9         No Preference         43           53789PA0090004 Rating Area 9         No Preference         44           53789PA0090004 Rating Area 9         No Preference         44           53789PA0090004 Rating Area 9         No Preference         45           53789PA0090004 Rating Area 9         No Preference         46           53789PA0090004 Rating Area 9         No Preference         47           53789PA0090004 Rating Area 9         No Preference         48           53789PA0090004 Rating Area 9         No Pr	53789PA0090004 Rating Area 9	No Preference		364.50
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53789PA0090004 Rating Area 9       No Preference       36         53789PA0090004 Rating Area 9       No Preference       37         53789PA0090004 Rating Area 9       No Preference       38         53789PA0090004 Rating Area 9       No Preference       39         53789PA0090004 Rating Area 9       No Preference       40         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference		381.80
53789PA0090004 Rating Area 9       No Preference       37         53789PA0090004 Rating Area 9       No Preference       38         53789PA0090004 Rating Area 9       No Preference       39         53789PA0090004 Rating Area 9       No Preference       40         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9		No Preference	35	384.31
53789PA0090004       Rating Area 9       No Preference       38         53789PA0090004       Rating Area 9       No Preference       40         53789PA0090004       Rating Area 9       No Preference       40         53789PA0090004       Rating Area 9       No Preference       41         53789PA0090004       Rating Area 9       No Preference       42         53789PA0090004       Rating Area 9       No Preference       43         53789PA0090004       Rating Area 9       No Preference       44         53789PA0090004       Rating Area 9       No Preference       45         53789PA0090004       Rating Area 9       No Preference       46         53789PA0090004       Rating Area 9       No Preference       47         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       49         53789PA0090004       Rating Area 9       No Preference       50         53789PA0090004       Rating Area 9       No Preference       51         53789PA0090004       Rating Area 9       No Preference       52         53789PA0090004       Rating Area 9       No Preference       53         53789PA0090004<	53789PA0090004 Rating Area 9	No Preference	36	386.83
53789PA0090004       Rating Area 9       No Preference       39         53789PA0090004       Rating Area 9       No Preference       40         53789PA0090004       Rating Area 9       No Preference       41         53789PA0090004       Rating Area 9       No Preference       42         53789PA0090004       Rating Area 9       No Preference       43         53789PA0090004       Rating Area 9       No Preference       44         53789PA0090004       Rating Area 9       No Preference       45         53789PA0090004       Rating Area 9       No Preference       46         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       49         53789PA0090004       Rating Area 9       No Preference       50         53789PA0090004       Rating Area 9       No Preference       51         53789PA0090004       Rating Area 9       No Preference       52         53789PA0090004       Rating Area 9       No Preference       53         53789PA0090004       Rating Area 9       No Preference       56         53789PA0090004<	53789PA0090004 Rating Area 9	No Preference		389.35
53789PA0090004 Rating Area 9       No Preference       40         53789PA0090004 Rating Area 9       No Preference       41         53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference		391.86
53789PA0090004       Rating Area 9       No Preference       41         53789PA0090004       Rating Area 9       No Preference       42         53789PA0090004       Rating Area 9       No Preference       43         53789PA0090004       Rating Area 9       No Preference       44         53789PA0090004       Rating Area 9       No Preference       46         53789PA0090004       Rating Area 9       No Preference       47         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       50         53789PA0090004       Rating Area 9       No Preference       51         53789PA0090004       Rating Area 9       No Preference       52         53789PA0090004       Rating Area 9       No Preference       52         53789PA0090004       Rating Area 9       No Preference       53         53789PA0090004       Rating Area 9       No Preference       55         53789PA0090004       Rating Area 9       No Preference       55         53789PA0090004       Rating Area 9       No Preference       56         53789PA0090004<	53789PA0090004 Rating Area 9	No Preference	39	396.89
53789PA0090004 Rating Area 9       No Preference       42         53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference	40	401.93
53789PA0090004 Rating Area 9       No Preference       43         53789PA0090004 Rating Area 9       No Preference       44         53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference	41	409.47
53789PA0090004       Rating Area 9       No Preference       44         53789PA0090004       Rating Area 9       No Preference       45         53789PA0090004       Rating Area 9       No Preference       46         53789PA0090004       Rating Area 9       No Preference       47         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       49         53789PA0090004       Rating Area 9       No Preference       50         53789PA0090004       Rating Area 9       No Preference       51         53789PA0090004       Rating Area 9       No Preference       53         53789PA0090004       Rating Area 9       No Preference       54         53789PA0090004       Rating Area 9       No Preference       55         53789PA0090004       Rating Area 9       No Preference       55         53789PA0090004       Rating Area 9       No Preference       56         53789PA0090004       Rating Area 9       No Preference       57         53789PA0090004       Rating Area 9       No Preference       58         53789PA0090004       Rating Area 9       No Preference       58         53789PA0090004<	53789PA0090004 Rating Area 9	No Preference	42	416.71
53789PA0090004 Rating Area 9       No Preference       45         53789PA0090004 Rating Area 9       No Preference       46         53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9	53789PA0090004 Rating Area 9	No Preference	43	426.77
53789PA0090004       Rating Area 9       No Preference       46         53789PA0090004       Rating Area 9       No Preference       47         53789PA0090004       Rating Area 9       No Preference       48         53789PA0090004       Rating Area 9       No Preference       49         53789PA0090004       Rating Area 9       No Preference       50         53789PA0090004       Rating Area 9       No Preference       51         53789PA0090004       Rating Area 9       No Preference       52         53789PA0090004       Rating Area 9       No Preference       53         53789PA0090004       Rating Area 9       No Preference       55         53789PA0090004       Rating Area 9       No Preference       56         53789PA0090004       Rating Area 9       No Preference       57         53789PA0090004       Rating Area 9       No Preference       58         53789PA0090004       Rating Area 9       No Preference       58         53789PA0090004       Rating Area 9       No Preference       59         53789PA0090004       Rating Area 9       No Preference       59         53789PA0090004       Rating Area 9       No Preference       59         53789PA0090004<	53789PA0090004 Rating Area 9	No Preference	44	439.35
53789PA0090004 Rating Area 9       No Preference       47         53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59          53789PA0090004 Rating Area	53789PA0090004 Rating Area 9	No Preference	45	454.13
53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         60       53789PA0090004 Rating Area 9       No Preference       59	53789PA0090004 Rating Area 9	No Preference	46	471.74
53789PA0090004 Rating Area 9       No Preference       48         53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52       0         53789PA0090004 Rating Area 9       No Preference       53       0         53789PA0090004 Rating Area 9       No Preference       55       55         53789PA0090004 Rating Area 9       No Preference       56       56         53789PA0090004 Rating Area 9       No Preference       57       57         53789PA0090004 Rating Area 9       No Preference       58       6         53789PA0090004 Rating Area 9       No Preference       59       6		No Preference		491.56
53789PA0090004 Rating Area 9       No Preference       49         53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59	53789PA0090004 Rating Area 9	No Preference		514.20
53789PA0090004 Rating Area 9       No Preference       50         53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       59	53789PA0090004 Rating Area 9	No Preference		536.53
53789PA0090004 Rating Area 9       No Preference       51         53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       59	53789PA0090004 Rating Area 9	No Preference		561.69
53789PA0090004 Rating Area 9       No Preference       52         53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60		No Preference		586.54
53789PA0090004 Rating Area 9       No Preference       53         53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60		No Preference		613.90
53789PA0090004 Rating Area 9       No Preference       54         53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60		No Preference		641.57
53789PA0090004 Rating Area 9       No Preference       55         53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60		No Preference		671.45
53789PA0090004 Rating Area 9       No Preference       56         53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60	53789PA0090004 Rating Area 9	No Preference		701.33
53789PA0090004 Rating Area 9       No Preference       57         53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60		No Preference		733.72
53789PA0090004 Rating Area 9       No Preference       58         53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60	53789PA0090004 Rating Area 9	No Preference	57	766.43
53789PA0090004 Rating Area 9       No Preference       59         53789PA0090004 Rating Area 9       No Preference       60	· ·	No Preference		801.34
53789PA0090004 Rating Area 9 No Preference 60				818.63
				853.54
53789PA0090004 Rating Area 9 No Preference 61				883.74
				903.55
				928.39
				943.49

	, ,	equired. To validate press Validate button or ate, select Family-Tier Rates under Rating M		ze button or Ctrl + Shift + F.
1	If you are not in a community ratin	g state, select Age-Based Rates under Ratin	g Method and provide an Individual Ra	te for every age band.
		obacco User, you must give a rate for Tobac d Sheet button, or Ctrl + Shift + H. All plans r		
HIOS Issuer ID* { Rate Effective Date*				
Rate Expiration Date*	12/31/2023			
Rating Method* /	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required: Select the age of a subscriber eligible for the	Required: Enter the rate of an Individual Non-Tobacco o
Enter the 14-character Plan ID	Select the Rating Area ID	determine if a person is eligible for a rate from a plan	rate	No Preference enrollee on a plan
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	0-14 15	239.4 <sup>4</sup> 260.7 <sup>7</sup>
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	16 17	268.8° 277.00
53789PA0090004 I	Rating Area 6	No Preference	18	285.77
53789PA0090004 I	-	No Preference	19 20	294.53 303.6
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	21	313.0
53789PA0090004 I	-	No Preference	22	313.00
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	23 24	313.00 313.00
53789PA0090004 I	Rating Area 6	No Preference	25	314.29
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	26 27	320.5° 328.0°
53789PA0090004 I	Rating Area 6	No Preference	28	340.2
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	29 30	350.2 355.2
53789PA0090004 I 53789PA0090004 I	•	No Preference	31	355.2 362.7
53789PA0090004 I	•	No Preference	32	370.2
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	33 34	374.9 379.9
53789PA0090004 I	Rating Area 6	No Preference	35	382.4
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	36 37	384.9 387.4
53789PA0090004 I	Rating Area 6	No Preference	38	390.0
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	39 40	395.0 400.0
53789PA0090004 I	Rating Area 6	No Preference	41	407.5
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	42 43	414.73 424.74
53789PA0090004 I		No Preference	43	437.2
53789PA0090004 I	•	No Preference	45	451.9
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	46 47	469.5 489.2
53789PA0090004 I		No Preference	48	511.7
53789PA0090004 I 53789PA0090004 I		No Preference No Preference	49 50	533.9 559.0
53789PA0090004 I	Rating Area 6	No Preference	51	583.7
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	52 53	610.9 638.5
53789PA0090004 I	•	No Preference	54	668.2
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	55 56	697.99 730.23
53789PA0090004 I	•	No Preference	57	762.78
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	58 59	797.53 814.74
53789PA0090004 I		No Preference	60	849.4
53789PA0090004 I	•	No Preference	61	879.5
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	62 63	899.2 923.9
53789PA0090004 I	Rating Area 6	No Preference	64 and over	938.9
53789PA0090004 I 53789PA0090004 I		No Preference No Preference	0-14 15	258.6 281.5
53789PA0090004 I	Rating Area 7	No Preference	16	290.3
53789PA0090004 I 53789PA0090004 I		No Preference No Preference	17 18	299.1 308.6
53789PA0090004 I	Rating Area 7	No Preference	19	318.1
53789PA0090004 I 53789PA0090004 I		No Preference No Preference	20 21	327.9 338.0
53789PA0090004 I 53789PA0090004 I		No Preference	21 22	338.0
53789PA0090004 I	•	No Preference	23	338.0
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	24 25	338.0 339.3
53789PA0090004 I	Rating Area 7	No Preference	26	346.1
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	27 28	354.2 367.4
53789PA0090004 I	Rating Area 7	No Preference	29	378.2
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	30 31	383.6 391.7
53789PA0090004 I	Rating Area 7	No Preference	32	399.9
53789PA0090004 I 53789PA0090004 I		No Preference No Preference	33 34	404.9 410.3
53789PA0090004 I 53789PA0090004 I		No Preference	35	410.3
53789PA0090004 I	Rating Area 7	No Preference	36	415.7
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	37 38	418.4 421.2
53789PA0090004 I	Rating Area 7	No Preference	39	426.6
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	40 41	432.0 440.1
53789PA0090004 I 53789PA0090004 I	•	No Preference	42	447.9
53789PA0090004 I	Rating Area 7	No Preference	43	458.7
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	44 45	472.2 488.1
53789PA0090004 I	Rating Area 7	No Preference	46	507.0
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	47 48	528.36 552.70
53789PA0090004 I	Rating Area 7	No Preference	49	576.7
53789PA0090004 I	Rating Area 7	No Preference	50	603.74
53789PA0090004 I 53789PA0090004 I	•	No Preference No Preference	51 52	630.44 659.89
			53	689.60

			-
53789PA0090004 Rating Area 7	No Preference	55	753.83
53789PA0090004 Rating Area 7	No Preference	56	788.65
53789PA0090004 Rating Area 7	No Preference	57	823.80
53789PA0090004 Rating Area 7	No Preference	58	861.33
53789PA0090004 Rating Area 7	No Preference	59	879.92
53789PA0090004 Rating Area 7	No Preference	60	917.44
53789PA0090004 Rating Area 7	No Preference	61	949.89
53789PA0090004 Rating Area 7	No Preference	62	971.19
53789PA0090004 Rating Area 7	No Preference	63	997.89
53789PA0090004 Rating Area 7	No Preference	64 and over	1014.11
53789PA0090004 Rating Area 9	No Preference	0-14	244.23
53789PA0090004 Rating Area 9	No Preference	15	265.94
53789PA0090004 Rating Area 9	No Preference	16	274.24
53789PA0090004 Rating Area 9	No Preference	17	282.55
53789PA0090004 Rating Area 9	No Preference	18	291.48
53789PA0090004 Rating Area 9	No Preference	19	300.42
53789PA0090004 Rating Area 9	No Preference	20	309.68
53789PA0090004 Rating Area 9	No Preference	21	319.26
53789PA0090004 Rating Area 9	No Preference	22	319.26
53789PA0090004 Rating Area 9	No Preference	23	319.26
53789PA0090004 Rating Area 9	No Preference	24	319.26
53789PA0090004 Rating Area 9	No Preference	25	320.54
53789PA0090004 Rating Area 9	No Preference	26	326.92
53789PA0090004 Rating Area 9	No Preference	27	334.58
53789PA0090004 Rating Area 9	No Preference	28	347.04
53789PA0090004 Rating Area 9	No Preference	29	357.25
53789PA0090004 Rating Area 9	No Preference	30	362.36
53789PA0090004 Rating Area 9	No Preference	31	370.02
53789PA0090004 Rating Area 9	No Preference	32	377.68
53789PA0090004 Rating Area 9	No Preference	33	382.47
53789PA0090004 Rating Area 9	No Preference	34	387.58
53789PA0090004 Rating Area 9	No Preference	35	390.14
53789PA0090004 Rating Area 9	No Preference	36	392.69
53789PA0090004 Rating Area 9	No Preference	37	395.24
53789PA0090004 Rating Area 9	No Preference	38	397.80
53789PA0090004 Rating Area 9	No Preference	39	402.91
53789PA0090004 Rating Area 9	No Preference	40	408.01
53789PA0090004 Rating Area 9	No Preference	41	415.68
53789PA0090004 Rating Area 9	No Preference	42	423.02
53789PA0090004 Rating Area 9	No Preference	43	433.24
53789PA0090004 Rating Area 9	No Preference	44	446.01
53789PA0090004 Rating Area 9	No Preference	45	461.01
53789PA0090004 Rating Area 9	No Preference	46	478.89
53789PA0090004 Rating Area 9	No Preference	47	499.00
53789PA0090004 Rating Area 9	No Preference	48	521.99
53789PA0090004 Rating Area 9	No Preference	49	544.66
53789PA0090004 Rating Area 9	No Preference	50	570.20
53789PA0090004 Rating Area 9	No Preference	51	595.42
53789PA0090004 Rating Area 9	No Preference	52	623.20
53789PA0090004 Rating Area 9	No Preference	53	651.29
53789PA0090004 Rating Area 9	No Preference	54	681.62
53789PA0090004 Rating Area 9	No Preference	55	711.95
53789PA0090004 Rating Area 9	No Preference	56	744.83
53789PA0090004 Rating Area 9	No Preference	57	778.04
53789PA0090004 Rating Area 9	No Preference	58	813.47
53789PA0090004 Rating Area 9	No Preference	59	831.03
53789PA0090004 Rating Area 9	No Preference	60	866.47
53789PA0090004 Rating Area 9	No Preference	61	897.12
53789PA0090004 Rating Area 9	No Preference	62	917.23
53789PA0090004 Rating Area 9	No Preference	63	942.46
53789PA0090004 Rating Area 9	No Preference	64 and over	957.77

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

# **Table 0. Identifying Information**

Carrier Name:	Keystone Health Plan Central
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	7/1/2023
Base Period Start Date Date of Most Recent Membership	7/1/2021 8/1/2022

6/30/2024 6/30/2022

# Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
Average Age	39.7	40.4	40.4
Total	1,287	117	1,376
17 <18	107	7	82
24 18-24	124	11	129
29 25-29	153	14	165
34 30-34	138	13	153
39 35-39	94	11	129
14 40-44	131	12	141
49 45-49	116	11	129
54 50-54	128	13	153
59 55-59	146	11	129
63 60-63	122	11	129
99 64+	28	3	35

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

# **Table 2. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	;	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 571,092	.12 \$	339,956.95 \$	344,827.23	1,287	\$ 129,101.3	\$ 473,928.60	\$ -	\$ (21,459.27)	\$ 2,451.33	\$ -	\$ (204,519.92	2)
<b>Experience Period Total Allowe</b>	d EHB Claims + EHB Capitat	tion PMPM (net of	f prescription drug rebates)									\$ 353.47
Loss Ratio												88.88%

\*Express Prescription Drug Rebates as a negative number

# **Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

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

\*\* Should = URRT Trend

# Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM		
201807	\$	79,656.24	1.0000	\$ 79,656.24	301	\$ 264.64		\$ (1,892.41)	\$ 103,382.83	\$ 343.46		144849.5
201808	\$	61,462.25	1.0000	\$ 61,462.25	285	\$ 215.66		\$ (1,756.98)	\$ 74,625.67	\$ 261.84		137771.31
201809	\$	43,037.96	1.0000	\$ 43,037.96	274	\$ 157.07		\$ (1,304.91)	\$ 55,070.60	\$ 200.99		134274.94
201810	\$	109,093.85	1.0000	\$ 109,093.85	252	\$ 432.91		\$ (1,241.37)	\$ 122,418.37	\$ 485.79		121194.72
201811	\$	183,209.55	1.0000	\$ 183,209.55	250	\$ 732.84		\$ (2,039.41)	\$ 197,410.58	\$ 789.64		119774.33
201812	\$	91,405.68	0.9875	\$ 92,564.37	153	\$ 605.00		\$ (818.14)	\$ 99,847.17	\$ 652.60		73151.25
201901	\$	106,013.99	0.9897	\$ 107,119.19	118	\$ 907.79		\$ (2,549.73)	\$ 107,902.74	•		57338.28
201902	\$	68,718.27	1.0000	\$ 68,718.27	110	•		\$ (499.91)	\$ 79,718.81	\$ 724.72		53071.74
201903	\$	33,813.06	0.9794	\$ 34,525.24	104	-		\$ (832.03)	\$ 42,639.94	-		50498.67
201904	\$	17,368.74	1.0000	\$ 17,368.74	105	•		\$ (1,078.60)	\$ 21,059.87	\$ 200.57		51141.8
201905	\$	16,855.71	1.0000	\$ 16,855.71	90	\$ 187.29		\$ (318.17)	\$ 19,900.22	\$ 221.11		44440.24
201906	\$ 1,030,378.44 \$	7,360.41	1.0000	\$ 7,360.41	87	\$ 84.60	\$ 140,099.52	\$ (259.88)	\$ 22,502.96	\$ 258.65	-6.853705965	42871.66
201907	\$	24,957.76	1.0000	\$ 24,957.76	93	\$ 268.36		\$ (754.19)	\$ 36,701.83	\$ 394.64		45088.56
201908	\$	18,405.38	1.0000	\$ 18,405.38	91	\$ 202.26		\$ (167.74)	\$ 24,723.50	\$ 271.69		44347.52
201909	\$	10,358.18	1.0000	\$ 10,358.18	92	\$ 112.59		\$ (62.06)	\$ 17,050.82	\$ 185.34		45380.5
201910	\$	12,375.50	1.0000	\$ 12,375.50	91	\$ 135.99		\$ (328.53)	\$ 16,430.38	\$ 180.55		44515.06
201911	\$	18,323.58	0.9957	\$ 18,402.12	88	\$ 209.12		\$ (123.85)	\$ 26,871.01	\$ 305.35		42672.28
201912	\$	29,832.55	1.0000	\$ 29,832.55	76	\$ 392.53		\$ (312.97)	\$ 36,894.39	\$ 485.45		36720.2
202001	\$	16,679.77	1.0000	\$ 16,679.77	69	\$ 241.74		\$ (354.48)	\$ 31,018.70	\$ 449.55		34005.94
202002	\$	14,738.80	0.9994	\$ 14,746.94	69	\$ 213.72		\$ (209.95)	\$ 19,247.39	\$ 278.95		34513.78
202003	\$	8,563.52	1.0000	\$ 8,563.52	69	\$ 124.11		\$ (28.30)	\$ 12,152.63	\$ 176.13		34516.54
202004	\$	88,291.16	1.0000	\$ 88,293.96	69	\$ 1,279.62		\$ (947.23)	\$ 94,997.06	\$ 1,376.77		34516.54
202005	\$	3,190.89	0.9841	3,242.39	67	\$ 48.39		\$ (225.14)	\$ 11,473.68	\$ 171.25		32458.2
202006	\$ 460,046.52 \$	33,184.75	0.9999	\$ 33,186.51	63	\$ 526.77	\$ 97,536.37	\$ -	\$ 45,505.12	\$ 722.30	-3.750736393	31311.4
202007	\$	1,875.03	1.0000	\$ 1,875.04	69	\$ 27.17		\$ (595.55)	\$ 11,260.53	\$ 163.20		34023.62
202008	\$	20,191.62	1.0000	\$ 20,192.30	85	\$ 237.56		\$ -	\$ 26,213.97	\$ 308.40		39289.98
202009	\$	63,456.96	0.9999	\$ 63,460.64	84	\$ 755.48		\$ (194.90)	\$ 70,527.19	\$ 839.61		38229.01
202010	\$	12,586.38	0.9999	\$ 12,587.03	82	\$ 153.50		\$ (344.72)	\$ 19,532.73	\$ 238.20		37452.49
202011	\$	14,737.02	0.9999	\$ 14,738.91	80	\$ 184.24		\$ (1,130.37)	\$ 26,898.85	\$ 336.24		36485.86
202012	\$	23,227.69	0.9999	\$ 23,231.02	82	\$ 283.31		\$ -	\$ 36,345.70	-		37895.69
202101	\$	10,711.26	0.9997		89	\$ 120.39		\$ (432.59)	\$ 12,985.73	·		40072.05
202102	\$	33,283.46	0.9995		90	\$ 370.00		\$ (1,427.96)	\$ 39,263.65			39614.82
202103	\$	18,943.37	0.9997		95	\$ 199.47		\$ (660.96)	\$ 22,386.23			41436.98
202104	\$	19,124.60	0.9993		98	7		\$ -	\$ 32,953.90			43011.98
202105 202106	\$	33,269.00	0.9987		101	·		\$ (1,658.19)	\$ 43,580.91			44736.27
	\$ 474,195.14 \$	18,183.31	0.9987		94						-7.564966635	41946.39
202107	\$	12,578.32	0.9983		98	•		\$ (388.69)				42988.8
202108	\$	22,210.18	0.9986		103			\$ (2,247.54)		\$ 349.47		45568.71
202109	\$	11,085.83	0.9992		103			\$ (814.37)				45244.92
202110	\$	8,711.37	0.9991		106			\$ -	\$ 13,777.04			46258.88
202111	\$	22,617.00	0.9968	\$ 22,690.72	106			\$ (1,501.16)	\$ 28,803.58			46408.26
202112	\$	19,600.27	0.9972		100			\$ (1,981.30)				44580.83
202201	\$	36,897.57	0.9908		103	-		\$ (1,160.79)	\$ 47,568.67			44919.43
202202	\$	42,183.11	0.9920		111			\$ (3,517.67)	\$ 40,936.43			49360.39
202203	\$	39,844.67	0.9841		114	-		\$ (2,579.27)	\$ 51,108.32	-		50709.13
202204	\$	38,017.21	0.9627		114			\$ (2,357.03)				50578.86
202205	\$	68,061.46	0.9483		114			\$ (2,590.18)	\$ 93,033.78	-		51358.74
202206	\$ 571,092.12 \$	18,149.96	0.9674	\$ 18,762.50	115	\$ 163.15	\$ 129,101.37	\$ (2,321.27)	\$ 23,106.50	\$ 200.93	-16.67386946	53115.17
* Express Completion Factor as a percer	ntage	<del></del>	<del></del>		<del></del>			<del></del>	<del></del>			

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

Filing 22-68

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Keystone Health Plan Central

HMO

Small Group

7/1/2023

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	n Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$	259,611,920.48 \$	251,507,208.42	\$ 257,444,029.91	405,682 \$	43,442,574.78	\$ 300,886,604.69		\$	(15,924,775.57) \$	2,451.33	\$ -	\$ 11,168,796.46	
Experier	ce Period Total Allowed EHB Claims	+ EHB Capitation PMPM (ne	et of prescription drug rebates)										\$ 702.43
Loss Rat	io												89.19%

\*Express Prescription Drug Rebates as a negative number

# Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	4.65%	-1.00%	0.00%	3.60%	18.39%
Outpatient Hospital	4.95%	0.00%	0.00%	4.95%	38.56%
Professional	7.45%	1.00%	0.00%	8.52%	22.16%
Other Medical	4.95%	-1.00%	0.00%	3.90%	2.47%
Capitation				3.00%	0.00%
Prescription Drugs	7.65%	1.10%	0.00%	8.83%	18.41%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

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

\*\* Should = URRT Trend

# Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
201807	\$	31,632,361.27	1.0000 \$	31,632,361.27	65,756	481.06		\$ (1,496,851.63) \$	<b>35,366,401.92</b>	\$ 537.84
201808	\$	33,017,839.87	1.0000 \$	33,017,839.87	64,685	510.44		\$ (1,527,221.31) \$	36,873,682.64	\$ 570.05
201809	\$	28,274,406.79	1.0000 \$	28,274,406.79	63,197	\$ 447.40		\$ (1,346,323.17) \$	31,637,805.09	\$ 500.62
201810	\$	32,594,034.66	1.0000 \$	32,594,034.66	60,889	535.30		\$ (1,459,458.51) \$	36,359,130.24	\$ 597.14
201811	\$	29,036,016.16	1.0000 \$	29,036,016.16	59,405			\$ (1,362,880.52) \$	32,139,840.35	•
201812	\$	23,970,975.16	0.9894 \$	, ,	48,411 \$			\$ (1,099,048.53) \$	27,635,843.23	•
201901	\$	24,335,445.61	0.9908 \$	24,562,067.17	45,072			\$ (1,159,886.58) \$	28,648,372.64	-
201902	\$	22,642,181.83	1.0000 \$	22,642,181.83	44,460			\$ (1,177,318.37) \$	25,732,594.78	•
201903	\$	23,091,987.35	0.9823 \$		43,740 \$			\$ (1,220,957.27) \$	26,731,772.52	-
201904	\$	21,977,251.90	1.0000 \$	21,977,251.90	43,129			\$ (1,347,937.76) \$	24,847,226.56	-
201905	\$	23,291,095.77	1.0000 \$	23,291,095.77	42,846 \$			\$ (1,403,801.81) \$	25,764,707.68	
201906	\$ 371,283,796.25 \$	19,839,950.69	1.0000 \$		42,349		\$ 55,073,463.93		22,053,407.76	-
201907	\$	24,268,808.39	1.0000 \$	24,268,808.39	41,964 \$			\$ (1,228,751.52) \$	26,840,564.70	-
201908	\$	22,478,997.18	1.0000 \$	22,478,997.18	41,466			\$ (1,154,286.04) \$	24,835,562.34	-
201909	\$	20,893,325.07	1.0000 \$	20,893,325.07	41,020 \$			\$ (1,179,269.12) \$	22,980,399.53	-
201910	\$	23,515,673.84	1.0000 \$	23,515,673.84	40,723			\$ (1,204,661.37) \$	26,007,229.09	•
201911	\$	20,589,282.96	0.9965 \$	, ,	40,359			\$ (1,175,894.55) \$	22,672,932.29	
201912	\$	20,941,024.10	1.0000 \$	20,941,024.10	39,582			\$ (1,176,472.72) \$	23,717,143.86	
202001	\$	18,207,569.33	1.0000 \$	18,207,569.33	35,008 \$			\$ (750,603.51) \$	21,353,309.55	•
202002	\$	19,775,557.38	0.9995 \$	, ,	34,111 \$			\$ (892,226.92) \$	22,386,638.32	•
202003	\$	16,435,202.50	1.0000 \$	16,435,202.50	33,409 \$			\$ (972,966.27) \$	18,152,877.18	•
202004	\$	12,731,917.01 13,971,928.35	1.0000 \$	12,732,133.61	32,395 \$ 31,482 \$			\$ (1,040,936.38) \$	13,237,376.72	•
202005	\$ 280,978,241.65 \$	16,740,930.05	0.9802 \$ 1.0000 \$	5 14,253,874.15 5 16,741,538.28	30,750		ć 27.710.00 <i>6.74</i>	\$ (915,806.32) \$ \$ (958,449.17) \$	15,503,768.66 18,295,572.27	•
202007	280,978,241.03 \$	18,591,484.57		5 18,592,126.11	30,730 \$		\$ 37,718,286.74	\$ (990,357.31) \$	20,290,429.25	
202007	<u> </u>	18,734,890.99	1.0000 \$ 1.0000 \$		29,896			\$ (990,337.51) \$	20,457,680.07	
202009	<u> </u>	16,746,894.31	1.0000 \$		29,336			\$ (926,414.73) \$		•
202009	<u> </u>	16,499,481.03	0.9999 \$		28,647			\$ (929,307.08) \$	18,004,089.56	
202010	4	16,692,532.62	0.9999 \$		28,047			\$ (932,923.48) \$		
202011	4	16,997,643.02	0.9998 \$		26,538			\$ (969,723.46) \$	18,705,604.56	
202101	\$	17,372,381.99	0.9996 \$		27,753			\$ (967,857.07) \$		
202102	ς ς	15,984,582.59	0.9996 \$		27,765			\$ (932,822.65) \$		
202103	Ś	18,675,120.22	0.9995 \$		28,041			\$ (1,117,793.20) \$	20,628,875.40	
202104	Ś	18,272,026.36	0.9994 \$		28,253			\$ (1,095,084.07) \$	20,000,327.14	
202105	Ś	16,195,015.09	0.9989 \$		28,331			\$ (977,123.11) \$		
202106	\$ 225,755,606.29 \$	18,856,611.67	0.9987		28,538		\$ 32,225,305.10		20,571,534.63	
202107	\$	17,472,181.90	0.9985		28,867			\$ (1,065,957.28) \$	19,091,132.85	-
202108	\$	17,557,662.42	0.9982		28,932			\$ (1,074,903.58) \$	19,262,833.35	•
202109	\$	17,847,130.34	0.9980 \$	17,882,414.03	29,227	611.85		\$ (1,074,210.84) \$	19,501,961.47	\$ 667.26
202110	\$	19,288,749.65	0.9978 \$	19,330,484.52	29,975	644.89		\$ (1,132,682.14) \$	21,008,027.89	\$ 700.85
202111	\$	20,476,178.97	0.9957		30,648			\$ (1,127,598.71) \$	22,360,867.49	
202112	\$	22,947,145.08	0.9928 \$		35,214			\$ (1,295,533.17) \$	25,925,752.93	
202201	\$	22,048,249.80	0.9912 \$	22,244,334.41	36,898	602.86		\$ (1,370,596.52) \$	25,152,506.30	\$ 681.68
202202	\$	20,203,833.79	0.9884 \$	20,441,548.26	36,964	553.01		\$ (1,330,866.57) \$	23,301,119.82	\$ 630.37
202203	\$	26,282,315.28	0.9813 \$	26,782,558.39	36,839	727.02		\$ (1,680,002.63) \$	29,644,140.79	\$ 804.69
202204	\$	22,254,853.05	0.9563 \$	23,272,185.25	37,199	625.61		\$ (1,499,816.93) \$	25,857,208.89	\$ 695.10
202205	\$	22,698,747.14	0.9528 \$	23,824,229.45	37,293	638.84		\$ (1,622,524.35) \$	26,355,246.60	\$ 706.71
202206	\$ 259,611,920.48 \$	22,430,161.00	0.9008 \$	24,901,254.92	37,626		\$ 43,442,574.78	\$ (1,650,082.85) \$	27,503,482.07	\$ 730.97

\* Express Completion Factor as a percentage

\*\*Express Prescription Drug Rebates as a negative number

# PA Rate Template Part II

Rate Development and Change

Carrier Name:
Product(s):

Market Segment:

Rate Effective Date:

Keystone Health Plan Central HMO

Small Group

7/1/2023

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

Development of the Projected Index Rate	Act	tual Experience Data		Manual Data	ì	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	353.47	7 \$	70	02.43	<- Actual Experie \$ 702.44
Two year trend projection Factor		1.128		1.128		
Unadjusted Projected Allowed EHB Claims PMPM	\$	398.70	\$	79	92.30	792.31
Single Risk Pool Adjustment Factors						
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000		
Change in Morbidity - All Other		0.590		0.590		<- See URRT Instructions
Total Non-Morbidity Changes		0.990		0.990		
Change in Demographics		1.000		1.000		<- See URRT Instructions
Change in Network		0.990		0.990		<- See URRT Instructions
Change in Benefits		1.000		1.000		<- See URRT Instructions
Change in Other		1.000		1.000		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$	232.88	3 \$	46	52.79	<- See Instructions
Credibility Factors		0%		100%		<- Projected Ind \$462.79
Blended Projected EHB Claims PMPM			\$	46	52.79	
Development of the Market-Adjusted Index Rate and Total Allowed Claims						
Adjusted Projected Allowed EHB Claims PMPM	\$	462.79	) <- In	ndex Rate for Pr	ojecti	on Period on URRT - Individual or First Quarter Small Group
Projected Paid to Allowed Ratio		0.512	2			
Projected Incurred EHB Claims PMPM	\$	236.98	3			
Market-wide Adjustments						
Projected Incurred Risk Adjustment PMPM	\$	(169.76	<mark>5)</mark>			
Projected Incurred Exchange User Fees PMPM	\$	-				
Projected Incurred Reinsurance Recoveries PMPM	4	\$0.00				
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	406.74	١			
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	794.30	) <- M	arket-Adjusted	d Inde	331.51 Now Q1 MAIR for SG
Projected Allowed Non-EHB Claims PMPM	\$	-				
Market-Adjusted Projected Incurred Total Claims PMPM	\$	406.74	l			
Market-Adjusted Projected Allowed Total Claims PMPM	\$	794.30				

# **Table 6. Retention**

	•		1
Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	14.79%	\$72.84	82.59%
General and Claims	10.39%	\$51.17	
Agent/Broker Fees and Commissions	4.40%	\$21.67	
Quality Improvement Initiatives	0.00%	\$0.00	
Taxes and Fees	0.62%	\$3.04	
Risk Adjustment User Fee	0.04%	\$0.22	
PCORI Fee	0.04%	\$0.20	
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.53%	\$2.62	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	2.00%	\$9.85	
		70.00	
Total Retention	17.41%	\$85.73	
	2711270	<del>+00.70</del>	
Projected Required Revenue PMPM	\$ 492.47		』 <- Single Pool Gross Premium Avg. Rate, PN
Tojected Required Revende Firm Wi	7 432.47		Single 1 ooi Gross 1 Termani Avg. Nate, 1 IV

# Table 8. Components of Rate Change

Rate Components		2022		2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	-	\$	308.33	\$308.33	#DIV/
B. Base period allowed claims before normalization		600.61	\$	702.43	\$101.82	#DIV/
C. Normalization factor component of change	\$	(226.09)		(262.65)	-\$36.56	•
D. Change in Normalized Allowed Claims Adjustment Components						
D1. Base period allowed claims after normalization	\$	374.52	\$	439.78	\$ 65.27	#DIV/
D2. URRT Trend	\$	50.56	\$	56.27	\$ 5.71	#DIV/
D3. URRT Morbidity	\$	(97.77)	\$	(203.38)	\$ (105.61)	#DIV/
D4. URRT Other	\$	(3.27)		(2.93)	·	#DIV/
D5. Normalized URRT Risk Adjustment on an allowed basis	Š	102.87	\$	207.56	\$ 104.69	#DIV/
D6. Normalized Exchange User Fee on an allowed basis	Š	-	ς	-	\$ 104.05	#DIV/
D7. Normalized Reinsurance Recoveries on an allowed basis	\$	_	\$	_	\$ -	#DIV/
D8. Subtotal - Sum(D1:D7)	\$	426.90	\$	497.30	\$ 70.40	#DIV/
E. Change in Allowable Plan Adjusted Level Components	Ψ.	120.30	Υ	137.30	70.10	112117
E1. Network	\$	_	\$	_	\$ -	#DIV/
E2. Pricing AV	Ś	(197.23)	т .	(242.65)	\$ (45.42)	•
E3. Benefit Richness	Ś	-	\$	-	\$ -	#DIV/
E4. Catastrophic Eligibility	\$	_	\$	_	\$ -	#DIV/
E5. Subtotal - Sum(E1:E4)	Ś	(197.23)	\$	(242.65)	\$ (45.42)	•
F. Change in Retention Components	*	(======================================	т	(= :=:)	, ( )	,
F1. Administrative Expenses	\$	-	\$	45.61	\$ 45.61	#DIV
F2. Taxes and Fees	\$	_	\$	1.90	\$ 1.90	#DIV
F3. Profit and/or Contingency	\$	_	\$	6.17	\$ 6.17	#DIV
F4. Subtotal - Sum(F1:F3)	\$	-	\$	53.67	\$ 53.67	#DIV,
G. Change in Miscellaneous Items	\$	-			\$ -	#DIV,
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	229.67	\$	308.33	\$ 78.65	#DIV,

# For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$	702.43	<- Index Rate of Experience Period on URR
Blended Earned Premium	#####	!######	
Blended Loss Ratio		89.2%	

# 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 Renewing in Quarter	421	173	188	594	1,376
Adjusted Projected Allowed EHB Claims PMPM			\$ 462.79	\$ 462.79	\$ 462.79
Months of Trend	-		-	3	
Annual Trend			6.20%	6.20%	
Single Risk Pool Projected Allowed Claims	\$ -	\$ -	\$ 462.79	\$ 469.80	\$ 265.94
Quarterly Trend Factor			1.000	1.015	0.575

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

Normalization Factors	2022	2	2023	
Average Age Factor	1.560		1.551	Exhibit N
Average Geographic Factor	1.028		1.030	Exhibit N
Average Tobacco Factor	1.000		1.000	Always 1
Average Benefit Richness (induced demand)	1.000		1.000	
Average Network Factor	1.000		1.000	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 684.17	\$	794.30	
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 426.63	\$	497.30	

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

	2022	2023
Paid-to-Allowed	0.538	0.512
URRT Trend (Total Applied Trend Factor)	1.135	
URRT Morbidity	0.770	
URRT "Other"	0.990	0.990
Diala Adianatan and	00.75	ć 160.76
Risk Adjustment Exchange User Fee	88.75	\$ 169.76 \$ -
Reinsurance Recoveries		\$ -
Capitation	0.30	\$ 0.30
Natural	1 000	1 000
Network	1.000	
Pricing AV	0.538	
Benefit Richness	1.000	
Catastrophic Eligibility	1.000	1.000
A destruction of the control of the	45 70%	4.4.700/
Administrative Expenses	15.70%	
Taxes and Fees	0.63%	
Profit and/or Contingency	2.00%	2.00%

# PA Rate Template Part III Table 10. Plan Rates

Calibration Total Covered Lives @ 08-01-2022 Age Calibration Factor Keystone Health Plan Central Geographic Calibration Factor
Tobacco Calibration Factor Carrier Name: Product(s): Small Group 7/1/2023 7/1/2021 8/1/2022 Aggregate Calibration Factor Market Segment: SMALL GROUP QUARTERLY FILINGS ONLY
Calculation of Average 2023 PAIR & Comparision to Average 2022 PAIR
Q1 2023 Q2 2023 Q3 2023 Q4 2023
421 173 188 594 Rate Effective Date: Base Period Start Date Date of Most Recent Membership 794.30 45 CFR Part 156.8 (d) (2) Allowable Factors Market Adjusted Index Rate 08-01-2022 Number of Covered Lives by Rating Area Q1 2023 Q2 2023 Q3 2023 Q4 2023
Calibrated Plan Plan Plan Plan
Adjusted Adjusted Adjusted Index Rate PMPM PMPM PMPM PMPM

Q1 2023 Q4 2023 Q4 2023
Calibrated Plan Plan Plan Plan Adjusted Plan Adjusted Plan Adjusted PMPM PMPM Existing, Modified,
New, Discontinued & Total Mapped, Discontinued & Not Mapped | 7/1/2023 HIOS Plan ID | Metallic Tier | Standard AV, | Exchange | Company- | Ge,M,N,DM, DNM) for | Ce,M,N,DM, DNM) for | Ce,M,N,DM, DNM) for | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Metallic Tier | Value | Approach (2) | Off | AV) | Discontinued & Mapped | Off | O 2023 Calibrated Covered Lives Plan Adjusted Index Rate PMPM Mapped into 2023 including Exchange Profit or fees) Contingency Plans @ 08-01-2022 Total Projected Lives HIOS Plan ID (HMO, POS, PPO, EPO, 7/1/2022 Plan % of Total Covered 406.74 14.8% 406.74 14.8% N/A \$406.74 14.8 Totals - Current Membership
Total - Projected Membership 0.642 0.642 1.000 1.000 1.000 1.000 N/A N/A 288.83022 \$ 309.44 7.13% 1.000 \$ 1.000 \$ N/A 0.512 0.512 TRANSITIONAL
Bronze HMO 8000/0/50 Transitional Plans TRANSITIONAL N/A N/A 100.0%

Filing 22-68 3/14/2023

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

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

Keystone Health Plan Central HMO Small Group 7/1/2023

Plan Number	HIOS Plan ID (Standard Component)	7/1/2022 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2023	7/1/2023 HIOS Plan ID (If 7/1/2022 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off									
Totals	These cells auto-fill using the data entered in Table 10.														
Plan 1	53789PA0090004	Bronze HMO 8000/0/50	F		Bronze	Off									
Plan 2		0	0	0	0	011									
	0	0	0		_	U									
Dlan 2	0	Δ	Λ	Λ	<b>^</b>	^									

	Quai						Quar	ter 1 2023	, 21-ye	ear-old	Non-T	obacco	Premi	ium PN	1PM									
2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)		1		2		3	4		5		6	7	,	8		9
\$ -	\$ -	\$ -	\$ -	\$ 281.15	\$ 303.64	\$ -	\$ 286.77	\$ 292.64		\$	- \$	-	\$	-	\$ -	\$	-	\$	-	\$	-	\$	-	\$
									_															
				\$ 281.15	\$ 303.64		\$ 286.77	\$ 292.64		\$	- \$	-	\$	-	\$ -	\$	-	\$	-	\$	-	\$	-	\$
								\$ -		\$	- \$	-	\$	-	\$ -	\$	-	\$	-	\$	-	\$	-	\$
								ς -	1	\$	- \$	_	Ś	_	ς -	ς	_	ς	_	ς.	_	\$	_	\$

1	2	Change 3	in Quarter 1	<b>, 21-year-ol</b>	d Non-Tobac	co Premium 7	PMPM 8	9	Average (weighted by enrollmen by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM											Quarter 2 2023, 21-year-old Non-Tobacco Premium PMPM												Change in Quarter 2, 21-year-old Non-Tobacco Premium PMPM															
	1	2	3		ı	5	6		7	8	,	(v	Average veighted by arollment oy rating area)	1	2		3	4		5	6		7	8	9	(wei k enrol by r	erage ighted by illment rating rea)	1	2	3		4	5	6	7	8	9	Average (weighted by enrollment by rating area)
	\$ -	\$ -	\$	. \$	- \$	-	\$ 285.6	52 \$ 3	308.47	\$ -	\$ 2	291.33 \$	297.29	\$ -	\$	- \$	-	\$	- \$	-	\$ -	- \$	-	\$ -	\$	- \$	-	0.0%	0.0	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6 0.0%
_																																						
							\$ 285.6	52 \$ 3	308.47		\$ 2	291.33 \$	297.29	\$ -	\$	- \$	-	\$	- \$	-	\$ -	- \$	-	\$ -	\$	- \$	-											
-												\$	-	\$ -	\$	- \$	-	\$	- \$	-	\$ -	- \$	-	\$ -	\$	- \$	-											
												\$	-	\$ -	\$	- Ş	-	\$	- \$	-	Ş -	- \$	-	Ş -	\$	- \$	-											

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM	Quarter 3 2023, 21-year-old Non-Tobacco Premium PMPM	Change in Quarter 3, 21-year-old Non-Tobacco Premium PMPM
Average (weighted by enrollment by rating 1 2 3 4 5 6 7 8 9 area)	Average (weighted by enrollment by rating 1 2 3 4 5 6 7 8 9 area)	Average (weighted by enrollment by rating 1 2 3 4 5 6 7 8 9 area)
\$ - \$ - \$ - \$ - \$ - \$ 313.38 \$ - \$ 295.97 \$ 302.02	\$ - \$ - \$ - \$ - \$ - \$ 308.33 \$ 332.99 \$ - \$ 314.49 \$ 320.92	0.0%
\$ 290.17 \$ 313.38 \$ 295.97 \$ 302.02 \$ - \$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ - \$ - \$ 308.33 \$ 332.99 \$ - \$ 314.49 \$ 320.92 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	6.3% 6.3% 6.3% 6.3%

1 2 3 4 5 6						Average (weighted by enrollment by rating			
1	2	3	4	5	6	7	8	9	area)
	\$ -	\$ -	\$ -	Ś -	\$ 308.33	\$ 332.99	\$ -	\$ 314.49	\$ 320.92

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
		-		-	-		-	-	
0.0%	0.0%	0.0%	0.0%	0.0%	6.3%	6.3%	0.0%	6.3%	6.3%
0.0%	0.0%	0.0%	0.0%	0.0%	6.3%	6.3%	0.0%	6.3%	6

			Qua	rter 4 2022,	21-year-old	Non-Tobacco	o Premium P	MPM					Qu	arter 4 2023,	21-year-old	Non-Tobacco	Premium PN	<b>ЛРМ</b>						
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)		1	2	
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 294.79	\$ 318.37	\$ -	\$ 300.69	9 \$ 306.83	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 313.00	\$ 338.04	\$ -	\$ 319.26	5 \$ 325.79		0.0%	0.0%	
ſ					1	\$ 294.79	\$ 318.37		\$ 300.69	9 \$ 306.83	<b>S</b> -	<u>اخ</u> ۔	اخ <u>-</u>	اخ <u>-</u>	¢ -	\$ 313.00	\$ 338.04	\$ -	\$ 319.20	5 \$ 325.79	Г			
						<del>γ 254.75</del>	ŷ 310.37		ÿ 300.03	\$ 500.85	ς -	\$ -	\$	<u>ې</u> د -	<u> </u>	\$ 515.00	\$ 330.04	<del>۲</del>	\$ 515.20	\$ 525.75				
										٠ -	<del>-</del>	<del>-</del> ک	- ب خ	٠ ٠	٠ -	- ب د	٠ د	<del>- د</del>	٠ -	- خ	H			
										\$ -	<b>&gt;</b> -	\$ -	\$ -	\$ -	۶ -	<b>&gt;</b> -	<b>&gt;</b> -	<b>&gt;</b> -	<b>\$</b> -	<b>\$</b> -				1

1 2 3 4												(v en	Average veighted by nrollmen by rating					
	1		2	3		4		5		6		7		8		9		area)
\$	-	\$	-	\$ -	\$	-	\$	-	\$	313.00	\$	338.04	\$	-	\$	319.26	\$	325.79
•		-			'		'		'		•		•		'		'	

		Change	in Quarter 4	, 21-year-old	d Non-Tobac	co Premium	PMPM		
									Average (weighted by enrollment by rating
1	2	2	1		6	7	Q	۵	aroal
1	2	3	4	5	6	7	8	9	area)
0.0%	_			0.0%		-	-		area) 6.2%
_	_					-	-		•
_	_					6.2%	0.0%		•

# PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

Carrier Name: Keystone Health Plan Central

Product(s): HMO

Market Segment: Small Group

Rate Effective Date: 7/1/2023

**Table 13. Geographic Factors** 

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

**Table 14. Network Factors** 

	Projecion Period Network	Factors		
Network Name	Rating Area	Current	Proposed	Approval
Network Name	Rating Area	Factor	Factor	Date
НМО	All	1.000	1.00	9/19/2016

## **Keystone Health Plan Central Small Group Rates Effective 7/1/2023**

**Benefit Summary** 

#### **SMALL GROUP 1-50 PORTFOLIO**

Changes	Plan Name	HIOS ID	Deductible	Coinsurance	Out-of-Pocket	PCP	Specialist	Emergency	Urgent	IP Hospital	Hi-Tech Imaging	Lab	OP Surgery	Small Group: Rx \$0	Small Group: Rx \$250 (brand only deductible)
			(2x Family)		Maximum			Room	Care	per day,		Ind   Hos	ASC   ACH	Individual: Rx	Individual: N/A
										maximum of 5 days	; <b> </b>				
		Small Group: Rx \$0 Small Group: Rx \$	50												
		Individual: Rx (brand only deduct													
		Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
									BR	RONZE PRODUCTS					
anges Bronze H	IMO 8000/0/50	53789PA0090004	\$8.000	0%	\$8.550	\$50	\$85	D/0	D/0	N/A	D/0	D/50 D/85	D/0 D/0	Rx Ded: Combined. Rx Gen - De	ed Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0

<sup>1</sup> Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand

<sup>2</sup> Speciality drug coverage = 20% up to \$250 per fill/20% up to \$350 per fill/20% up to \$450 per fill

<sup>3</sup> Tiered Lab benefits. Independent labs | Hospital based labs 4 D = Deductible D/\$ = Deductible applies first then a copay

<sup>5</sup> Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

**Benefit Change Summary** 

		P	١V	Pric	ing AV	Metal Level	HRA Am	nount	Deductil	le: Tier 1	Deducti	ole: Tier 2	Coinsuran	ce: Tier 1	Coinsuran	e: Tier 2	MC	OOP	PCP: Ti	ier 1	PCP: T	Γier 2	SPC:	Tier 1	SPC:	Tier 2	ER		U	IC	IP Hosp Co	pay Per Day	Hi-Tech I	maging
Line On/Off Exchange New/Existing HIOS Med Description	Rx Description	2022	2023	2022	2023	2022 2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
LineOn/Off ExchangeNew/ExistingHIOSMed Description1Off ExchangeExisting53789PA0090004Bronze HMO 8000/0/50	Combined	64.3%	64.2%	53.8%	51.2%	Bronze Bronze	0	0	8,000	8,000	8,000	8,000	0%	0%	0%	0%	8,550	8,550	50	50	50	50	85	85	85	85	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0

Low End Imaging Big Lab: Tier 1 Lab: Tier 2 DP Surg: Tier 1 DP Surg: Tier 1 DP Surg: Tier 2 DP Surg: Tier 1 DP Surg: Tier 2 DP Surg: Tier 2 DP Surg: Tier 1 DP Surg: Tier 2 DP Surg: Tier 1 Rx Specialty Max Tier 2 Rx Specialty Max Tier 2 Rx Specialty Max Tier 2 DP Surg: T

## Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Benefit Categories

IP OP Professional	Type of Service
Inpatient Inpatient	IP - CABG IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient Inpatient	IP - Medical IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient Inpatient	IP - Other Surgical IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood OP - Cardiac Rehab
Outpatient Outpatient	OP - Cardiac Renau OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient Outpatient	OP - Maternity Non-delivery Care OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient Outpatient	OP - Pharmacy OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient Outpatient	OP - Substance Abuse OP - Surgery
Outpatient	OP - Surgery OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional Professional	IP Visits - IP Psychiatric IP Visits - IP Substance Abuse
Professional Professional	IP Visits - IP Substance Aduse IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional Professional	Inpatient Surgery - Assistant Surgeon  Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional Professional	Office Administered Drugs Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional Professional	Office/Misc - Urgent Care Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional Professional	Other Physician - Physicial Therapy Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional Professional	Preventive care - Other
Professional Professional	Preventive care - Physical Exams Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional Professional	ADDL Benefits Other Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional Professional	Maternity - Non Deliveries  Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional Professional	Office/Misc - Urgent Care Other Physician - Cardiovascular
Professional Professional	Other Physician - Cardiovascular Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional Professional	Other Physician - Physicial Therapy Outpatient Surgery - Anesthesia
Professional Professional	Outpatient Surgery - Anestnesia Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional Professional	Pathology/Lab - Office Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional Professional	Preventive care - Physical Exams  Preventive care - Well Baby Exams
Professional Professional	Preventive care - Well Baby Exams Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional Professional	Radiology - Office - General
Professional Other Medical	Unmapped Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN OP - Medical Surgical Supplies
Other Medical Other Medical	OP - Medical Surgical Supplies  Dental
Other Medical Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glassess/Contacts
	Other - PDN/Home Health
Other Medical	Other Breatleties
Other Medical Other Medical	Other - Prosthetics Preventive care - Vision Exams
Other Medical	
Other Medical Other Medical Other Medical Other Medical Other Medical	Preventive care - Vision Exams  Dental  Other - Ambulance
Other Medical Other Medical Other Medical Other Medical Other Medical Other Medical	Preventive care - Vision Exams Dental Other - Ambulance Other - DME
Other Medical Other Medical Other Medical Other Medical Other Medical	Preventive care - Vision Exams  Dental  Other - Ambulance

#### Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Benefit Mix Changes

**Benefit Mix Calculation** 

	Manual Cost PMPM
Average in Experience Period	332.98
Average in Rating Period	218.46
Benefit Mix Adjustment	0.656

<b>BEP Manual Cost Calcul</b>	332.98	405,331
	Manual Cost	
HIOS 14 Digit	<u>PMPM</u>	BEP MM
45127PA0010054	391.48	9,814
45127PA0010055	404.41	22,785
45127PA0010057	382.15	6,262
45127PA0010058	395.23	12,119
45127PA0010084	349.11	11,042
45127PA0010085	362.65	31,610
45127PA0010089	328.39	21,624
45127PA0010090	342.84	62,292
45127PA0010116	362.73	8,283
45127PA0010117	375.89	20,130
45127PA0010161	347.48	5,024
45127PA0010194	319.46	12,420
45127PA0010195	334.15	22,309
45127PA0010196	358.49	1,126
45127PA0010124	312.69	15,251
45127PA0010131	295.51	14,989
45127PA0010132	309.97	26,516
45127PA0010170	290.97	16,825
45127PA0010184	281.44	13,033
45127PA0010185	296.26	14,766
45127PA0010186	276.41	6,618
45127PA0010187	291.37	7,972
45127PA0010199	277.28	4,916
45127PA0010135	243.29	17,800
45127PA0010188	349.66	36
45127PA0010189	354.87	915
45127PA0010190	348.53	951
45127PA0010191	355.15	1,216
45127PA0010197	343.74	2,882
45127PA0010198	350.95	3,930
45127PA0010143	325.31	1,907
45127PA0010144	328.43	3,252
45127PA0010192	322.21	19
45127PA0010193	325.64	7
45127PA0130003	282.34	410
45127PA0130004	297.07	322
45127PA0130001	339.60	288
45127PA0130002	345.64	223
53789PA0090004	215.58	1,287
82795PA0130001	360.06	2,160

Projected 2023 Manual Co	218.46	1,3/6
		Proj Member
HIOS 14 Digit	<u>Total</u>	<u>Dist</u>
53789PA0090004	218.46	1,376

# Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Network Mix Changes

Network Change			0.9900
Projected MemberMonths	1,376	100.0%	0.990
	MM	Dist	Network Factor
НМО	1,376	100.0%	0.99
BEP MemberMonths	390,399	100.0%	1.000
PPO	389,086	99.7%	1.00
EPO	1,313	0.3%	0.90
НМО	-	0.0%	0.99

Data						390,399 M	1,376 IM	
Market	Issuer	Product	Product ID	HIOS ID	Plan Name	BEP	Projected	Network
SG	45127	EPO	45127PA013	45127PA0130001	Gold Valley Advantage EPO 2000/0/20 Rx 250	257	0	0.9
SG	45127	EPO	45127PA013	45127PA0130002	Gold Valley Advantage EPO 2000/0/20 Rx 0	196	0	0.9
SG	45127	EPO	45127PA013	45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	367	0	0.9
SG	45127	EPO	45127PA013	45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	293	0	0.9
SG	45127	EPO	45127PA013	45127PA0130005	Gold Capital Advantage EPO 2000/0/20 Rx 250	37	0	0.9
SG	45127	EPO	45127PA013	45127PA0130006	Gold Capital Advantage EPO 2000/0/20 Rx 0	124	0	0.9
SG	45127	EPO	45127PA013	45127PA0130007	Silver Capital Advantage EPO 5000/0/35 Rx 250	39	0	0.9
SG	45127	EPO	45127PA013	45127PA0130008	Silver Capital Advantage EPO 5000/0/35 Rx 0	0	0	0.9
SG	45127	PPO	45127PA001	45127PA0010054	Platinum PPO 0/0/15 Rx 250	9814	0	1
SG	45127	PPO	45127PA001	45127PA0010055	Platinum PPO 0/0/15 Rx 0	22785	0	1
SG	45127	PPO	45127PA001	45127PA0010057	Platinum PPO 250/0/15 Rx 250	6262	0	1
SG	45127	PPO	45127PA001	45127PA0010058	Platinum PPO 250/0/15 Rx 0	12119	0	1
SG	45127	PPO	45127PA001	45127PA0010069	Gold PPO HRA 3500/0/35 - 700   Rx 250	0	0	1
SG	45127	PPO	45127PA001	45127PA0010070	Gold PPO HRA 3500/0/35 - 700   Rx 0	0	0	1
SG	45127	PPO	45127PA001	45127PA0010084	Gold PPO 1000/0/25 Rx 250	11042	0	1
SG	45127	PPO	45127PA001	45127PA0010085	Gold PPO 1000/0/25 Rx 0	31610	0	1
SG	45127	PPO	45127PA001	45127PA0010089	Gold PPO 2000/0/15 Rx 250	21624	0	1
SG	45127	PPO	45127PA001	45127PA0010090	Gold PPO 2000/0/15 Rx 0	62292	0	1
SG	45127	PPO	45127PA001	45127PA0010100	Gold PPO 0/0/35   Rx 250	0	0	1
SG	45127	PPO	45127PA001	45127PA0010101	Gold PPO 0/0/35   Rx 0	0	0	1
SG	45127	PPO	45127PA001	45127PA0010101	Gold PPO 500/0/25 Rx 250	8283	0	1
SG	45127	PPO	45127PA001	45127PA0010117	Gold PPO 500/0/25 Rx 250	20130	0	1
								1
SG	45127	PPO	45127PA001	45127PA0010124	Silver QHDHP PPO 2750/0/25	15251	0	1
SG	45127	PPO	45127PA001	45127PA0010131	Silver PPO 4000/0/40 Rx 250	14989	0	1
SG	45127	PPO	45127PA001	45127PA0010132	Silver PPO 4000/0/40 Rx 0	26516	0	1
SG	45127	PPO	45127PA001	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	17800	0	1
SG	45127	PPO	45127PA001	45127PA0010143	Silver PPO 3500/0/45 Rx 250	1907	0	1
SG	45127	PPO	45127PA001	45127PA0010144	Silver PPO 3500/0/45 Rx 0	3252	0	1
SG	45127	PPO	45127PA001	45127PA0010161	Gold QHDHP PPO 1500/0/10	5024	0	1
SG	45127	PPO	45127PA001	45127PA0010170	Silver QHDHP PPO 3500/0/25	15018	0	1
SG	45127	PPO	45127PA001	45127PA0010184	Silver PPO 5000/0/35 Rx 250	11844	0	1
SG	45127	PPO	45127PA001	45127PA0010185	Silver PPO 5000/0/35 Rx 0	13297	0	1
SG	45127	PPO	45127PA001	45127PA0010186	Silver PPO 6000/0/35 Rx 250	6005	0	1
SG	45127	PPO	45127PA001	45127PA0010187	Silver PPO 6000/0/35 Rx 0	7190	0	1
SG	45127	PPO	45127PA001	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	33	0	1
SG	45127	PPO	45127PA001	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	875	0	1
SG	45127	PPO	45127PA001	45127PA0010190	Gold PPO 2000/20/20 Rx 250	914	0	1
SG	45127	PPO	45127PA001	45127PA0010191	Gold PPO 2000/20/20 Rx 0	1135	0	1
SG	45127	PPO	45127PA001	45127PA0010192	Silver PPO 5000/20/35 Rx 250	19	0	1
SG	45127	PPO	45127PA001	45127PA0010193	Silver PPO 5000/20/35 Rx 0	7	0	1
SG	45127	PPO	45127PA001	45127PA0010194	Gold PPO 3000/0/15 Rx 250	11020	0	1
SG	45127	PPO	45127PA001	45127PA0010195	Gold PPO 3000/0/15 Rx 0	19838	0	1
SG	45127	PPO	45127PA001	45127PA0010196	Gold Simple PPO 0/0/40	1044	0	1
SG	45127	PPO	45127PA001	45127PA0010197	Gold PPO Choice 3000/0/30 Rx 250	2438	0	1
SG	45127	PPO	45127PA001	45127PA0010198	Gold PPO Choice 3000/0/30 Rx 0	3380	0	1
SG	45127	PPO	45127PA001	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	4256	0	1
SG	45127	PPO	45127PA001	45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	15	0	1
SG	45127	PPO	45127PA001	45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	14	0	1
SG	45127	PPO	45127PA001	45127PA0010201	Silver Performance PPO 4500/0/30 Rx 0	44	0	1
SG		PPO		45127PA0010202	Gold PPO Choice 1000/0/20 Rx 0	0	0	1
SG	45127 45127	PPO	45127PA001 45127PA001	45127PA0010203 45127PA0010204	Gold PPO Choice 1000/0/20 Rx 0  Gold PPO Choice Select 1000/0/20 Rx 0	O O	0	1
						O O	0	1
SG	45127	PPO	45127PA001	45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	U	U	1
SG	45127	PPO	45127PA001	45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	U	0	1
SG	45127	PPO	45127PA001	45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	0	0	1
SG	45127	PPO	45127PA001	45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	0	0	1
SG	45127	PPO	45127PA001	45127PA0010209	Gold PPO 0/0/20 Rx 500	0	0	1
SG	53789	HMO	53789PA009	53789PA0090004	Bronze HMO 8000/0/50	0	1376	0.99
SG	82795	PPO	82795PA011	82795PA0110007	Silver CareConnect PinnacleHealth 3000/0/35   CareConnect Rx	0	0	1
SG	82795	PPO	82795PA013	82795PA0130001	Gold PPO 0/0/20 Rx 500	0	0	1

Filing 22-68

# Keystone Health Plan Central Small Group Rates Effective 7/1/2023

## Trend

Trend by Service Category

		Year 1			Year 2					
Category	Cost	<u>Util</u>	Induced Demand	Cost	<u>Util</u>	Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	4.70%	-1.00%	0.00%	4.60%	-1.00%	0.0%	3.7%	3.6%	23%	18%
Outpatient Hospital	5.00%	0.00%	0.00%	4.90%	0.00%	0.0%	5.0%	4.9%	47%	39%
Professional	8.00%	1.00%	0.00%	6.90%	1.00%	0.0%	9.1%	8.0%	27%	22%
Other Medical	5.00%	-1.00%	0.00%	4.90%	-1.00%	0.0%	4.0%	3.9%	3%	2%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0%	0%
Prescription Drug	7.30%	1.10%	0.00%	8.00%	1.10%	0.0%	8.5%	9.2%	100%	18%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100%	100%

Aggregate Pricing Trend Year 1					
Total	6.3%				
Medical	5.8%				
Drug	8.5%				
Agg Med + Rx Trend	6.3%				
Dental and Vision	2.0%				

Aggregate Pricing Trend Year 2					
Total	6.1%				
Medical	5.4%				
Drug	9.2%				
Agg Med + Rx Trend	6.1%				
Dental and Vision	2.0%				

Average Pricing Trend				
Total	6.2%			
Medical	5.6%			
Drug	8.8%			
Agg Med + Rx Trend	6.2%			
Dental and Vision	2.0%			

Raw	

Year 2	2 Raw	Trends*
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URRT Categories	Cost	<u>Utilization</u>	Induced Demand	Composite	Cost	<u>Utilization</u>	Induced Demand	Composite
Inpatient Hospital	4.4%	-1.0%	0.0%	3.4%	4.3%	-1.0%	0.0%	3.3%
Outpatient Hospital	4.7%	0.0%	0.0%	4.7%	4.6%	0.0%	0.0%	4.6%
Professional	7.7%	1.0%	0.0%	8.7%	6.6%	1.0%	0.0%	7.6%
Other Medical	4.7%	-1.0%	0.0%	3.7%	4.6%	-1.0%	0.0%	3.6%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	7.0%	1.1%	0.0%	8.1%	7.7%	1.1%	0.0%	8.9%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

<sup>\*</sup>From Hospital and Physician Trend Models

#### Adjustments to Pricing Trend

Med	dical	Drug	7
Intensity	0.0%	Contracting	0.0%
Leveraging	0.3%	Leveraging	0.3%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	<b>Buy-Downs</b>	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.30%	Total	0.30%

#### Keystone Health Plan Central Small Group Rates Effective 7/1/2023

#### **Credibility Manual Development for URRT**

**Experience Period Member Months** 

405,682

<b>Section II: Projections</b>		١	ear 1 Trend	Yo	ear 2 Trend					
							Trended EHB			
	Experience Period	d Index Rate					Allowed Claims			
Benefit Category	PMPM		Cost	Utilization	Cost	Utilization	PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	\$	129.18	1.047	0.990	1.046	0.990	138.66 \$	50,978,376	\$ 52,404,989	\$ 129.18
Outpatient Hospital	\$	270.89	1.050	1.000	1.049	1.000	298.37 \$	90,669,276	\$ 109,893,465	\$ 270.89
Professional	\$	155.69	1.080	1.010	1.069	1.010	183.36 \$	48,221,552	\$ 63,160,478	\$ 155.69
Other Medical	\$	17.35	1.050	0.990	1.049	0.990	18.73 \$	5,779,519	\$ 7,039,637	\$ 17.35
Capitation	\$	0.01	1.030	1.000	1.030	1.000	0.01 \$	2,451	\$ 2,451	\$ 0.01
Prescription Drug	\$	129.32	1.073	1.011	1.080	1.011	153.18 \$	45,870,531	\$ 52,463,259	\$ 129.32
Total	\$	702.44					792.31			\$ 702.44

\* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) Morbidity 0.590

Morbidity 0.590

Other

Change in Demographics 1.0000
Change in Network 0.9900
Change in Benefits 1.0000
Change in Other 1.0000

Projected Index Rate 462.79

Network Calc:

Network BEP 0.9997 Network Projection Period 0.9900

# Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Paid to Allowed Ratio Development

**Medical Rate Development** 

 Base Experience Period:
 7/1/2021-6/30/2022

 Data as of
 2/28/2022

 Rating Period:
 7/1/2023-6/30/2024

 Trend Months:
 24

 Average 2 Year Trend:
 5.6%

 Drug Rate Development

 Base Experience Period:
 7/1/2021-6/30/2022

 Data as of
 2/28/2022

 Rating Period:
 7/1/2023-6/30/2024

 Trend Months:
 24

 Average 2 Year Trend:
 8.8%

Pediatric Dental Rate Development					
Base Experience Period:	7/1/2021-6/30/2022				
Data as of	2/28/2022				
Rating Period:	7/1/2023-6/30/2024				
Trend Months:	24				
Average 2 Year Trend:	2.0%				

Pediatric Vision Rate Development	
Base Experience Period:	7/1/2021-6/30/2022
Data as of	2/28/2022
Rating Period:	7/1/2023-6/30/2024
Trend Months:	24
Average 2 Year Trend:	2.0%

1 Med	ical Paid and Incurred Claims + ACA Payments	188,971,148
2 Com	pletion Factor	0.97
3 BEP	Completed Claims (1) / (2)	194,876,202
4 BEP	Member Months	405,682
5 BEP	Completed Claim PMPM (3) / (4)	480.37
6 Tren	d Factor	1.11
7 Tren	ded Claim PMPM (5) x (6)	535.53
8 Bene	efit and Network Change Factor	0.650
9 Mor	bidity	0.590
10 Capi	tation	2,451
11 Capi	tation PMPM	0.01
12 Othe	er Adjustment	1.000
13 Tota	l Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	205.23

BEP Paid and Incurred Claims	61,795,307
2 Completion Factor	1.000
BEP Completed Claims (1) / (2)	61,795,307
4 BEP Member Months	405,682
5 BEP Completed Claim PMPM (3) / (4)	152.32
6 Trend Factor	1.18
7 Trended Claim PMPM (5) x (6)	180.43
8 Benefit and Network Change Factor	0.656
9 Morbidity	0.590
10 Rx Rebates	15,924,776
11 Rx Rebates PMPM	39.25
12 Other Adjustment	1.000
13 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	30.59

BEP Paid and Incurred Claims	686,280
Completion Factor	0.953
BEP Completed Claims (1) / (2)	720,116
BEP Member Months	405,682
BEP Completed Claim PMPM (3) / (4)	1.78
Trend Factor	1.04
Trended Claim PMPM (5) x (6)	1.85
Benefit and Network Change Factor	1.00
Morbidity	0.590
1	
Other Adjustment	1.000
Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.09

1	BEP Paid and Incurred Claims	52,023
2	Completion Factor	0.993
3	BEP Completed Claims (1) / (2)	52,405
4	BEP Member Months	405,682
5	BEP Completed Claim PMPM (3) / (4)	0.13
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.13
8	Benefit and Network Change Factor	1.00
9	Morbidity	0.590
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.08

	Expected Claim PMPM i
	Rating Period
Medical	205.23
Drug	30.59
Pediatric Dental	1.09
Pediatric Vision	0.08
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	236.98
Total Expected Incurred in Rating Period Net RA	406.74
Projected Allowed	462.79
Paid to Allowed Ratio	0.512

#### Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Retention

	$\underline{Medical + Rx}$	<u>Dental</u>	<u>Vision</u>
Reinsurance Contribution	\$0.00	\$0.00	\$0.00
Risk Adjustment Fee	\$0.22	\$0.00	\$0.00
Admin PMPM	\$50.48	\$0.60	\$0.09
Broker PMPM	\$21.67	\$0.00	\$0.00
Placeholder 1	\$0.00	\$0.00	\$0.00
Placeholder 2	\$0.00	\$0.00	\$0.00
Placeholder 3	\$0.00	\$0.00	\$0.00
Quality Improvement	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	\$0.20	\$0.00	\$0.00
Insurer Tax	0.0%	0.0%	0.0%
Exchange Fee	\$0.00	\$0.00	\$0.00
Federal Income Tax	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%

<u>Total</u>	% of Premium
\$0.00	0.0%
\$0.22	0.0%
\$51.17	10.4%
\$21.67	4.4%
\$0.00	0.0%
\$0.00	0.0%
\$0.00	0.0%
0.0%	0.0%
2.0%	2.0%
\$0.20	0.0%
0.0%	0.0%
\$0.00	0.0%
0.5%	0.5%
0.0%	0.0%

#### Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters

0.00%

Quarter	% of Enrollees	HIF		20	)22 assessmen	2023 assessment
1	31%	0.00%	-	0	0.00%	0.00%
2	13%	0.00%		3	0.00%	0.00%
3	14%	0.00%		6	0.00%	0.00%
4	43%	0.00%		9	0.00%	0.00%
	A 1 ·	D. C.	TD.	_		
	<u>Admin</u>	<u>Profit</u>	<u>Taxes</u>			
	14.8%	2.0%	0.6%			
Claims	10.4%					
Broker	4.4%					
Quality Improvement	0.0%					

HIOS	53789PA0090004
	Bronze HMO
Med Plan	8000/0/50
Rx Plan	Combined
Deductible	8000
Expected Claim Cost	406.74
Expected Premium PMPM *	\$492.47
Allowed Adjustments to Premium for MLR	
Reinsurance Contribution	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20
Risk Adjustment Fee	0.22
Premium Tax	0.00
Insurer Tax	0.00
Exchange Fee	0.00
Quality Improvement	0.00
Federal Income Tax**	2.07
MLR Adjusted Claims	\$406.74
MLR Adjusted Premium	\$489.98
Expected Member Distribution	100.0%

Unadjusted Premium	\$492.47
Expected MLR Adjusted Claims	\$406.74
Expected MLR Adjusted Premium	\$489.98

MLR	83.0%

<sup>\*</sup> From Exhibit L

\*\*21% of profit or contingency (assumed to be 2%)

# Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Projected Index Rate

Projected Index Rate	\$462.79				
Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	\$462.79		31%	\$0.00	\$331.51
April - June (Index 2)	\$469.88	6.3%	13%	\$0.00	\$331.51
July - September (Index 3)	\$477.08	6.3%	14%	\$462.79	\$794.30
October - December (Index 4)	\$484.39	6.3%	43%	\$469.80	\$801.31
Average for Projection Period	\$474.95			\$265.94	\$597.45

<sup>\*</sup> From URRT and Exhibit B

#### Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Market Adjusted Index Rate

**Development of Market Adjusted Index Rate** 

Q1 Index Rate	462.79
Paid to Allowed	0.51
Q1 Projected Claims	236.98
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	-169.76
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	406.74
Q1 Market Adjusted Index Rate	794.30

**Development of Exchange User Fee** 

Average SHOP Premium	\$0.00
Average Exchange Fee	\$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	\$0.00

<u>Development of Risk Adjustment Projection</u>
Projected 2023 Risk Adjustment Transfer

Projected 2023 Risk Adjustment Transfer	-\$169.76
BEP Risk Adjustment Transfer	-\$204,520
BEP MemberMonths	1,287
BEP Risk Adjustment Transfer PMPM	-\$158.91
Change in Statewide Average Premium BEP to Rating Period	6.8%

<sup>\*9.2%</sup> used in annual filing, reduced for 6 months of BEP in 2022

Plan Adjusted Index Rates
Expected Member Distribution

ExhibitL\_RateDev

**Benefit Plans** 

1,376

		100%	1,3/0																			<u>Annuai 1 rend</u>	1.000	1.015			
																									Calibrated		
												<u>Induced</u>							Average Plan	Q3 Plan Adj	Q4 Plan Adj	C	Q3 Calibrated (	Q4 Calibrated In	ndex from PA		
<u>#</u>	<b>Combo Description</b>	<b>Projected Membership</b>	Proj MM	<b>New or Existing</b>	Product ID	Plan ID	On/Off Exchange	Metal Level M	Metal Value P	Pricing Value	<b>Network</b>	<b>Demand</b>	<b>Product</b>	Med Plan Description	<b>Deductible</b>	Drug Plan	Pediatric Dental	<b>Pediatric Vision</b>	Adj Index Rate	<b>Index Rate</b>	<b>Index Rate</b>	Medical & Rx	Plan Index	Plan Index	Exhibits	% Admin	% Taxes
1	Bronze HMO 8000/0/50	100.0%	1,376	Existing	53789PA009	53789PA0090004	Off Exchange	Bronze	64.2%	51.2%	1.00	1.00	HMO	Bronze HMO 8000/0/50	8000	Combined	Embedded	Embedded	\$492.47	\$492.47	\$500.01	6.27%	\$308.33	\$313.00	308.33	14.8%	0.6%

Exhibit M\_PlanAdjInd

<u>Annual Trend</u> 1.000 1.015

# **Keystone Health Plan Central Small Group Rates Effective 7/1/2023** Calibration

Expected Average Age Factor:	1.562
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.551
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.597

3.7%

ve rearing rac	ctors (Fremium recutanty).	1.57	<u> </u>	
	Age Factors			Region Fact
<u>Age</u>	Distribution of Population	Age Factor	Region	Distribution of Po
0-14	12.6%	0.7650	6	45.1%
15	1.0%	0.8330	7	31.0%
16	1.0%	0.8590	9	23.9%
17	1.0%	0.8850		
18	1.0%	0.9130		
19	1.1%	0.9410		
20	1.1%	0.9700		
21	1.2%	1.0000		
22	1.4%	1.0000		
23	1.4%	1.0000		
24	1.5%	1.0000		
25	1.4%	1.0040		
26	1.5%	1.0240		
27	1.7%	1.0480		
28	1.6%	1.0870		
29	1.6%	1.1190		
30	1.6%	1.1350		
31	1.9%	1.1590		
32				
33	1.9%	1.1830		
	1.8%	1.1980		
34	1.7%	1.2140		
35	1.7%	1.2220		
36	1.7%	1.2300		
37	1.7%	1.2380		
38	1.6%	1.2460		
39	1.7%	1.2620		
40	1.8%	1.2780		
41	1.8%	1.3020		
42	1.8%	1.3250		
43	1.7%	1.3570		
44	1.8%	1.3970		
45	1.7%	1.4440		
46	1.7%	1.5000		
47	1.6%	1.5630		
48	1.9%	1.6350		
49	1.8%	1.7060		
50	1.7%	1.7860		
51	2.0%	1.8650		
52	2.1%	1.9520		
53	2.0%	2.0400		
54	2.0%	2.1350		
55	2.0%	2.2300		
56	2.2%	2.3330		
57	2.2%	2.4370		
58	2.2%	2.5480		
59	2.2%	2.6030		
60	2.3%	2.7140		
61	2.0%	2.8100		
62	2.1%	2.8730		
63	1.9%	2.9520		
<i>c</i> 1	2 = 4	2 0000		

3.0000

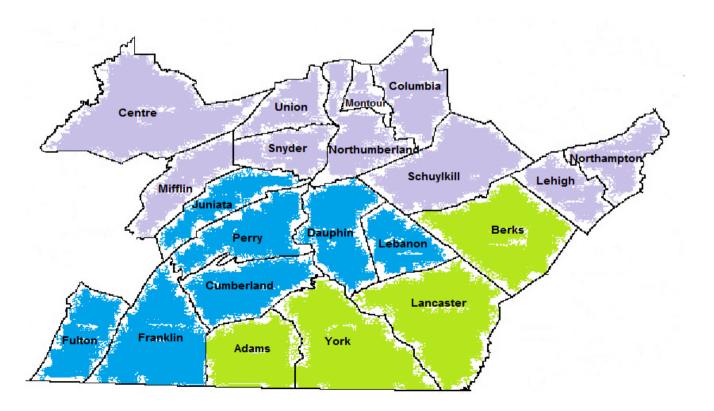
	Region Factors	
Region	Distribution of Population	<u>Factor</u>
6	45.1%	1.0000
7	31.0%	1.0800
9	23.9%	1.0200

#### Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Rating Factors

Age Factors

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

# Region



<u>Region</u>	<u>Factor</u>
6	1.0000
7	1.0800
9	1.0200

<u>Network</u>	<u>Factor</u>
НМО	1.00

\$1.14

**Benefit Plans Base Rates Base Rates** 7/1/2023 - 9/30/2023 10/1/2023 - 12/31/2023 **Annual Trend** Combo Description
Bronze HMO 8000/0/50 Plan IDOn/Off ExchangeMetal LevelMetal ValuePricing ValueInduced Demand53789PA0090004Off ExchangeBronze64.2%51.2%1.00 Product HMO Medical \$245.68 
 Pedatric Vision
 Total
 Medical & Rx
 Dental & Vision

 \$0.11
 \$313.00
 6.20%
 6.20%
 **Medical Plan Description** <u>Total</u> \$308.33 <u>Medical + Rx</u> \$311.75 **Medical** \$249.40 <u>Rx</u> \$62.35

Combined

\$61.42

\$1.12

Bronze HMO 8000/0/50

#### Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Morbidity Factor Calculation

Morbidity Factor Applied
0.590

<sup>\*</sup>Applied to KHPC to align rates with CAAC

## Keystone Health Plan Central Small Group Rates Effective 7/1/2023 MLR Exhibit

	MLR		Member	Months
Calendar Year	Actual	Pricing	Actual	Pricing
2018	296.15%	79.65%	1,515	11,580
2019	87.83%	81.67%	1,145	1,514
2020	85.80%	80.33%	888	1,140

# Keystone Health Plan Central Small Group Rates Effective 7/1/2023 Claim Cost Projection

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2018	\$315.56	\$369.62	-\$42.86	-\$357.71	\$0.00	\$0.00	\$358.42	\$727.33
2019	\$378.14	\$313.53	-\$10.13	-\$130.44	\$0.00	\$0.00	\$388.27	\$443.97
2020	\$166.72	\$334.20	-\$222.18	-\$88.75	\$0.00	\$0.00	\$388.90	\$422.95
2021	\$211.31	\$184.29	-\$138.16	-\$141.75	\$0.00	\$0.00	\$349.47	\$326.04



#### **April 11, 2023**

Ms. Lindsi Swartz, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Keystone Health Plan Central

**Small Group Rates Filing No 23-20** 

**TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense** 

**Sub-TOI Code: H15G.003 Small Group Only** 

Filing Type: Rate

Dear Ms. Swartz:

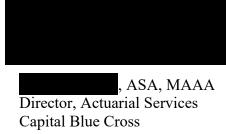
KHPC received an objection letter from the Department dated April 5, 2023. KHPC is providing the following in response to the objection letter:

- Q&A written response
- Revised memos Actuarial, Cover Letter
- Revised public filing PDF

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Rates were not changed with this submission.

If you have any questions regardin	g this filing, pleas	se call me at	(or via email at
	) or	at	
	Thank you for yo	our assistance in	this matter.

Sincerely,



#### Enclosures

ce: , FSA, MAAA, Senior Director, Actuarial Services , Associate General Counsel

#### KEYSTONE HEALTH PLAN CENTRAL

# Question and Answer Small Group Rates Effective July 1, 2023 to December 31, 2023

**Question 1.** The cover letter, the PA actuarial memo, and the Federal memo, all refer to these filings as affecting Q3. Please change these documents to indicate that both Q3 and Q4 are affected.

**Answer 1.** The cover letter, PA actuarial memo, and the Federal actuarial memo have all been updated to state that both Q3 and Q4 are affected.

**Question 2.** Since AVs are a function of cost sharing and the cost sharing did not change from the annual filing, why do the quarterly and annual AVs in Table 10 differ slightly?

**Answer 2.** The pricing AV is calculated relative to the paid-to-allowed ratio. Capital develops the paid-to-allowed ratio on Exhibit G. With the new base experience period, the paid-to-allowed calculation produced new results. The pricing relativites of the plans did not change between the annual and quarterly filing, but the pricing AV does change so that the average pricing AV matches the new paid-to-allowed ratio. Table 10 shows that the average pricing AV matches the new paid-to-allowed ratio. So as an example, Platinum PPO 0/0/15 Rx 250 has a pricing AV of 1.007 and the paid-to-allowed ratio is 0.849, so the benefits are 1.007/.849 - 1 = 18% richer than the average plan in the projection period. The same holds true in the annual filing. The paid-to-allowed ratio was .851 and Platinum PPO 0/0/15 Rx 250 had a pricing AV of 1.005/.851 - 1 = 18% richer than the average plan in the projection period.

For KHPC, the pricing AV equals the paid-to-allowed ratio as only 1 plan is offered.

**Question 3.** In the CAAC filing, the Table 14 Network Factors in two networks (Performance PPO and PPO Choice Select) appear to differ between the annual and quarterly filings. Please explain why.

**Answer 3.** The calculation of the network factors for these two networks relies on the current month membership distribution by county by Table 1. The calculation is found on Exhibits O4 and O5. Because Table 1 data was updated, the factors changed slightly to reflect the average discount across the available counties.

**Question 4.** Please provide a detailed narrative explaining why CAAC/KHPC is now projecting a favorable restatement of claims net of reinsurance.

**Answer 4.** The Q1 2023 CAAC market adjusted index rate (MAIR) in the annual filing was 725.53, which included 20.87 of projected risk adjustment. If we trend the Q1 MAIR to Q3 at 6.24%, that would make the Q3 MAIR 747.82 compared to the newly calculated Q3 MAIR of

731.71. The difference between the two Q3 MAIRs is approximately 16 or 2%. Approximately half of the difference is attributable to the better risk adjustment projection and the other half is attributable to lower claims. The risk adjustment projection has increased as we analyze our 2022 data and population throughout the year.

CAAC claims net risk adjustment is the basis for KHPC rates, so the explanation above also applies to KHPC.

**Question 5.** Although there is a section in the actuarial memorandum addressing benefit changes, please confirm that there are actually no benefit design changes associated with this filing other than those changes submitted previously with the annual filing. If this is the case, please modify the memo to clearly state this.

**Answer 5.** I confirm there are no benefit design changes associated with the filing other than those changes submitted previously with the annual filing. The actuarial memo has been updated to state this.



#### **April 14, 2023**

Ms. Lindsi Swartz, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Keystone Health Plan Central

**Small Group Rates** Filing No 23-20

**TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense** 

**Sub-TOI Code: H15G.003 Small Group Only** 

Filing Type: Rate

Dear Ms. Swartz:

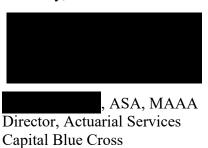
KHPC received an objection letter from the Department dated April 12, 2023. KHPC is providing the following in response to the objection letter:

- Revised memos Actuarial, Cover Letter
- Revised public filing PDF

All changes are due to PID requests/questions. The memos have all been updated to clarify that the rate change applies to both Q3 and Q4 2023. Rates were not changed with this submission.

I	f you have any questions regardi	ng this filing	g, please call me	e at	(or via email at
		) or	at		
(		. Thank you	u for your assist	ance in this	matter.

Sincerely,



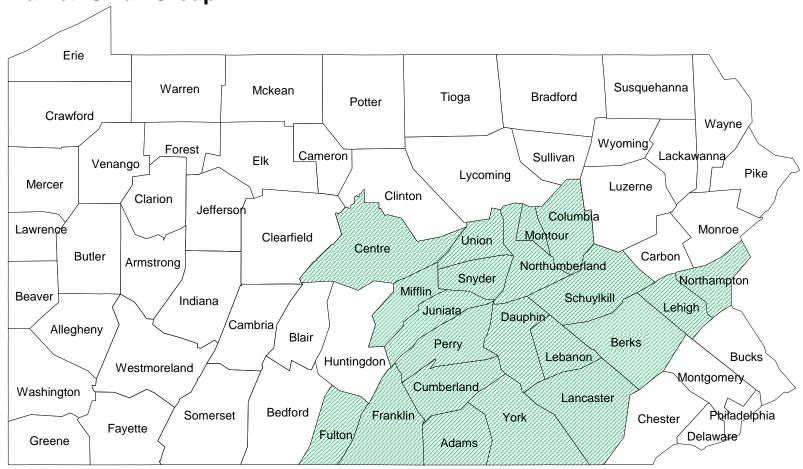
#### Enclosures

ce: , FSA, MAAA, Senior Director, Actuarial Services , Associate General Counsel

# 2022 Service Area

Issuer: 53789

**Market: Small Group** 



**Key** (modify as needed)

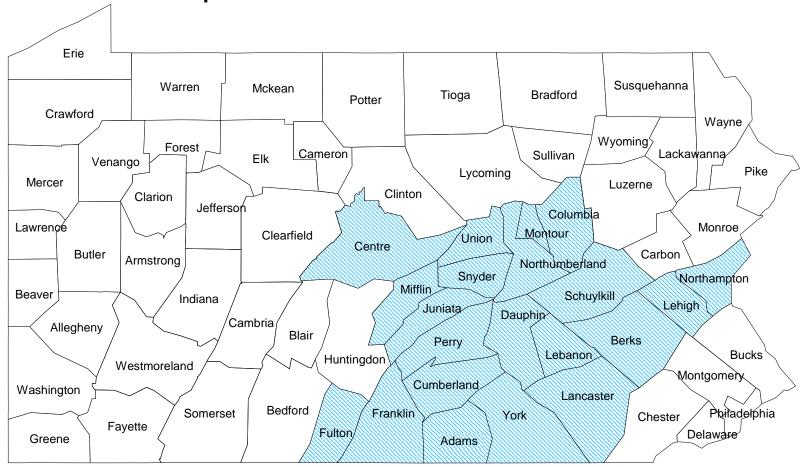
 $: 2022 \ on\text{-exchange service area} \\$ 

: 2022 off-exchange only service area

# 2023 Service Area

Issuer: 53789

**Market: Small Group** 



**Key** (modify as needed)

: 2023 on-exchange service area

: 2023 off-exchange only service area