

**State:** Pennsylvania  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** IVL HMO (AHI on&off)  
**Project Name/Number:** AHI IVL HMO 2017/

**Filing Company:** Aetna Health Inc.

## Filing at a Glance

Company: Aetna Health Inc.  
Product Name: IVL HMO (AHI on&off)  
State: Pennsylvania  
TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)  
Sub-TOI: HOrg02I.005D Individual - HMO  
Filing Type: Rate - G.I. (Guaranteed Issue)  
Date Submitted: 05/10/2016  
SERFF Tr Num: AETN-130503304  
SERFF Status: Pending State Action  
State Tr Num: AETN-130503304  
State Status: Pending Finalization  
Co Tr Num:

Implementation: 01/01/2017  
Date Requested:  
Author(s): Bruce Campbell, Beatriz Girasulo, Andrew Adams, James Lescoe, William Derech, Xiaofang Liu, Cynthia Parenteau, Tim Howard, Alison McDonough, Amy Ovuka, Selena Jin, Liang Ding, Jessica Baicker  
Reviewer(s): Donna Novak (primary), Michael Gurgiolo  
Disposition Date:  
Disposition Status:  
Implementation Date:

State Filing Description:  
Binder AETN-PA17-125068593 - On Exchange - RRI=17.2%

**State:** Pennsylvania  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** IVL HMO (AHI on&off)  
**Project Name/Number:** AHI IVL HMO 2017/

**Filing Company:** Aetna Health Inc.

## General Information

Project Name: AHI IVL HMO 2017

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 17.2%

Deemer Date:

Submitted By: Selena Jin

State Sub-TOI: HOrg02I.005D Individual - HMO

PPACA Notes: null

Exchange Intentions:

Filing Description:

The purpose of this filing is to request approval of the monthly premium rates for the policy forms referenced above. The development of these rates reflects the impact of the market changes and rating requirements resulting from PPACA and subsequent regulation.

These rates are for plans issued in the individual market in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2017. The rates comply with all rating guidelines under federal and state regulation. The filing covers plans that will be available on and off the Federally Facilitated Exchange (Exchange) in Pennsylvania.

## Company and Contact

### Filing Contact Information

Selena (Shu) Jin, [sxjin@aetna.com](mailto:sxjin@aetna.com)  
 120 E KENSINGER DR  
 Cranberry Twp, PA 16066  
 724-778-6692 [Phone]

### Filing Company Information

Aetna Health Inc.	CoCode: 95109	State of Domicile:
980 Jolly Road	Group Code: 1	Pennsylvania
Blue Bell, PA 19422	Group Name:	Company Type:
(999) 999-9999 ext. [Phone]	FEIN Number: 23-2169745	State ID Number:

## Filing Fees

Fee Required?	No
Retaliatory?	No

**State:** Pennsylvania

**Filing Company:** Aetna Health Inc.

**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

**Product Name:** IVL HMO (AHI on&off)

**Project Name/Number:** AHI IVL HMO 2017/

Fee Explanation:



**Selena Jin**

Aetna Health Inc.  
120 E KENSINGER DR  
Cranberry Twp, PA 16066  
Phone: 724-778-6692

August 18, 2016

Ms. Johanna Fabian-Marks  
Special Deputy & Acting Director  
Bureau of Life, Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Health, Inc (a PA corp)

NAIC #	95109
HIOS Product IDs:	64844PA012
SERFF Rate Filing:	AETN-130503304
Policy Forms:	HI PA IVL HHIXPOL-CB V001, HI PA IVL EHHIXPOL-CB V001, HI PA IVL HHIXInsert A V001, HI PA IVL-HIXSOB-CB Bronze, Catastrophic, Gold, Silver V001, HI PA IVL E-HIXSOB-CB V001, HI PA IVL HPOL-CB V001, HI PA IVL EHPOL-CB V001, HI PA IVL HIInsert A V001, HI PA IVL EHInsert A EOV V001, HI PA IVL SOB-CB Bronze, Catastrophic, Gold, Silver V001, HI PA IVL ESOB-CB V001
SERFF Form Filings:	AETN-130496667, AETN-130496651

Dear Ms. Fabian-Marks:

We enclose, for your Department's review, a rate filing for the above-referenced forms that provide Comprehensive Medical Expense coverage to residents of the Commonwealth of Pennsylvania.

The purpose of this filing is to provide details of the premium rate development and the resulting proposed monthly premium rates for Individual policies which will be offered for coverage effective January 1, 2017 and later in the Commonwealth of Pennsylvania.

As of February 2016, 47,306 lives and 32,893 policy holders are covered. We will offer 7 Silver off-exchange plans. The proposed monthly premium rates for Individual policies will increase at 23.3% on average and range from 12.5% to 29.6%.

In 2017, we will provide HMO product for the individual market, covering the following counties listed in the chart below.

Area	Counties
Rating Area 1	McKean, Mercer, Venango, Warren
Rating Area 2	Cameron, Elk, Potter
Rating Area 3	Bradford, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
Rating Area 4	Fayette
Rating Area 5	Clearfield, Jefferson
Rating Area 6	Columbia, Lehigh, Northampton
Rating Area 7	Adams, York
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Rating Area 9	Cumberland, Dauphin, Franklin, Perry

The benefit plans included in this filing comply with all state-specific benefit requirements and rating regulations, as well as those associated with Federal Health Care Reform H.R. 3590 – the Patient Protection and Affordable Care Act (PPACA). Additionally, these health benefit plans conform to the allowed tiers of coverage, defined as Bronze, Silver, and Gold as defined by PPACA and applicable regulations. All plans achieve an actuarial value consistent with the allowable range of deviation and the thresholds established for each tier – 60%, 70%, and 80%, respectively.

We request that the rates and benefits information contained in this submission be considered proprietary and confidential to Aetna, as this information is not publicly available, and as such, disclosure could result in irreparable harm to Aetna.

Please contact me with any concerns at 724-778-6692, or at [sxjin@aetna.com](mailto:sxjin@aetna.com).

Sincerely



Shu Yue Selena Jin, FSA, MAAA  
Manager, Actuarial  
Aetna Health Inc.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y
1	Unified Rate Review v3.3																							
2																								
3	Company Legal Name:		Aetna Health Inc. (a PA corp.)													State:		PA						
4	HIOS Issuer ID:		64844													Market:		Individual						
5	Effective Date of Rate Change(s):		1/1/2017																					
6																								
7																								
8	Market Level Calculations (Same for all Plans)																							
9																								
10																								
11	<b>Section I: Experience period data</b>																							
12	Experience Period:		1/1/2015			to		12/31/2015																
13			Experience Period																					
14			Aggregate Amount																					
15			PMPM																					
16			% of Prem																					
17	Premiums (net of MLR Rebate) in Experience Period:		\$61,604,470			\$237.74		100.00%																
18	Incurred Claims in Experience Period		\$58,636,074			226.29		95.18%																
19	Allowed Claims:		\$85,410,876			329.61		138.64%																
20	Index Rate of Experience Period					\$330.00																		
21	Experience Period Member Months		259,124																					
22	<b>Section II: Allowed Claims, PMPM basis</b>																							
23			Experience Period																					
24			Projection Period: 1/1/2017 to 12/31/2017																					
25			Mid-point to Mid-point, Experience to Projection: 24 months																					
26			Adj't. from Experience to Annualized Trend																					
27			Projection Period Factors																					
28			Projections, before credibility Adjustment																					
29			Credibility Manual																					
30			on Actual Experience Allowed																					
31			Utilization per Average																					
32			Description 1,000 Cost/Service PMPM																					
33			Pop'l risk																					
34			Morbidity Other Cost Util																					
35			Utilization per Average																					
36			1,000 Cost/Service PMPM																					
37			Utilization per Average																					
38			per 1,000 Cost/Service PMPM																					
39			Inpatient Hospital																					
40			Days 330.83 \$3,254.26 \$89.72																					
41			Outpatient Hospital																					
42			Visits 440.63 1,620.03 59.49																					
43			Professional																					
44			Visits 2,571.28 274.66 58.85																					
45			Other Medical																					
46			Visits 2,136.06 332.33 59.16																					
47			Capitation																					
48			Benefit Period 12,000.00 6.56 6.56																					
49			Prescription Drug																					
50			Prescriptions 11,005.12 60.89 55.84																					
51			Total \$329.61																					
52			Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)																					
53			0.00%																					
54			Paid to Allowed Average Factor in Projection Period																					
55			0.725																					
56			Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM																					
57			\$294.12																					
58			Projected Risk Adjustments PMPM																					
59			-\$84.22																					
60			Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM																					
61			\$378.34																					
62			Projected ACA reinsurance recoveries, net of rein prem, PMPM																					
63			0.00																					
64			Projected Incurred Claims																					
65			\$378.34																					
66			Administrative Expense Load																					
67			9.83%																					
68			Profit & Risk Load																					
69			3.90%																					
70			Taxes & Fees																					
71			5.43%																					
72			Single Risk Pool Gross Premium Avg. Rate, PMPM																					
73			\$468.01																					
74			Index Rate for Projection Period																					
75			\$405.68																					
76			% Increase over Experience Period																					
77			96.86%																					
78			% Increase, annualized:																					
79			40.31%																					
80			Projected Member Months																					
81			406,510																					
82																								
83	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> 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.																							
84																								



## Aetna Health Inc. (a PA corp)– Individual Plans

Rate request filing ID # AETN-130503304 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Requested average rate change: 23.3%  
 Range of requested rate change: 12.5% - 29.6%  
 Effective date: 01/01/2017  
 People impacted: 47,305  
 Available in:

Area	Counties
Rating Area 1	Mckean, Mercer, Venango, Warren
Rating Area 2	Cameron, Elk, Potter
Rating Area 3	Bradford, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
Rating Area 4	Fayette
Rating Area 5	Clearfield, Jefferson
Rating Area 6	Columbia, Lehigh, Northampton
Rating Area 7	Adams, York
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Rating Area 9	Cumberland, Dauphin, Perry, Franklin

### Key information

#### Jan. 2015-Dec. 2015 financial experience

Premiums	\$71.4M
Claims	\$52M
Administrative expenses	\$5.8M
<b>Company made (before taxes)</b>	<b>\$13.6M</b>

The company expects its annual medical costs to increase **9.9%**.

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2017:

Claims:	80.84%
Administrative:	9.83%
Taxes & fees:	5.43%
Profit:	3.90%

### Explanation of requested rate change

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 9.9% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care.

The federal ACA Reinsurance Program has ended. The discontinuation of this program will increase premiums 5.7%. Based on 2016 membership, claims experience for this market has been worse than anticipated. Part of the rate increase is needed to ensure that we can continue to offer coverage in this market

# 2017 Pennsylvania Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

Company Legal Name:	Aetna Health Inc. (a PA corp), NAIC#95040
Market:	Individual
Exchange:	Off Exchange
Effective Date of Coverage:	01/01/2017
Average rate change requested:	23.3%
Range of rate change requested:	12.5% - 29.6%
Products:	HMO
Rating Areas:	Rating Area 1-9, some counties excluded
Metal levels and catastrophic plans:	Silver
Number of covered lives	47,306
Number of policy holders:	32,893
Number of plans offered in 2017:	7 Plans
Policy Form(s):	HI PA IVL HHIXPOL-CB V001 HI PA IVL EHHIXPOL-CB V001 HI PA IVL HHIXInsert A V001 HI PA IVL-HIXSOB-CB Bronze, Catastrophic, Gold, Silver V001 HI PA IVL E-HIXSOB-CB V001 HI PA IVL HPOL-CB V001 HI PA IVL EHPOL-CB V001 HI PA IVL HInsert A V001 HI PA IVL EHInsert A EOVS V001 HI PA IVL SOB-CB Bronze, Catastrophic, Gold, Silver V001 HI PA IVL ESOB-CB V001
Form Filing Tracking Number:	AETN-130496667 AETN-130496651
Rate Filing Tracking Number:	AETN-130503304
Binder ID#:	64844
HIOS Issuer ID:	64844

This document references the previous Actuarial Memorandum and Certification file in SERFF filing # AETN-130503304, and amends certain sections as necessary to express the intent of our revised offering in Pennsylvania. We will cease to participate in the public Marketplace “Exchange” as of January 1, 2017. Off-Exchange we will continue to offer a reduced number of silver plans in the counties and rating area previously covered.

In consideration of the timing of our decision to withdraw from exchange participation and reduce our plan offerings and to facilitate review, we will not change rates on the remaining plan offerings. Therefore, in order to submit a Unified Rate Review Template which supports those rates, we are not changing certain assumptions that would impact our pricing.

Pricing assumptions that will remain unchanged due to our compressed time-line include membership projections, population pool projections, projected risk adjustment, and expenses, including taxes and fees and commissions. This amendment further explains why we have not modified our assumptions to continue to support the current pricing despite the change in scope of this filing.

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

- January 1, 2014
  - Introduction of ACA, no rate change, 0%
  
- January 1, 2015
  - AETN-129608543, Aetna Health Inc, -19.6%
  - AETN-129608546, Aetna Life Insurance Company, -16.5%
  - AETN-129608681, HealthAmerica, Pennsylvania Inc. -3.75%
  
- January 1, 2016
  - AETN-129971237, Aetna Health Inc, rate change 5.6%

## **C. Average Rate Change**

The average rate increase of 23.3% is shown in table 10, cell AC13. It is the weighted average of the change in the 2016 and 2017 calibrated index rates.

On the Actuarial memorandum rate exhibit table 11, cell AZ13 shows an average rate increase of 27.7%

## **D. Membership Count**

Membership count by age is provided in table 1 of the actuarial memorandum rate exhibits.

## **E. Benefit Changes**

We project that the revised scope of our plan offering will impact our risk pool mix, as a result of selection in the Off-exchange market, albeit we have not revised the population risk projection factor on Worksheet I of the URRT Part I.

## **F. Experience Period Claims and Premium**

Experience Period Premium and Claims are not impacted by this amendment.

## **G. Credibility of Data**

The assigned credibility level is not impacted by this amendment.

## **H. Trend Identification**

Trend is not impacted by this amendment.

## **I. Historical Experience**

Experience Period Premium and Claims are not impacted by this amendment.

## 2. Rate Development & Change

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

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

The 2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM is the manual claims we used to develop the rates. They will not tie to the experience shown on the URRT since the URRT only shows AHI experience.

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

We project that the revised scope of our plan offering will impact our risk pool mix, as a result of selection in the Off-exchange market, albeit we have not revised the population risk projection factor on Worksheet I of the URRT Part I.

#### Changes in Benefits:

The reduced plan offering will impact benefit mix and projected utilization, although we have not revised this assumption on Worksheet I of the URRT Part I in order to support the currently submitted rates.

#### Changes in Demographics:

We have not revised our demographic mix shift impacts on Worksheet I, so that the URRT Part I supports the previously submitted rates.

#### Other Adjustments:

The 'Other' adjustment remains the same as prior submission.

#### Paid-to-Allowed Ratio

The projected paid to allowed ratio for the market has not been revised on Worksheet I. Although this is inconsistent with the revised membership projection by plan, this is an uncomplicated approach to producing a URRT Part I that supports the rate development.

#### Risk Adjustment – Projection Period

We project that our revised offering in 2017 will result in a risk adjustment payable. However, we have not revised the risk adjustment estimates in Part I of the URRT in order to streamline our refiling efforts. Furthermore, by not modifying Worksheet I of the Part I URRT, we do not intend to imply that the change to claims in this filing will be completely offset by the risk adjustment mechanism.

#### Reinsurance recoveries Adjustment – Projection Period

There will not be any reinsurance recoveries in 2017.

#### Exchange user Fee

Federal taxes previously filed, included the 3.5% Federal Exchange User Fee applied to the portion of membership that was projected to be enrolled On-Exchange. Under this revised filing amendment for Off-Exchange only, the Exchange User Fee will no longer be applicable. However, we have not revised Worksheet I of the URRT Part I and we believe that the actual increase in general administrative expenses will more than offset the overstatement of the taxes and fees.

#### Projected allowed non-EHB Claims PMPM

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

### **Retention Items**

Prospective general and administrative expenses are based on historical corporate Individual market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2017. Along with this filing revision, Aetna is withdrawing from Exchange participation and reducing plan offerings in a number of states, and therefore, we project significant increases to general administrative expenses on a per member per month basis in 2017 as fixed operational costs will be spread over reduced membership. We anticipate this increased administrative expense load will be partially offset by lower sales and marketing spending. We are not reflecting the impact of either of these changes in Part I of the URRT.

### **B. Normalized Market-Adjusted Projected Allowed Total Claims**

The market adjusted index rate has not been adjusted in order to not further complicate our refiling.

#### Average Age Factor

Calibration for age factors remain unchanged from our prior filing submission

#### Average Geographic Factor

Calibration geographic factors remain unchanged from our prior filing submission

#### Average Tobacco Factor

No change in the average Tobacco factor from prior year.

#### Average Benefit Richness

Benefit Richness remain unchanged from our prior filing submission

#### Average Network Factor

Network factor remain unchanged from our prior filing submission

### **C. Components of Rate Change**

Table 8, 2016 base period allowed claims is the manual experience period used for 2016 filing.

Table 9, under 2016 administrative expenses it includes Quality Improvement Initiatives to be consistent with 2017 retention calculation.

### **3. Plan Rate Development**

Table 10 has been completed according to the rating filing guidance.

### **4. Plan Premium Development for 21-Year-Old Non-Tobacco user**

Table 11 has been completed according to the rating filing guidance.

### **5. Plan Factors**

#### **A. Age and Tobacco Factors**

The age factors are based on the HHS Default Standard Age curve. The factors are shown in table 12. Tobacco factor by age is also shown in table 12.

#### **B. Geographic Factors**

Based on updated unit cost information, we compared the relativity of unit costs among the different rating areas. We also took into consideration the merger of the Aetna and Coventry provider contracts and project how that impacts the area factors for 2017.

#### **C. Network Factors**

The factors shown on table 14 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

#### **D. Service Area Composition**

Table 13 lists the counties that we are offering coverage in for 2017.

#### **E. Composite Rating**

N/A

### **6. Actuarial Certification**

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

- I All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

- II New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- III The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Rate Filing Justification.
- IV This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications.
- V The Projected Index Rate is:
  - h. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
  - i. Developed in compliance with the applicable Actuarial Standards of Practice,
  - j. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - k. Neither excessive, deficient, nor unfairly discriminatory.
- VI The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- VII The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- VIII The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- IX The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.
- X The rate filing submitted on July 28th, 2016, contains risk adjustment and reinsurance recoveries updates only. All other rating factors and assumptions remained the same as the prior submission.



August 16, 2016

---

[Redacted], FSA, MAAA  
Aetna Health, Inc.

---

Date

## Actuarial Memorandum and Certification

### General Information

#### *Company Identifying Information:*

**Company Legal Name:** Aetna Health Inc. (a PA corp)  
**State:** Pennsylvania  
**HIOS Issuer ID:** 64844  
**Market:** Individual  
**Policy Form(s):** HI PA IVL HHIXPOL-CB V001  
HI PA IVL EHHIXPOL-CB V001  
HI PA IVL HHIXInsert A V001  
HI PA IVL-HIXSOB-CB Bronze, Catastrophic, Gold,  
Silver V001  
HI PA IVL E-HIXSOB-CB V001  
HI PA IVL HPOL-CB V001  
HI PA IVL EHPOL-CB V001  
HI PA IVL HInsert A V001  
HI PA IVL EHInsert A EOVS V001  
HI PA IVL SOB-CB Bronze, Catastrophic, Gold,  
Silver V001  
HI PA IVL ESOB-CB V001  
**Effective Date:** 01/01/2017  
**Rate Filing Tracking Number:** AETN-130503304  
**Form Filing Tracking Number:** AETN-130496667  
AETN-130496651

#### *Company Contact Information:*

**Name:** Selena Jin  
**Telephone Number:** 724-778-6692  
**Email Address:** sxjin@aetna.com

### 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2017. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be available on and off the public Marketplace in Pennsylvania.

## 2. Proposed Rate Increase

Monthly premium rates for Individual Market products in Pennsylvania are being revised for effective dates January 1, 2017 through December 31, 2017.

### A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services);
- Revisions to our assumptions about population morbidity and the projected population distribution;
- Elimination of the reinsurance program;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

### B. Variation in Rate Changes by Plan/Product:

Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs based on network.
- Changes in cost sharing differ by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs in the large group market. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

## 3. Experience Period Premium and Claims

HealthAmerica of Pennsylvania, Inc (HAPA) merged with Aetna Health, Inc. (AHI) effective 1/1/2016 and the 2015 ACA experience of HAPA, AHI and Aetna Life Insurance Company (ALIC) for the individual market is included in the experience period for both premium and claims.

### A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2015 through December 31, 2015 and paid through February 29, 2016.

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

Experience period premiums are date-of-service premiums from actuarial experience databases for non-grandfathered individual business in Pennsylvania. Internal projections indicate that no MLR rebate is expected to be paid in 2016 (for 2015 experience) for the Individual MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

Allowed claims for the AHI experience come directly from the claim records for hospital and physician services. For markets with capitated services, the capitation rate is used for incurred claims; allowed claims are then the same as the incurred claims.

Allowed claims for the HAPA experience come directly from the claim records for hospital and physician services. Capitated benefits, including pharmacy, use the capitation rate for incurred claims and the allowed claims are calculated as the incurred claims plus estimated cost sharing.

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

Incurred Claims are captured in our reporting systems as the total amount of claims paid including the enhanced benefits for reduced cost-sharing variant plans sold on the Exchange. We reduce the amount reported on Worksheet 1 of the URRT, by the recovery amounts determined by re-adjudicating claims, paid through February 2016. National completion factors were applied to the aggregated medical portion of the difference between the full payment and the base plan cost-sharing as the amount for the 2015 recoveries, so that the reduction is estimated on an incurred claims basis. This re-adjudication method yields best estimates of actual cost sharing reduction recoveries at the plan level.

#### 4. Benefit Categories

The AHI internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in February, 2016. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, included day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

For the HAPA reporting systems, Claim tagging is used to fit all fee-for-service medical claims into four categories: Hospital Inpatient, Hospital Outpatient, Physician Services, and Other Medical. Other medical services are an estimated portion of Hospital Outpatient claims including ambulance services, durable medical equipment, and prosthetics. The utilization for these services are counted by service type and rolled up into one utilization number for the total category. Inpatient utilization is counted as days; outpatient and other medical utilization is counted as services; and physician utilization is counted as visits. Capitated services are paid on a per member per month (PMPM) basis and have no utilization values attached. Although pharmacy is also capitated, the experience utilization by prescriptions is included.

#### 5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes claims for single risk pool policies in force in 2015. The projected change in the morbidity of the population is based on an internal analysis of the 2015 members' standard silver plan liability risk score, normalized for age and gender. This analysis divided our market into cohorts of new members, members renewing from a 2014 ACA plan, and members enrolling from both grandfathered transitional plans. We then modeled renewals and new market entrants for 2016 and 2017 from information sources, such as 2016 Marketplace enrollment data, 2014 CMS Risk Adjustment Reports, and Wakely 2015 Risk Adjustment reports, as well as internal analysis of special enrollment period members. The projected normalized average risk was developed from the market model, and compared to the average 2015 normalized scores.

**B. Changes in Benefits:**

The experience data includes experience for Single Risk Pool products that cover essentially all EHBs. The projection factors reflect the impact of any changes in 2017 State Benchmark EHBs and any new state mandated benefits.

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

**C. Changes in Demographics:**

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

**D. Other Adjustments:**

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

**E. Trend Factors (Cost/Utilization):**

Medical trend factors are based on our Medical Economics Unit's national guidance and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization.

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

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

## **6. Credibility Manual Rate Development**

**A. Source and Appropriateness of Experience Data Used:**

The source data for the manual rate is the experience incurred from 1/1/2015 to 12/31/2015 and paid through February 2016 for AHI and HAPA as well as Aetna Life Insurance Company (ALIC).

#### B. Adjustments Made to the Data:

The Individual experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 5-8.

#### C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2017. We have adjusted the manual experience for known or anticipated changes in capitation contracts and projected changes in demographics where capitation rates vary based on demographics.

### 7. Credibility of Experience

#### 100% Manual rate

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates. Manual data includes individual ACA from AHI, ALIC and HAPA.

### 8. Paid-to-Allowed Ratio

Exhibit 9 illustrates the development of this number along with the projected membership distribution by metal tier. Paid to allowed ratios are based on 2015 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

### 9. Reinsurance and Risk Adjustment

#### A. Reinsurance – Experience Period

2015 actual reinsurance recoveries payment released from CMS.

#### B. Risk Adjustment – Experience Period

2015 risk adjustment payment released from CMS. The resulting member transfers are summed to the HIOS plan level and adjusted for 2015 Risk Adjustment fees in Worksheet 2.

#### C. Risk Adjustment – Projection Period

We started with 2015 actual risk adjustment payment from CMS. Then we applied estimated changes in our risk relative to the market for 2017 that may be triggered by a shift in metal plan distribution/rating area or geographic cost/demographic distribution to determine our 2017 relativity to market. The difference between our projected relative risk and the market's is multiplied by the projected market average premium with annual trend. As a result, we project a risk adjustment payable, net of the 2017 user fee.

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

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

The prospective general and administrative expenses are based on historical corporate Individual market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2017. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would

capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2017, as well as Federal income tax. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2016 plans.

#### 11. Projected Loss Ratio

The expected 2017 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Individual market in Pennsylvania through AHL. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

#### 13. Index Rate

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

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

#### 14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustments (Risk Adjustment and Exchange User Fees) were discussed, previously. The risk adjustment on Worksheet 1 of the URRT is displayed on a paid-basis. The exchange user fee is estimated as a PMPM based on the target premium rate. The values reflected in Exhibit E-1 have each been divided by the paid to allowed ratio to convert them to an allowed-basis.

#### 15. Plan-Adjusted Index Rates

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

##### A. Actuarial Value, Cost Sharing, and Tobacco:

1. The factors in Column 2 are the product of three separate adjustments:
2. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.

3. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2017 membership.
4. The non-tobacco adjustment is the reciprocal of the average tobacco factor, as illustrated in Exhibit 18

**B. Distribution and Administrative Costs:**

Exhibit E-2, Column 4, reflects the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee, and Exchange User Fee, which are reflected in the Market-Adjusted Index Rate.

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

The factors in Column 5 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

**D. Benefits in addition to EHBs**

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 6 are 1.00.

**E. Catastrophic Plan Eligibility:**

After reviewing the morbidity of enrollees younger than age 30 across our book of business, and after considering the impact of those eligible to enroll in the plan due to hardship, we have priced our catastrophic premiums to be below an equivalent metallic plan. The factor is indicated in column 7 of Exhibit E-2.

**F. Experience Period Plan Adjusted Index Rates**

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2015 for the experience period.

**16. Calibration**

**A. Age Curve Calibration:**

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit 13.

We project a premium-weighted average age factor for the 2017 membership using the prescribed age curve and the projected age distribution based on issuer January 2016 membership and projected changes in the market. The age that most closely corresponding to the weighted average age factor and the age calibration factor is the reciprocal of the weighted average age factor shown in Exhibit 13.

**B. Geographic Factor Calibration:**

Exhibit 6 summarizes the rating area definitions and factors, and displays the projected membership by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor.

**C. Quarterly Trend Calibration:**

Not applicable.

### 17. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

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

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

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

### 18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

### 19. AV Pricing Values

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

### 20. Membership Projections and Cost Sharing Reduction Subsidy Estimates

Exhibit 15 summarizes the membership projections by plan and plan variation. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2016, and our expectations for future sales as additional members move to these plans from non-grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

### 21. Terminated Products

Exhibit 16 provides a plan and product crosswalk from 2015 to 2017. The crosswalk includes the list of single risk pool plans and products that have terminated prior to January 1, 2017, products that have experience in the single risk pool experience period, and products that were made available in 2016 and 2017.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.\

### 22. Plan Type

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

### 23. Warning Alerts

The Experience Period Plan Adjusted Index Rate on Worksheet 2 differs from the Experience Period Premium PMPM on Worksheet 1 since 1) the Experience Period Premium reflects the actual enrollment mix for all non -grandfathered business in the market in 2015 while the average Plan Adjusted Index Rate reflects the projected (vs. actual) ACA mix for single risk pool experience and a zero rate for non-single

risk pool experience , and 2) premiums reported on Worksheet 1 are net of estimated risk adjustment transfers and MLR rebates while the Plan Adjusted Index Rates on Worksheet 2 do not consider the impact of risk adjustment transfers or MLR rebates.

For the same reasons, the experience period Total Premium (TP) differs between Worksheets 1 and 2.

The Experience Period Incurred claims and Incurred Claims PMPM on Worksheet 2 adjust for the impacts of Reinsurance and Risk Adjustment. The Incurred Claims on Worksheet 1 are not adjusted for the impact of Reinsurance and Risk Adjustment. The warning alerts on rows 68 and 73 of Worksheet 2 result from the different treatment of Reinsurance and Risk Adjustment on the two worksheets.

#### 24. Benefit Design

This filing includes the following standard plans: one Catastrophic, one Bronze, four Silver, and One Gold.

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

#### 25. Marketing

As described above, some of these plans will be made available through the public Marketplace. In addition, plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including directly to consumers through direct mail, telemarketing, and the internet and indirectly through brokers and general agents. Marketing and distribution approaches may change from time to time at management's discretion.

#### 26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations. Aetna may rely on information provided by the Marketplace as verification of eligibility.

Additionally, with respect to determining the applicable premium risk class due to tobacco-use status, the underwriting criteria will be consistent with the communicated federal thresholds. Tobacco use will be determined by use of tobacco on average of four or more times per week (excluding religious or ceremonial uses) within no longer than the past six months.

#### 27. Renewability

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

#### 28. Company Financial Condition

As of December 31, 2015, the capital and surplus held by Aetna Health Inc. (a PA corp) was approximately \$421 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2015. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

### 30. Reliance

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

- URRT Methodology and Data Definitions
- Experience Period MLR Rebates
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Pediatric Dental Claim Cost
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- MH Net Trend
- Experience Period Data – Individual

### 31. Certification

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

I, Shu Yue Selena Jin, am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications.
2. The Projected Index Rate is:
  - a. 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, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
  4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



---

Shu Yue Selena Jin, FSA, MAAA  
Aetna Health, Inc.

July 27, 2016

---

Date

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

**Table 1. Number of Members**

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	260,629	47,306	81,617
<18	23,290	4,733	8,025
18-24	20,898	3,339	6,028
25-29	31,278	3,598	6,807
30-34	23,180	3,744	7,062
35-39	18,897	3,257	5,899
40-44	19,564	3,461	6,059
45-49	24,260	4,534	7,815
50-54	30,039	5,476	9,385
55-59	33,533	6,515	10,835
60-63	27,925	5,987	9,429
64+	7,765	2,662	4,273

**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
\$87,455,631	\$ 64,985,155.64	\$ 64,985,155.64	259,124	\$ 22,208,454.00	\$85,410,044		\$906,744	\$ 1,699,853.44		(\$25,851,161)	\$6,964,068
<b>2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>											\$ 339.67
<b>Loss Ratio</b>											<b>98.41%</b>

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	6.19%	0.65%	6.88%	24.94%
Outpatient Hospital	5.76%	4.63%	10.66%	20.13%
Professional	2.31%	4.14%	6.55%	18.99%
Other Medical	5.76%	4.63%	10.66%	17.14%
Capitation				1.27%
Prescription Drugs	10.35%	1.14%	11.61%	17.52%
Total Annual Trend			8.97%	100.00%
2 Year Trend Projection Factor			1.187	

<- Annualized Trend Factors on URRT

\* Express Cost, Utilization, and Weight as percentages

**Table 4. Historical Experience**

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14		\$207,270.62	0.9997	\$ 207,327.26	1,161	\$ 178.58		\$ 2,205.04	\$ 350,223.51	\$ 301.66
Feb-14		\$254,694.29	0.9997	\$ 254,765.51	1,294	\$ 196.88		\$ 2,853.51	\$ 390,542.83	\$ 301.81
Mar-14		\$486,971.70	0.9997	\$ 487,124.82	1,437	\$ 338.99		\$ 2,551.68	\$ 626,344.86	\$ 435.87
Apr-14		\$411,610.52	0.9996	\$ 411,763.91	1,914	\$ 215.13		\$ 4,306.03	\$ 589,717.74	\$ 308.11
May-14		\$640,380.42	0.9974	\$ 642,048.94	2,700	\$ 237.80		\$ 5,273.22	\$ 797,490.91	\$ 295.37
Jun-14		\$664,303.68	0.9975	\$ 665,969.07	2,575	\$ 258.63		\$ 8,645.35	\$ 811,764.13	\$ 315.25
Jul-14		\$814,350.49	0.9973	\$ 816,561.90	2,562	\$ 318.72		\$ 8,367.33	\$ 990,773.06	\$ 386.72
Aug-14		\$809,800.29	0.9974	\$ 811,875.48	2,585	\$ 314.07		\$ 8,599.38	\$ 984,725.74	\$ 380.94
Sep-14		\$858,055.70	0.9973	\$ 860,396.68	2,659	\$ 323.58		\$ 20,942.11	\$ 1,047,174.77	\$ 393.82
Oct-14		\$748,373.38	0.9973	\$ 750,392.66	2,617	\$ 286.74		\$ 9,064.41	\$ 949,344.14	\$ 362.76
Nov-14		\$737,573.55	0.9957	\$ 740,754.06	2,619	\$ 282.84		\$ 6,853.00	\$ 883,183.98	\$ 337.22
Dec-14	\$ 9,188,031.07	\$942,620.99	0.9958	\$ 946,559.50	2,532	\$ 373.84	\$ 1,948,535.38	\$ 23,017.57	\$ 1,103,255.34	\$ 435.72
Jan-15		\$ 2,245,655.00	0.9929	\$ 2,261,713.16	15,452	\$ 146.37		\$ 54,071.00	\$ 3,484,161.00	\$ 225.48
Feb-15		\$ 3,870,252.00	0.9915	\$ 3,903,431.16	19,213	\$ 203.17		\$ 67,231.00	\$ 5,627,289.00	\$ 292.89
Mar-15		\$ 5,066,444.00	0.9971	\$ 5,081,179.42	24,225	\$ 209.75		\$ 84,770.00	\$ 7,290,871.00	\$ 300.96
Apr-15		\$ 5,687,102.00	0.9968	\$ 5,705,359.15	23,981	\$ 237.91		\$ 83,916.00	\$ 7,645,780.00	\$ 318.83
May-15		\$ 6,214,342.00	0.9953	\$ 6,243,687.33	23,402	\$ 266.80		\$ 81,890.00	\$ 7,301,097.00	\$ 311.99
Jun-15		\$ 5,634,825.00	0.9930	\$ 5,674,546.83	23,006	\$ 246.66		\$ 80,504.00	\$ 7,603,978.00	\$ 330.52
Jul-15		\$ 6,034,578.00	0.9922	\$ 6,082,017.74	22,529	\$ 269.96		\$ 78,835.00	\$ 8,000,865.00	\$ 355.14
Aug-15		\$ 6,193,252.00	0.9111	\$ 6,797,554.60	22,306	\$ 304.74		\$ 78,055.00	\$ 8,607,574.00	\$ 385.89
Sep-15		\$ 5,789,814.00	0.9872	\$ 5,864,884.52	21,937	\$ 267.35		\$ 76,763.00	\$ 7,440,081.00	\$ 339.16
Oct-15		\$ 5,707,575.00	0.9807	\$ 5,819,899.05	21,688	\$ 268.35		\$ 75,892.00	\$ 7,469,152.00	\$ 344.39
Nov-15		\$ 5,444,912.00	0.9303	\$ 5,852,856.07	21,236	\$ 275.61		\$ 74,310.00	\$ 7,606,255.00	\$ 358.18
Dec-15	\$61,604,471	\$ 5,312,840.00	0.9324	\$ 5,698,026.60	20,149	\$ 282.79	\$ 22,208,454.00	\$ 70,507.00	\$ 7,332,942.00	\$ 363.94

\* Express Completion Factor as a percentage

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

Table 2b. 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
\$ 115,079,543.99	\$ 115,691,042.00	\$ 118,818,350.12	455,900	\$ 45,182,727.00	\$ 158,829,656.62		\$ (1,629,766.00)	\$ 2,045,836.67		(\$17,700,371)	\$13,992,058
<b>2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>											\$ 349.30
<b>Loss Ratio</b>											<b>136.01%</b>

\*Express Prescription Drug Rebates as a negative number

Table 2c. 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
<b>2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>											#DIV/0!
<b>Loss Ratio</b>											<b>#DIV/0!</b>

\*Express Prescription Drug Rebates as a negative number

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	6.19%	0.65%	6.88%	24.94%
Outpatient Hospital	5.76%	4.63%	10.66%	20.13%
Professional	2.31%	4.14%	6.55%	18.99%
Other Medical	5.76%	4.63%	10.66%	17.14%
Capitation			0.00%	1.27%
Prescription Drugs	10.35%	1.14%	11.61%	17.52%
Total Annual Trend			8.97%	100.00%
2 Year Trend Projection Factor			1.187	

\* Annualized Trend Factors on URRT

\* Express Cost, Utilization, and Weight as percentages

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14		\$ 692,324.72	0.9995	\$ 692,640.68	3,778	\$ 183.34	\$ 7,619.60	\$ 1,271,673.08	\$ 336.60	
Feb-14		\$ 1,176,334.10	0.9996	\$ 1,176,856.83	4,916	\$ 239.39	\$ 8,669.49	\$ 1,884,506.47	\$ 383.34	
Mar-14		\$ 1,736,167.98	0.9986	\$ 1,738,570.16	5,993	\$ 290.10	\$ 8,578.58	\$ 2,635,832.34	\$ 439.82	
Apr-14		\$ 2,187,457.42	0.9985	\$ 2,190,761.23	7,435	\$ 294.66	\$ 15,528.91	\$ 3,431,978.99	\$ 461.60	
May-14		\$ 3,892,741.54	0.9987	\$ 3,897,857.99	9,868	\$ 395.00	\$ 15,380.27	\$ 5,278,150.67	\$ 534.88	
Jun-14		\$ 2,758,259.08	0.9976	\$ 2,764,804.58	10,056	\$ 274.94	\$ 23,102.19	\$ 4,065,472.18	\$ 404.28	
Jul-14		\$ 3,111,428.25	0.9976	\$ 3,118,806.84	10,487	\$ 297.40	\$ 24,065.53	\$ 4,639,224.17	\$ 442.38	
Aug-14		\$ 2,670,053.41	0.9971	\$ 2,677,697.23	11,095	\$ 241.34	\$ 25,372.75	\$ 4,191,319.37	\$ 377.77	
Sep-14		\$ 2,954,879.01	0.9975	\$ 2,962,300.10	12,998	\$ 227.90	\$ 55,772.78	\$ 4,703,748.60	\$ 361.88	
Oct-14		\$ 2,936,305.68	0.9973	\$ 2,944,292.10	12,697	\$ 231.89	\$ 42,333.39	\$ 4,574,864.22	\$ 360.31	
Nov-14		\$ 2,301,190.54	0.9967	\$ 2,308,888.75	12,451	\$ 185.44	\$ 38,407.14	\$ 3,743,601.60	\$ 300.67	
Dec-14	\$ 37,986,413.37	\$ 3,006,344.58	0.9980	\$ 3,012,474.70	12,124	\$ 248.47	\$ 98,094.12	\$ 4,597,271.32	\$ 379.19	
Jan-15		\$ 5,571,124.00	0.9951	\$ 5,598,423.12	32,927	\$ 170.03	\$ 111,122.00	\$ 9,356,170.00	\$ 284.15	
Feb-15		\$ 7,888,320.00	0.9949	\$ 7,933,560.00	36,625	\$ 216.62	\$ 119,461.00	\$ 11,848,897.00	\$ 323.51	
Mar-15		\$ 9,409,664.00	0.9967	\$ 9,440,381.00	41,823	\$ 225.72	\$ 146,321.00	\$ 13,917,305.00	\$ 332.77	
Apr-15		\$ 10,558,392.00	0.9950	\$ 10,611,831.00	41,172	\$ 257.74	\$ 148,056.00	\$ 14,735,696.00	\$ 357.91	
May-15		\$ 10,943,019.00	0.9949	\$ 10,998,670.00	40,298	\$ 272.93	\$ 143,556.00	\$ 13,796,577.00	\$ 342.36	
Jun-15		\$ 10,323,276.00	0.9918	\$ 10,408,389.00	39,668	\$ 262.39	\$ 144,824.00	\$ 14,079,207.00	\$ 354.93	
Jul-15		\$ 10,618,241.00	0.9880	\$ 10,746,691.00	38,880	\$ 276.41	\$ 147,927.00	\$ 14,318,355.00	\$ 368.27	
Aug-15		\$ 10,876,464.00	0.9380	\$ 11,595,884.00	38,440	\$ 301.66	\$ 144,091.00	\$ 15,051,501.00	\$ 391.56	
Sep-15		\$ 10,117,304.00	0.9742	\$ 10,384,966.00	37,819	\$ 274.60	\$ 135,042.00	\$ 13,450,860.00	\$ 355.66	
Oct-15		\$ 10,205,422.00	0.9750	\$ 10,467,233.00	37,278	\$ 280.79	\$ 133,459.00	\$ 13,574,397.00	\$ 364.14	
Nov-15		\$ 9,510,823.00	0.9383	\$ 10,136,711.00	36,396	\$ 278.51	\$ 130,804.00	\$ 13,237,263.00	\$ 363.70	
Dec-15	\$ 115,079,544	\$ 9,668,993.00	0.9212	\$ 10,495,611.00	34,574	\$ 303.57	\$ 125,104.00	\$ 13,507,941.00	\$ 390.70	

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

**PA Rate Template Part II  
Rate Development and Change**

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	\$352.87	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.187	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 419.00	
<b>Single Risk Pool Adjustment Factors</b>		
Change in Morbidity	0.979	<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Other	0.989	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Demographics	1.048	
Change in Network	0.928	
Change in Benefits	1.000	
Change in Other	1.017	
Adjusted Projected Allowed EHB Claims PMPM	\$ 405.68	<- Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 405.68	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.725	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	294.1200098	
<b>Market-wide Adjustments</b>		
Projected Paid Net Risk Adjustment PMPM	\$84.22	
Projected Paid Exchange User Fees PMPM	\$9.78	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 388.12	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 535.34	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 388.12	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 535.34	

**Table 6. Retention**

<b>Retention Items - Express in percentages</b>	
Administrative Expenses	10%
General and Claims	8.71%
Agent/Broker Fees and Commissions	1.12%
Quality Improvement Initiatives	0.78%
Taxes and Fees	3.34%
PCORI Fees (Enter \$ amount here: \$ _____ )	0.04%
Pa Premium Tax (if applicable)	1.20%
Federal Income Tax	2.10%
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%
Profit/Contingency	4%
Total Retention	17%
Projected Required Revenue PMPM	\$ 468.03

<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

**Table 8. Components of Rate Change**

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	249.15372	307.0707864	\$57.92	23.2%
B. Base period allowed claims before normalization	\$365.21	\$ 352.87	-\$12.34	-5%
C. Normalization factor component of change	\$ (119.23)	-116.8385297	\$2.39	\$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 245.98	\$ 236.04	\$ (9.95)	-4%
D2. URRT Trend	\$ 50.29	\$ 44.23	\$ (6.06)	-2%
D3. URRT Morbidity	\$ -	\$ (5.76)	\$ (5.76)	-2%
D4. URRT Other	\$ (8.91)	\$ (3.15)	\$ 5.76	2%
D5. Normalized URRT RA/RI on an allowed basis	\$ (12.57)	\$ 77.70	\$ 90.27	36%
D6. Normalized Exchange User Fee on an allowed basis	\$ 6.78	\$ 9.02	\$ 2.24	1%
D7. Subtotal - Sum(D1:D6)	\$ 281.57	\$ 358.09	\$ 76.51	31%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (11.17)	-22.91707494	\$ (11.75)	-5%
E2. Pricing AV	\$ (86.40)	\$ (86.96)	\$ (0.56)	0%
E3. Benefit Richness	\$ (0.54)	\$ 6.43	\$ 6.97	3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1:E4)	\$ (98.11)	\$ (103.44)	\$ (5.34)	-2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 29.58	\$ 32.59	\$ 3.01	1%
F2. Taxes and Fees	\$ 19.88	\$ 10.26	\$ (9.63)	-4%
F3. Profit and/or Contingency	\$ 9.72	\$ 11.98	\$ 2.26	1%
F4. Subtotal - Sum(F1:F3)	\$ 59.18	\$ 54.82	\$ (4.36)	-2%
G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 242.64	\$ 309.46	\$ 66.82	27%

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter	81,617	-	-	-	81,617.00
Percent of Members Months Renewing in Quarter	100%	0%	0%	0%	100%
Base Allowed Claims	\$ 405.68	\$ 405.68	\$ 405.68	\$ 405.68	\$ 405.68
Months of Trend	-	3	6	9	-
Annual Trend	8.97%	8.97%	8.97%	8.97%	8.97%
Single Risk Pool Projected Allowed Claims	\$ 405.68	\$ 414.49	\$ 423.48	\$ 432.67	\$ 405.68

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

Normalization Factors	2016	2017
Average Age Factor	1.688	1.688
Average Geographic Factor	0.965	0.996
Average Tobacco Factor	1.009	1.009
Average Benefit Richness (induced demand)	0.997	0.999
Average Network Factor	0.906	0.883
Market-Adjusted Projected Allowed Total Claims PMPM	\$404.86	\$ 535.34
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 272.69	\$ 358.09

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

	2016	2017
Paid-to-Allowed	0.645	0.725
URRT Trend (2-Year Trend Factor)	1.20442803	1.19
URRT Morbidity	1	0.979
URRT "Other"	\$0.97	0.989
Risk Adjustment	\$ 0.15	\$ 84.22
Reinsurance	\$ (12.19)	\$ -
Exchange User Fee	\$ 6.50	\$ 9.78
Capitation	\$ 11.31	\$ 4.46
Network	0.960	0.9360011
Pricing AV	0.680	0.74054492
Benefit Richness	0.997	1.02591958
Catastrophic Eligibility	1.000	1
Administrative Expenses	11.87%	10.61%
Taxes and Fees	7.98%	3.34%
Profit and/or Contingency	3.90%	3.90%







**Aetna Health Inc. (a PA corp.)**  
**HIOS ISSUER ID: 64844**

**Table 16**  
**Projected Age/Gender Distribution**

Age	Male	Female	HHS Age Factor
0-20	0.16%	0.16%	0.000
0-20	6.17%	6.02%	0.635
21	0.60%	0.57%	1.000
22	0.58%	0.63%	1.000
23	0.58%	0.59%	1.000
24	0.54%	0.62%	1.000
25	0.53%	0.53%	1.004
26	0.78%	0.70%	1.024
27	1.01%	1.02%	1.048
28	0.92%	0.99%	1.087
29	0.99%	0.87%	1.119
30	0.99%	0.89%	1.135
31	0.99%	0.80%	1.159
32	0.94%	0.75%	1.183
33	0.89%	0.77%	1.198
34	0.89%	0.75%	1.214
35	0.83%	0.72%	1.222
36	0.84%	0.60%	1.230
37	0.75%	0.65%	1.238
38	0.80%	0.64%	1.246
39	0.76%	0.63%	1.262
40	0.66%	0.64%	1.278
41	0.84%	0.70%	1.302
42	0.80%	0.70%	1.325
43	0.80%	0.74%	1.357
44	0.80%	0.74%	1.397
45	0.98%	0.89%	1.444
46	1.06%	0.94%	1.500
47	0.91%	0.94%	1.563
48	0.94%	0.93%	1.635
49	0.95%	1.04%	1.706
50	1.02%	0.98%	1.786
51	1.11%	1.13%	1.865
52	1.17%	1.19%	1.952
53	1.18%	1.29%	2.040
54	1.26%	1.16%	2.135
55	1.30%	1.32%	2.230
56	1.28%	1.40%	2.333
57	1.23%	1.40%	2.437
58	1.27%	1.41%	2.548
59	1.21%	1.44%	2.603
60	1.22%	1.48%	2.714
61	1.26%	1.55%	2.810
62	1.35%	1.57%	2.873
63	1.28%	1.83%	2.952
64	1.45%	1.90%	3.000
65+	0.82%	1.07%	3.000

<b>Age Calibration Factor</b>	1.688
-------------------------------	-------

**Note:**  
Age Calibration Factor  
computed as the weighted average of  
HHS Age Factor by projected membership  
distribution.

<b>Weighted Average Age</b>	49
-----------------------------	----

**Note:**  
This is the age that most closely  
corresponds to the age calibration factor.

**Table 17**  
**Projected Membership Distribution by County**

Rating Area	Counties	Projected Membership	Projected Area Factor
1	Clarion	0%	0.7850
1	Crawford	0%	0.7850
1	Erie	0%	0.7850
1	Forest	0%	0.7850
1	Mckean	0%	0.7850
1	Mercer	0%	0.7850
1	Venango	0%	0.7850
1	Warren	0%	0.7850
2	Cameron	0%	0.7918
2	Elk	0%	0.7918
2	Potter	0%	0.7918
3	Bradford	0%	0.9982
3	Carbon	0%	0.9982
3	Clinton	0%	0.9982
3	Lackawanna	0%	0.9982
3	Luzerne	0%	0.9982
3	Lycoming	0%	0.9982
3	Monroe	0%	0.9982
3	Pike	0%	0.9982
3	Sullivan	0%	0.9982
3	Susquehanna	0%	0.9982
3	Tioga	0%	0.9982
3	Wayne	0%	0.9982
3	Wyoming	0%	0.9982
4	Allegheny	0%	0.8102
4	Armstrong	0%	0.8102
4	Beaver	0%	0.8102
4	Butler	0%	0.8102
4	Fayette	0%	0.8102
4	Greene	0%	0.8102
4	Indiana	0%	0.8102
4	Lawrence	0%	0.8102
4	Washington	0%	0.8102
4	Westmoreland	0%	0.8102
5	Bedford	0%	0.7800
5	Blair	0%	0.7800
5	Cambria	0%	0.7800
5	Clearfield	0%	0.7800
5	Huntingdon	0%	0.7800
5	Jefferson	0%	0.7800
5	Somerset	0%	0.7800
6	Centre	0%	0.9830
6	Columbia	0%	0.9830
6	Lehigh	1%	0.9830
6	Mifflin	0%	0.9830
6	Montour	0%	0.9830
6	Northampton	1%	0.9830
6	Northumberland	0%	0.9830
6	Schuylkill	0%	0.9830
6	Snyder	0%	0.9830
6	Union	0%	0.9830
7	Adams	0%	0.9838
7	Berks	0%	0.9838
7	Lancaster	0%	0.9838
7	York	1%	0.9838
8	Bucks	17%	1.0000
8	Chester	14%	1.0000
8	Delaware	14%	1.0000
8	Montgomery	22%	1.0000
8	Philadelphia	24%	1.0000
9	Cumberland	1%	0.9332
9	Dauphin	1%	0.9332
9	Franklin	0%	0.9332
9	Fulton	0%	0.9332
9	Juniata	0%	0.9332
9	Lebanon	0%	0.9332
9	Perry	0%	0.9332

<b>Average Projected Area Factor</b>	0.996
--------------------------------------	-------

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

**Aetna Health Inc. (a PA corp.)**

**HIOS ISSUER ID: 64844**

**Table 18**  
**Network Projection Factor Shift**

<b>Projection Network Name</b>	<b>Projected Membership</b>	<b>Projected Network Factor</b>
Savings Plus	91.9%	0.8795
Valley Preferred	2.4%	0.8573
PinnacleHealth	1.6%	0.8780
Commonwealth Health	0.6%	0.8837
Uniontown Hospital	0.2%	0.8780
CBCHP	3.2%	1.0000

<b>Average Projected Network Factor</b>	0.8828
-----------------------------------------	--------

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14		\$207,271	0.9997	\$ 207,327.26	1,161	\$ 178.58		2,205	350,224	\$ 301.66
Feb-14		\$254,694	0.9997	\$ 254,765.51	1,294	\$ 196.88		2,854	390,543	\$ 301.81
Mar-14		\$486,972	0.9997	\$ 487,124.82	1,437	\$ 338.99		2,552	626,345	\$ 435.87
Apr-14		\$411,611	0.9996	\$ 411,763.91	1,914	\$ 215.13		4,306	589,718	\$ 308.11
May-14		\$640,380	0.9974	\$ 642,048.94	2,700	\$ 237.80		5,273	797,491	\$ 295.37
Jun-14		\$664,304	0.9975	\$ 665,969.07	2,575	\$ 258.63		8,645	811,764	\$ 315.25
Jul-14		\$814,350	0.9973	\$ 816,561.90	2,562	\$ 318.72		8,367	990,773	\$ 386.72
Aug-14		\$809,800	0.9974	\$ 811,875.48	2,585	\$ 314.07		8,599	984,726	\$ 380.94
Sep-14		\$858,056	0.9973	\$ 860,396.68	2,659	\$ 323.58		20,942	1,047,175	\$ 393.82
Oct-14		\$748,373	0.9973	\$ 750,392.66	2,617	\$ 286.74		9,064	949,344	\$ 362.76
Nov-14		\$737,574	0.9957	\$ 740,754.06	2,619	\$ 282.84		6,853	883,184	\$ 337.22
Dec-14	9,188,031	\$942,621	0.9958	\$ 946,559.50	2,532	\$ 373.84	\$ 1,948,535.38	23,018	1,103,255	\$ 435.72
Jan-15		\$2,245,655	0.9951	\$ 2,256,658.95	15,452	\$ 146.04		54,071	3,484,161	\$ 225.48
Feb-15		\$3,870,252	0.9943	\$ 3,892,448.13	19,213	\$ 202.59		67,231	5,627,289	\$ 292.89
Mar-15		\$5,066,444	0.9967	\$ 5,082,982.95	24,225	\$ 209.82		84,770	7,290,871	\$ 300.96
Apr-15		\$5,687,102	0.9950	\$ 5,715,886.03	23,981	\$ 238.35		83,916	7,645,780	\$ 318.83
May-15		\$6,214,342	0.9949	\$ 6,245,945.19	23,402	\$ 266.90		81,890	7,301,097	\$ 311.99
Jun-15		\$5,634,825	0.9918	\$ 5,681,282.82	23,006	\$ 246.95		80,504	7,603,978	\$ 330.52
Jul-15		\$6,034,578	0.9880	\$ 6,107,578.94	22,529	\$ 271.10		78,835	8,000,865	\$ 355.14
Aug-15		\$6,193,252	0.9380	\$ 6,602,902.54	22,306	\$ 296.01		78,055	8,607,574	\$ 385.89
Sep-15		\$5,789,814	0.9742	\$ 5,942,988.52	21,937	\$ 270.91		76,763	7,440,081	\$ 339.16
Oct-15		\$5,707,575	0.9750	\$ 5,853,997.75	21,688	\$ 269.92		75,892	7,469,152	\$ 344.39
Nov-15		\$5,444,912	0.9383	\$ 5,803,230.63	21,236	\$ 273.27		74,310	7,606,255	\$ 358.18
Dec-15	87,455,632	\$5,312,840	0.9212	\$ 5,767,043.37	20,149	\$ 286.22	\$ 22,208,454.00	70,507	7,332,942	\$ 363.94

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14		\$ 692,325	0.9995	\$ 692,640.68	3,778	\$ 183.34		7,620	1,271,673	\$ 336.60
Feb-14		\$ 1,176,334	0.9996	\$ 1,176,856.83	4,916	\$ 239.39		8,669	1,884,506	\$ 383.34
Mar-14		\$ 1,736,168	0.9986	\$ 1,738,570.16	5,993	\$ 290.10		8,579	2,635,832	\$ 439.82
Apr-14		\$ 2,187,457	0.9985	\$ 2,190,761.23	7,435	\$ 294.66		15,529	3,431,979	\$ 461.60
May-14		\$ 3,892,742	0.9987	\$ 3,897,857.99	9,868	\$ 395.00		15,380	5,278,151	\$ 534.88
Jun-14		\$ 2,758,259	0.9976	\$ 2,764,804.58	10,056	\$ 274.94		23,102	4,065,472	\$ 404.28
Jul-14		\$ 3,111,428	0.9976	\$ 3,118,806.84	10,487	\$ 297.40		24,066	4,639,224	\$ 442.38
Aug-14		\$ 2,670,053	0.9971	\$ 2,677,697.23	11,095	\$ 241.34		25,373	4,191,319	\$ 377.77
Sep-14		\$ 2,954,879	0.9975	\$ 2,962,300.10	12,998	\$ 227.90		55,773	4,703,749	\$ 361.88
Oct-14		\$ 2,936,306	0.9973	\$ 2,944,292.10	12,697	\$ 231.89		42,333	4,574,864	\$ 360.31
Nov-14		\$ 2,301,191	0.9967	\$ 2,308,888.75	12,451	\$ 185.44		38,407	3,743,602	\$ 300.67
Dec-14	37,986,413	\$ 3,006,345	0.9980	\$ 3,012,474.70	12,124	\$ 248.47	15,594,157	98,094	4,597,271	\$ 379.19
Jan-15		\$ 5,543,958	0.9951	\$ 5,571,124.00	32,927	\$ 169.20		111,122	9,356,170	\$ 284.15
Feb-15		\$ 7,888,320	0.9943	\$ 7,933,560.00	36,625	\$ 216.62		119,461	11,848,497	\$ 323.51
Mar-15		\$ 9,409,664	0.9967	\$ 9,440,381.00	41,823	\$ 225.72		146,321	13,917,305	\$ 332.77
Apr-15		\$ 10,558,392	0.9950	\$ 10,611,831.00	41,172	\$ 257.74		148,056	14,735,696	\$ 357.91
May-15		\$ 10,943,019	0.9949	\$ 10,998,670.00	40,298	\$ 272.93		143,556	13,796,577	\$ 342.36
Jun-15		\$ 10,323,276	0.9918	\$ 10,408,389.00	39,668	\$ 262.39		144,824	14,079,207	\$ 354.93
Jul-15		\$ 10,618,241	0.9880	\$ 10,746,691.00	38,880	\$ 276.41		147,927	14,318,355	\$ 368.27
Aug-15		\$ 10,876,464	0.9380	\$ 11,595,884.00	38,440	\$ 301.66		144,091	15,051,501	\$ 391.56
Sep-15		\$ 10,117,304	0.9742	\$ 10,384,966.00	37,819	\$ 274.60		135,042	13,450,860	\$ 355.66
Oct-15		\$ 10,205,422	0.9750	\$ 10,467,233.00	37,278	\$ 280.79		133,459	13,574,397	\$ 364.14
Nov-15		\$ 9,510,823	0.9383	\$ 10,136,711.00	36,396	\$ 278.51		130,804	13,237,263	\$ 363.70
Dec-15	152,779,915	\$ 9,668,993	0.9212	\$ 10,495,611.00	34,574	\$ 303.57	45,209,893	125,104	13,507,941	\$ 390.70

26.818%

118818350.1

1.026038025  
1.124031008  
0.889655172  
0.666490425

0.965282665

Company Name:Aetna Health Inc. (a PA corp.)  
Market:Individual  
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
64844PA0120004	Off	HMO	Silver	Aetna Leap Everyday	PAS003	8	
64844PA0120017	Off	HMO	Silver	Aetna Leap Everyday Broadnetwork Off	PAS007	1,2,3,7,9	Luzerne, Monroe, Lackawanna, Mercer, Erie, Lycoming, Bradford, Carbon, Pike, Crawford, Wayne, Elk, Clarion, Wyoming, Forest
64844PA0120033	Off	HMO	Silver	Aetna Leap Everyday Commonwealth Health	PAS006	3,6	Lehigh, Northampton, Schuylkill, Monroe, Centre, Northumberland, Lycoming, Bradford, Union, Carbon, Pike, Snyder, Mifflin, Tioga, Susquehanna, Clinton, Sullivan, Montour
64844PA0120040	Off	HMO	Silver	Aetna Leap Everyday Uniontown Hospital	PAS004	4	Allegheny, Westmoreland, Beaver, Washington, Butler, Lawrence, Greene
64844PA0120047	Off	HMO	Silver	Aetna Leap Everyday Penn Highlands Healthcare	PAS005	2,5	Huntingdon, Blair, Cambria, Potter, Somerset, Bedford, Cameron
64844PA0120054	Off	HMO	Silver	Aetna Leap Everyday PinnacleHealth	PAS002	9	Lebanon, Fulton, Juniata, Franklin
64844PA0120064	Off	HMO	Silver	Aetna Leap Everyday Valley Preferred	PAS001	6	Schuylkill, Centre, Northumberland, Union, Columbia, Snyder, Mifflin, Montour

Company Name: Aetna Health Inc. (a PA corp.)  
 Market: Individual  
 Product:  
 Effective Date of Rates: January 1, 2017

Ending date of Rates: December 31, 2017

HIOS Plan ID (On Exchange)=>	64844PA0120004		64844PA0120064		64844PA0120054		64844PA0120033		64844PA0120033		64844PA0120040		64844PA0120047	
Form # =>														
Rating Area =>	Rating Area 8		Rating Area 6		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 4		Rating Area 2	
Counties Excluded in Rating Area =>														
Network =>	PAS003		PAS001		PAS002		PAS006		PAS006		PAS004		PAS005	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Aetna Leap Everyday		Aetna Leap Everyday Valley Prefer		Aetna Leap Everyday PinnacleHea		Leap Everyday Commonwealth		Leap Everyday Commonwealth		A Leap Everyday Uniontown Hosp		Leap Everyday Penn Highlands He	
Deductible =>	6075		6075		6075		6075		6075		6075		6075	
Coinurance =>	0		0		0		0		0		0		0	
Copays =>	10		10		10		10		10		10		10	
OOP Maximum =>	6075		6075		6075		6075		6075		6075		6075	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$183.11	\$183.11	\$175.45	\$175.45	\$170.57	\$170.57	\$183.61	\$183.61	\$180.85	\$180.85	\$148.06	\$148.06	\$154.67	\$154.67
21	\$288.36	\$317.19	\$276.30	\$303.94	\$268.61	\$295.47	\$289.15	\$318.06	\$284.80	\$313.28	\$233.17	\$256.48	\$243.58	\$267.94
22	\$288.36	\$317.19	\$276.30	\$303.94	\$268.61	\$295.47	\$289.15	\$318.06	\$284.80	\$313.28	\$233.17	\$256.48	\$243.58	\$267.94
23	\$288.36	\$317.19	\$276.30	\$303.94	\$268.61	\$295.47	\$289.15	\$318.06	\$284.80	\$313.28	\$233.17	\$256.48	\$243.58	\$267.94
24	\$288.36	\$317.19	\$276.30	\$303.94	\$268.61	\$295.47	\$289.15	\$318.06	\$284.80	\$313.28	\$233.17	\$256.48	\$243.58	\$267.94
25	\$289.51	\$318.46	\$277.41	\$305.15	\$269.69	\$296.65	\$290.30	\$319.34	\$285.94	\$314.54	\$234.10	\$257.51	\$244.55	\$269.01
26	\$295.28	\$324.81	\$282.94	\$311.23	\$275.06	\$302.56	\$296.09	\$325.70	\$291.64	\$320.80	\$238.76	\$262.64	\$249.43	\$274.37
27	\$302.20	\$332.42	\$289.57	\$318.52	\$281.50	\$309.65	\$303.03	\$333.33	\$298.47	\$328.32	\$244.36	\$268.80	\$255.27	\$280.80
28	\$313.44	\$344.79	\$300.34	\$330.38	\$291.98	\$321.18	\$314.30	\$345.73	\$309.58	\$340.54	\$253.45	\$278.80	\$264.77	\$291.25
29	\$322.67	\$354.94	\$309.19	\$340.10	\$300.58	\$330.63	\$323.56	\$355.91	\$318.69	\$350.56	\$260.92	\$272.57	\$299.82	
30	\$327.29	\$360.01	\$313.61	\$344.97	\$304.87	\$335.36	\$328.18	\$361.00	\$323.25	\$355.58	\$264.65	\$291.11	\$276.46	\$304.11
31	\$334.21	\$367.63	\$320.24	\$352.26	\$311.32	\$342.45	\$335.12	\$368.64	\$330.09	\$363.09	\$270.24	\$297.27	\$282.31	\$310.54
32	\$341.13	\$375.24	\$326.87	\$359.56	\$317.77	\$349.54	\$342.06	\$376.27	\$336.92	\$370.61	\$275.84	\$303.42	\$288.15	\$316.97
33	\$345.45	\$380.00	\$331.01	\$364.11	\$321.80	\$353.98	\$346.40	\$381.04	\$341.19	\$375.31	\$279.34	\$307.27	\$291.81	\$320.99
34	\$350.07	\$385.07	\$335.43	\$368.98	\$326.09	\$358.70	\$351.03	\$386.13	\$345.75	\$380.33	\$283.07	\$311.37	\$295.71	\$325.28
35	\$352.37	\$387.61	\$337.64	\$371.41	\$328.24	\$361.07	\$353.34	\$388.67	\$348.03	\$382.83	\$284.93	\$313.42	\$297.65	\$327.42
36	\$354.68	\$390.15	\$339.85	\$373.84	\$330.39	\$363.43	\$355.65	\$391.22	\$350.31	\$385.34	\$286.80	\$315.48	\$299.60	\$329.56
37	\$356.99	\$392.68	\$342.07	\$376.27	\$332.54	\$365.79	\$357.97	\$393.76	\$352.59	\$387.84	\$288.66	\$317.53	\$301.55	\$331.71
38	\$359.29	\$395.22	\$344.28	\$378.70	\$334.69	\$368.16	\$360.28	\$396.31	\$354.86	\$390.35	\$290.53	\$319.58	\$303.50	\$333.85
39	\$363.91	\$400.30	\$348.70	\$383.57	\$338.99	\$372.89	\$364.91	\$401.40	\$359.42	\$395.36	\$294.26	\$323.68	\$307.40	\$338.14
40	\$368.52	\$405.37	\$353.12	\$388.43	\$343.28	\$377.61	\$369.53	\$406.48	\$363.98	\$400.38	\$297.99	\$327.79	\$311.29	\$342.42
41	\$375.44	\$412.98	\$359.75	\$395.72	\$349.73	\$384.70	\$376.47	\$414.12	\$370.81	\$407.89	\$303.58	\$333.94	\$317.14	\$348.85
42	\$382.07	\$420.28	\$366.10	\$402.71	\$355.91	\$391.50	\$383.12	\$421.43	\$377.36	\$415.10	\$308.95	\$339.84	\$322.74	\$355.02
43	\$391.30	\$430.43	\$374.95	\$412.44	\$364.50	\$400.96	\$392.37	\$431.61	\$386.48	\$425.12	\$316.41	\$348.05	\$330.54	\$363.59
44	\$402.83	\$443.12	\$386.00	\$424.60	\$375.25	\$412.77	\$403.94	\$444.33	\$397.87	\$437.66	\$325.74	\$358.31	\$340.28	\$374.31
45	\$416.39	\$458.03	\$398.98	\$438.88	\$387.87	\$426.66	\$417.53	\$459.28	\$411.25	\$452.38	\$336.69	\$370.36	\$351.73	\$386.90
46	\$432.54	\$475.79	\$414.46	\$455.90	\$402.92	\$443.21	\$433.72	\$477.09	\$427.20	\$469.92	\$349.75	\$384.73	\$365.37	\$401.91
47	\$450.70	\$495.77	\$431.86	\$475.05	\$419.84	\$461.82	\$451.94	\$497.13	\$445.15	\$489.66	\$364.44	\$400.89	\$380.72	\$418.79
48	\$471.46	\$518.61	\$451.76	\$496.93	\$439.18	\$483.10	\$472.76	\$520.03	\$465.65	\$512.22	\$381.23	\$419.35	\$398.25	\$438.08
49	\$491.94	\$541.13	\$471.38	\$518.51	\$458.25	\$504.07	\$493.29	\$542.62	\$485.87	\$534.46	\$397.78	\$437.56	\$415.55	\$457.10
50	\$515.01	\$566.51	\$493.48	\$542.83	\$479.74	\$527.71	\$516.42	\$568.06	\$508.66	\$559.52	\$416.44	\$458.08	\$435.03	\$478.54
51	\$537.79	\$591.56	\$515.31	\$566.84	\$500.96	\$550.96	\$539.26	\$593.19	\$531.16	\$584.27	\$434.86	\$478.34	\$454.28	\$499.70
52	\$562.87	\$619.16	\$539.35	\$593.28	\$524.33	\$576.76	\$564.42	\$620.86	\$555.93	\$611.53	\$455.14	\$500.66	\$475.47	\$523.01
53	\$588.25	\$647.07	\$563.66	\$620.03	\$547.97	\$602.76	\$589.86	\$648.85	\$581.00	\$639.10	\$475.66	\$523.23	\$496.90	\$546.59
54	\$615.64	\$677.21	\$589.91	\$648.90	\$573.48	\$630.83	\$617.33	\$679.07	\$608.05	\$668.86	\$497.81	\$547.60	\$520.04	\$572.05
55	\$643.04	\$707.34	\$616.16	\$677.78	\$599.00	\$658.90	\$644.80	\$709.28	\$635.11	\$698.62	\$519.96	\$571.96	\$543.18	\$597.50
56	\$672.74	\$740.01	\$644.62	\$709.08	\$626.67	\$689.34	\$674.58	\$742.04	\$664.44	\$730.89	\$543.98	\$598.38	\$568.27	\$625.10
57	\$702.73	\$773.00	\$673.35	\$740.69	\$654.60	\$720.06	\$704.65	\$775.12	\$694.06	\$763.47	\$568.23	\$625.05	\$593.60	\$652.96
58	\$734.73	\$808.21	\$704.02	\$774.43	\$684.42	\$752.86	\$736.75	\$810.43	\$725.68	\$798.24	\$594.11	\$653.52	\$620.64	\$682.71
59	\$750.59	\$825.65	\$719.22	\$791.14	\$699.19	\$769.11	\$752.65	\$827.92	\$741.34	\$815.47	\$606.94	\$667.63	\$634.04	\$697.44
60	\$782.60	\$860.86	\$749.89	\$824.88	\$729.01	\$801.91	\$784.75	\$863.22	\$772.95	\$850.25	\$632.82	\$696.10	\$661.08	\$727.18
61	\$810.28	\$891.31	\$776.42	\$854.06	\$754.80	\$830.28	\$812.51	\$893.76	\$800.29	\$880.32	\$655.20	\$720.72	\$684.46	\$752.91
62	\$828.45	\$911.29	\$793.82	\$873.21	\$771.72	\$848.89	\$830.72	\$913.80	\$818.24	\$900.06	\$669.89	\$736.88	\$699.80	\$769.79
63	\$851.23	\$936.35	\$815.65	\$897.22	\$792.94	\$872.23	\$853.57	\$938.92	\$840.74	\$924.81	\$688.31	\$757.14	\$719.05	\$790.95
64+	\$864.78	\$951.26	\$828.64	\$911.50	\$805.56	\$886.12	\$867.16	\$953.87	\$854.12	\$939.53	\$699.27	\$769.20	\$730.50	\$803.55

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

HIOS Plan ID (On Exchange)=>	64844PA0120047		64844PA0120017		64844PA0120017		64844PA0120017		64844PA0120017		64844PA0120017	
HIOS Plan ID (Off Exchange)=>												
Form # =>												
Rating Area =>	Rating Area 5		Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 7		Rating Area 9	
Counties Excluded in Rating Area =>												
Network =>	PAS005		PAS007		PAS007		PAS007		CBCHP		CBCHP	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Leap Everyday Penn Highlands Hena		Leap Everyday Broadnetwork		Leap Everyday Broadnetwork		Leap Everyday Broadnetwork		Leap Everyday Broadnetwork		Leap Everyday Broadnetwork	
Deductible =>	6075		6075		6075		6075		6075		6075	
Coinurance =>	0		0		0		0		0		0	
Copays =>	10		10		10		10		10		10	
OOP Maximum =>	6075		6075		6075		6075		6075		6075	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$152.33	\$152.33	\$166.44	\$166.44	\$167.93	\$167.93	\$211.60	\$211.60	\$208.64	\$208.64	\$197.82	\$197.82
21	\$239.89	\$263.88	\$262.11	\$288.33	\$264.45	\$290.90	\$333.24	\$366.56	\$328.56	\$361.42	\$311.53	\$342.68
22	\$239.89	\$263.88	\$262.11	\$288.33	\$264.45	\$290.90	\$333.24	\$366.56	\$328.56	\$361.42	\$311.53	\$342.68
23	\$239.89	\$263.88	\$262.11	\$288.33	\$264.45	\$290.90	\$333.24	\$366.56	\$328.56	\$361.42	\$311.53	\$342.68
24	\$239.89	\$263.88	\$262.11	\$288.33	\$264.45	\$290.90	\$333.24	\$366.56	\$328.56	\$361.42	\$311.53	\$342.68
25	\$240.85	\$264.93	\$263.16	\$289.48	\$265.51	\$292.06	\$334.57	\$368.02	\$329.87	\$362.86	\$312.78	\$344.06
26	\$245.65	\$270.21	\$268.40	\$295.25	\$270.80	\$297.88	\$341.23	\$375.36	\$336.45	\$370.09	\$319.01	\$350.91
27	\$251.40	\$276.54	\$274.70	\$302.16	\$277.14	\$304.86	\$349.23	\$384.15	\$344.33	\$378.76	\$326.48	\$359.13
28	\$260.76	\$286.84	\$284.92	\$313.41	\$287.46	\$316.20	\$362.23	\$398.45	\$357.15	\$392.86	\$338.63	\$372.50
29	\$268.44	\$295.28	\$293.31	\$322.64	\$295.92	\$325.51	\$372.89	\$410.18	\$367.66	\$404.43	\$348.60	\$383.46
30	\$272.27	\$299.50	\$297.50	\$327.25	\$300.15	\$330.17	\$378.22	\$416.04	\$372.92	\$410.21	\$353.59	\$388.95
31	\$278.03	\$305.83	\$303.79	\$334.17	\$306.50	\$337.15	\$386.22	\$424.84	\$380.80	\$418.88	\$361.06	\$397.17
32	\$283.79	\$312.17	\$310.08	\$341.09	\$312.85	\$344.13	\$394.22	\$433.64	\$388.69	\$427.56	\$368.54	\$405.40
33	\$287.39	\$316.13	\$314.01	\$345.41	\$316.81	\$348.49	\$399.22	\$439.14	\$393.62	\$432.98	\$373.21	\$410.54
34	\$291.23	\$320.35	\$318.21	\$350.03	\$321.04	\$353.15	\$404.55	\$445.00	\$398.87	\$438.76	\$378.20	\$416.02
35	\$293.14	\$322.46	\$320.30	\$352.33	\$323.16	\$355.48	\$407.21	\$447.93	\$401.50	\$441.65	\$380.69	\$418.76
36	\$295.06	\$324.57	\$322.40	\$354.64	\$325.27	\$357.80	\$409.88	\$450.87	\$404.13	\$444.54	\$383.18	\$421.50
37	\$296.98	\$326.68	\$324.50	\$356.95	\$327.39	\$360.13	\$412.55	\$453.80	\$406.76	\$447.43	\$385.68	\$424.24
38	\$298.90	\$328.79	\$326.59	\$359.25	\$329.51	\$362.46	\$415.21	\$456.73	\$409.39	\$450.33	\$388.17	\$426.99
39	\$302.74	\$333.01	\$330.79	\$363.87	\$333.74	\$367.11	\$420.54	\$462.60	\$414.64	\$456.11	\$393.15	\$432.47
40	\$306.58	\$337.24	\$334.98	\$368.48	\$337.97	\$371.77	\$425.87	\$468.46	\$419.90	\$461.89	\$398.14	\$437.95
41	\$312.34	\$343.57	\$341.27	\$375.40	\$344.32	\$378.75	\$433.87	\$477.26	\$427.79	\$470.56	\$405.61	\$446.18
42	\$317.85	\$349.64	\$347.30	\$382.03	\$350.40	\$385.44	\$441.54	\$485.69	\$435.34	\$478.88	\$412.78	\$454.06
43	\$325.53	\$358.08	\$355.69	\$391.26	\$358.86	\$394.75	\$452.20	\$497.42	\$445.86	\$490.44	\$422.75	\$465.02
44	\$335.13	\$368.64	\$366.17	\$402.79	\$369.44	\$406.38	\$465.53	\$512.08	\$459.00	\$504.90	\$435.21	\$478.73
45	\$346.40	\$381.04	\$378.49	\$416.34	\$381.87	\$420.05	\$481.19	\$529.31	\$474.44	\$521.89	\$449.85	\$494.84
46	\$359.83	\$395.82	\$393.17	\$432.49	\$396.68	\$436.34	\$499.85	\$549.84	\$492.84	\$542.12	\$467.30	\$514.03
47	\$374.95	\$412.44	\$409.68	\$450.65	\$413.34	\$454.67	\$520.85	\$572.93	\$513.54	\$564.89	\$486.92	\$535.62
48	\$392.22	\$431.44	\$428.56	\$471.41	\$432.38	\$475.62	\$544.84	\$599.32	\$537.20	\$590.92	\$509.35	\$560.29
49	\$409.25	\$450.18	\$447.17	\$491.88	\$451.15	\$496.27	\$568.50	\$625.35	\$560.52	\$616.58	\$531.47	\$584.62
50	\$428.44	\$471.29	\$468.14	\$514.95	\$472.31	\$519.54	\$595.16	\$654.67	\$586.81	\$645.49	\$556.40	\$612.03
51	\$447.39	\$492.13	\$488.84	\$537.73	\$493.20	\$542.52	\$612.48	\$683.63	\$612.77	\$674.04	\$581.01	\$639.11
52	\$468.26	\$515.09	\$511.65	\$562.81	\$516.21	\$567.83	\$650.48	\$715.52	\$641.35	\$705.49	\$608.11	\$668.92
53	\$489.37	\$538.31	\$534.71	\$588.18	\$539.48	\$593.43	\$679.80	\$747.78	\$670.26	\$737.29	\$635.52	\$699.08
54	\$512.16	\$563.38	\$559.61	\$615.57	\$564.60	\$621.06	\$711.46	\$782.60	\$701.48	\$771.62	\$665.12	\$731.63
55	\$534.95	\$588.45	\$584.51	\$642.97	\$589.73	\$648.70	\$743.11	\$817.43	\$732.69	\$805.96	\$694.72	\$764.19
56	\$559.66	\$615.63	\$611.51	\$672.66	\$616.96	\$678.66	\$777.44	\$855.18	\$766.53	\$843.18	\$726.80	\$799.48
57	\$584.61	\$643.07	\$638.77	\$702.65	\$644.47	\$708.91	\$812.09	\$893.30	\$800.70	\$880.77	\$759.20	\$835.12
58	\$611.24	\$672.36	\$667.87	\$734.65	\$673.82	\$741.20	\$849.08	\$933.99	\$837.17	\$920.89	\$793.78	\$873.16
59	\$624.43	\$686.87	\$682.28	\$750.51	\$688.37	\$757.20	\$867.41	\$954.15	\$855.24	\$940.77	\$810.92	\$892.01
60	\$651.06	\$716.17	\$711.38	\$782.51	\$717.72	\$789.49	\$904.40	\$994.84	\$891.71	\$980.88	\$845.50	\$930.05
61	\$674.09	\$741.50	\$736.54	\$810.19	\$743.11	\$817.42	\$936.39	\$1,030.03	\$923.26	\$1,015.58	\$875.40	\$962.94
62	\$689.20	\$758.12	\$753.05	\$828.36	\$759.77	\$835.74	\$957.38	\$1,053.12	\$943.95	\$1,038.35	\$895.03	\$984.53
63	\$708.15	\$778.97	\$773.76	\$851.14	\$780.66	\$858.73	\$983.71	\$1,082.08	\$969.91	\$1,066.90	\$919.64	\$1,011.61
64+	\$719.43	\$791.37	\$786.08	\$864.69	\$793.09	\$872.40	\$999.37	\$1,099.31	\$985.35	\$1,083.89	\$934.28	\$1,027.71

**Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status**

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
64844PA0120004								\$ 288.36	
64844PA0120017	\$ 262.11	\$ 264.45	\$ 333.24				\$ 328.56		\$ 311.53
64844PA0120033			\$ 289.15			\$ 284.80			
64844PA0120040				\$ 233.17					
64844PA0120047		\$ 243.58			\$ 239.89				
64844PA0120054									\$ 268.61
64844PA0120064						\$ 276.30			

<b>2017 Rates Table Template v6.0</b>		<i>All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>			
		<i>If you are a community rating state, select Family Option under Age and fill in all columns.</i>			
		<i>If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
<b>HIOS Issuer ID*</b>	64844				
<b>Federal TIN*</b>	23-2169745				
<b>Rate Effective Date*</b>	1/1/2017				
<b>Rate Expiration Date*</b>	12/31/2017				
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>	<b>Individual Tobacco Rate*</b>
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an Individual tobacco enrollee on a plan</small>
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	0-20	183.11	183.11
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.36	317.19
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.36	317.19
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.36	317.19
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.36	317.19
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.51	318.46
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.28	324.81
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	27	302.20	332.42
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.44	344.79
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	29	322.67	354.94
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	30	327.29	360.01
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	31	334.21	367.63
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	32	341.13	375.24
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.45	380.00
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	34	350.07	385.07
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.37	387.61
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	36	354.68	390.15
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	37	356.99	392.68
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	38	359.29	395.22
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	39	363.91	400.30
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.52	405.37
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.44	412.98
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	42	382.07	420.28
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	43	391.30	430.43
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	44	402.83	443.12
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.39	458.03
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	46	432.54	475.79
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	47	450.70	495.77
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.46	518.61
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	49	491.94	541.13
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	50	515.01	566.51
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	51	537.79	591.56
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	52	562.87	619.16
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	53	588.25	647.07
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	54	615.64	677.21
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	55	643.04	707.34
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	56	672.74	740.01
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	57	702.73	773.00
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	58	734.73	808.21
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	59	750.59	825.65
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	60	782.60	860.86
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	61	810.28	891.31
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	62	828.45	911.29
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	63	851.23	936.35
64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	64	864.78	951.26

64844PA0120004	Rating Area 8	Tobacco User/Non-Tobacco User	65 and over	864.78	951.26
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	166.44	166.44
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	21	262.11	288.33
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	22	262.11	288.33
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	23	262.11	288.33
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	24	262.11	288.33
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	25	263.16	289.48
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	26	268.40	295.25
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	27	274.70	302.16
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	28	284.92	313.41
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	29	293.31	322.64
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	30	297.50	327.25
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	31	303.79	334.17
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	32	310.08	341.09
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	33	314.01	345.41
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	34	318.21	350.03
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	35	320.30	352.33
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	36	322.40	354.64
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	37	324.50	356.95
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	38	326.59	359.25
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	39	330.79	363.87
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	40	334.98	368.48
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	41	341.27	375.40
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	42	347.30	382.03
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	43	355.69	391.26
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	44	366.17	402.79
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	45	378.49	416.34
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	46	393.17	432.49
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	47	409.68	450.65
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	48	428.56	471.41
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	49	447.17	491.88
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	50	468.14	514.95
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	51	488.84	537.73
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	52	511.65	562.81
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	53	534.71	588.18
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	54	559.61	615.57
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	55	584.51	642.97
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	56	611.51	672.66
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	57	638.77	702.65
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	58	667.87	734.65
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	59	682.28	750.51
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	60	711.38	782.51
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	61	736.54	810.19
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	62	753.05	828.36
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	63	773.76	851.14
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	64	786.08	864.69
64844PA0120017	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	786.08	864.69
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	167.93	167.93
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	21	264.45	290.90
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	22	264.45	290.90
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	23	264.45	290.90
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	24	264.45	290.90
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	25	265.51	292.06
64844PA0120017	Rating Area 2	Tobacco User/Non-Tobacco User	26	270.80	297.88

64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	27	277.14	304.86
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	28	287.46	316.20
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	29	295.92	325.51
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	30	300.15	330.17
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	31	306.50	337.15
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	32	312.85	344.13
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	33	316.81	348.49
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	34	321.04	353.15
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	35	323.16	355.48
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	36	325.27	357.80
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	37	327.39	360.13
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	38	329.51	362.46
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	39	333.74	367.11
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	40	337.97	371.77
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	41	344.32	378.75
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	42	350.40	385.44
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	43	358.86	394.75
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	44	369.44	406.38
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	45	381.87	420.05
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	46	396.68	436.34
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	47	413.34	454.67
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	48	432.38	475.62
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	49	451.15	496.27
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	50	472.31	519.54
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	51	493.20	542.52
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	52	516.21	567.83
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	53	539.48	593.43
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	54	564.60	621.06
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	55	589.73	648.70
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	56	616.96	678.66
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	57	644.47	708.91
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	58	673.82	741.20
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	59	688.37	757.20
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	60	717.72	789.49
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	61	743.11	817.42
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	62	759.77	835.74
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	63	780.66	858.73
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	64	793.09	872.40
64844PA0120017 Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	793.09	872.40
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	0-20	211.60	211.60
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	21	333.24	366.56
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	22	333.24	366.56
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	23	333.24	366.56
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	24	333.24	366.56
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	25	334.57	368.02
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	26	341.23	375.36
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	27	349.23	384.15
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	28	362.23	398.45
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	29	372.89	410.18
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	30	378.22	416.04
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	31	386.22	424.84
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	32	394.22	433.64
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	33	399.22	439.14
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	34	404.55	445.00

64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	35	407.21	447.93
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	36	409.88	450.87
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	37	412.55	453.80
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	38	415.21	456.73
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	39	420.54	462.60
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	40	425.87	468.46
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	41	433.87	477.26
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	42	441.54	485.69
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	43	452.20	497.42
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	44	465.53	512.08
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	45	481.19	529.31
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	46	499.85	549.84
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	47	520.85	572.93
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	48	544.84	599.32
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	49	568.50	625.35
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	50	595.16	654.67
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	51	621.48	683.63
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	52	650.48	715.52
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	53	679.80	747.78
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	54	711.46	782.60
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	55	743.11	817.43
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	56	777.44	855.18
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	57	812.09	893.30
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	58	849.08	933.99
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	59	867.41	954.15
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	60	904.40	994.84
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	61	936.39	1030.03
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	62	957.38	1053.12
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	63	983.71	1082.06
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	64	999.37	1099.31
64844PA0120017 Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	999.37	1099.31
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	0-20	183.61	183.61
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	21	289.15	318.06
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	22	289.15	318.06
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	23	289.15	318.06
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	24	289.15	318.06
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	25	290.30	319.34
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	26	296.09	325.70
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	27	303.03	333.33
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	28	314.30	345.73
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	29	323.56	355.91
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	30	328.18	361.00
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	31	335.12	368.64
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	32	342.06	376.27
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	33	346.40	381.04
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	34	351.03	386.13
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	35	353.34	388.67
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	36	355.65	391.22
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	37	357.97	393.76
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	38	360.28	396.31
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	39	364.91	401.40
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	40	369.53	406.48
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	41	376.47	414.12
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	42	383.12	421.43

64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	43	392.37	431.61
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	44	403.94	444.33
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	45	417.53	459.28
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	46	433.72	477.09
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	47	451.94	497.13
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	48	472.76	520.03
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	49	493.29	542.62
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	50	516.42	568.06
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	51	539.26	593.19
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	52	564.42	620.86
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	53	589.86	648.85
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	54	617.33	679.07
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	55	644.80	709.28
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	56	674.58	742.04
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	57	704.65	775.12
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	58	736.75	810.43
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	59	752.65	827.92
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	60	784.75	863.22
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	61	812.51	893.76
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	62	830.72	913.80
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	63	853.57	938.92
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	64	867.16	953.87
64844PA0120033 Rating Area 3	Tobacco User/Non-Tobacco User	65 and over	867.16	953.87
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	0-20	180.85	180.85
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	21	284.80	313.28
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	22	284.80	313.28
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	23	284.80	313.28
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	24	284.80	313.28
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	25	285.94	314.54
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	26	291.64	320.80
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	27	298.47	328.32
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	28	309.58	340.54
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	29	318.69	350.56
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	30	323.25	355.58
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	31	330.09	363.09
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	32	336.92	370.61
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	33	341.19	375.31
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	34	345.75	380.33
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	35	348.03	382.83
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	36	350.31	385.34
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	37	352.59	387.84
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	38	354.86	390.35
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	39	359.42	395.36
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	40	363.98	400.38
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	41	370.81	407.89
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	42	377.36	415.10
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	43	386.48	425.12
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	44	397.87	437.66
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	45	411.25	452.38
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	46	427.20	469.92
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	47	445.15	489.66
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	48	465.65	512.22
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	49	485.87	534.46
64844PA0120033 Rating Area 6	Tobacco User/Non-Tobacco User	50	508.66	559.52

64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	51	531.16	584.27
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	52	555.93	611.53
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	53	581.00	639.10
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	54	608.05	668.86
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	55	635.11	698.62
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	56	664.44	730.89
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	57	694.06	763.47
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	58	725.68	798.24
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	59	741.34	815.47
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	60	772.95	850.25
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	61	800.29	880.32
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	62	818.24	900.06
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	63	840.74	924.81
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	64	854.12	939.53
64844PA0120033	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	854.12	939.53
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	148.06	148.06
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	21	233.17	256.48
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	22	233.17	256.48
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	23	233.17	256.48
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	24	233.17	256.48
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	25	234.10	257.51
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	26	238.76	262.64
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	27	244.36	268.80
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	28	253.45	278.80
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	29	260.92	287.01
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	30	264.65	291.11
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	31	270.24	297.27
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	32	275.84	303.42
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	33	279.34	307.27
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	34	283.07	311.37
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	35	284.93	313.42
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	36	286.80	315.48
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	37	288.66	317.53
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	38	290.53	319.58
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	39	294.26	323.68
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	40	297.99	327.79
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	41	303.58	333.94
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	42	308.95	339.84
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	43	316.41	348.05
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	44	325.74	358.31
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	45	336.69	370.36
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	46	349.75	384.73
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	47	364.44	400.89
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	48	381.23	419.35
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	49	397.78	437.56
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	50	416.44	458.08
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	51	434.86	478.34
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	52	455.14	500.66
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	53	475.66	523.23
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	54	497.81	547.60
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	55	519.96	571.96
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	56	543.98	598.38
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	57	568.23	625.05
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	58	594.11	653.52

64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	59	606.94	667.63
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	60	632.82	696.10
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	61	655.20	720.72
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	62	669.89	736.88
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	63	688.31	757.14
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	64	699.27	769.20
64844PA0120040	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	699.27	769.20
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	154.67	154.67
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	21	243.58	267.94
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	22	243.58	267.94
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	23	243.58	267.94
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	24	243.58	267.94
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	25	244.55	269.01
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	26	249.43	274.37
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	27	255.27	280.80
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	28	264.77	291.25
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	29	272.57	299.82
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	30	276.46	304.11
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	31	282.31	310.54
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	32	288.15	316.97
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	33	291.81	320.99
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	34	295.71	325.28
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	35	297.65	327.42
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	36	299.60	329.56
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	37	301.55	331.71
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	38	303.50	333.85
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	39	307.40	338.14
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	40	311.29	342.42
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	41	317.14	348.85
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	42	322.74	355.02
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	43	330.54	363.59
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	44	340.28	374.31
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	45	351.73	386.90
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	46	365.37	401.91
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	47	380.72	418.79
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	48	398.25	438.08
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	49	415.55	457.10
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	50	435.03	478.54
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	51	454.28	499.70
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	52	475.47	523.01
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	53	496.90	546.59
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	54	520.04	572.05
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	55	543.18	597.50
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	56	568.27	625.10
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	57	593.60	652.96
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	58	620.64	682.71
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	59	634.04	697.44
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	60	661.08	727.18
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	61	684.46	752.91
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	62	699.80	769.79
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	63	719.05	790.95
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	64	730.50	803.55
64844PA0120047	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	730.50	803.55
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	152.33	152.33

64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	21	239.89	263.88
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	22	239.89	263.88
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	23	239.89	263.88
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	24	239.89	263.88
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	25	240.85	264.93
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	26	245.65	270.21
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	27	251.40	276.54
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	28	260.76	286.84
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	29	268.44	295.28
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	30	272.27	299.50
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	31	278.03	305.83
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	32	283.79	312.17
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	33	287.39	316.13
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	34	291.23	320.35
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	35	293.14	322.46
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	36	295.06	324.57
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	37	296.98	326.68
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	38	298.90	328.79
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	39	302.74	333.01
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	40	306.58	337.24
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	41	312.34	343.57
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	42	317.85	349.64
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	43	325.53	358.08
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	44	335.13	368.64
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	45	346.40	381.04
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	46	359.83	395.82
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	47	374.95	412.44
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	48	392.22	431.44
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	49	409.25	450.18
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	50	428.44	471.29
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	51	447.39	492.13
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	52	468.26	515.09
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	53	489.37	538.31
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	54	512.16	563.38
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	55	534.95	588.45
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	56	559.66	615.63
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	57	584.61	643.07
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	58	611.24	672.36
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	59	624.43	686.87
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	60	651.06	716.17
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	61	674.09	741.50
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	62	689.20	758.12
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	63	708.15	778.97
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	64	719.43	791.37
64844PA0120047	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	719.43	791.37
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	170.57	170.57
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	21	268.61	295.47
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	22	268.61	295.47
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	23	268.61	295.47
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	24	268.61	295.47
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	25	269.69	296.65
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	26	275.06	302.56
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	27	281.50	309.65
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	28	291.98	321.18

64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	29	300.58	330.63
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	30	304.87	335.36
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	31	311.32	342.45
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	32	317.77	349.54
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	33	321.80	353.98
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	34	326.09	358.70
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	35	328.24	361.07
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	36	330.39	363.43
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	37	332.54	365.79
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	38	334.69	368.16
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	39	338.99	372.89
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	40	343.28	377.61
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	41	349.73	384.70
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	42	355.91	391.50
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	43	364.50	400.96
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	44	375.25	412.77
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	45	387.87	426.66
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	46	402.92	443.21
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	47	419.84	461.82
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	48	439.18	483.10
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	49	458.25	504.07
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	50	479.74	527.71
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	51	500.96	551.05
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	52	524.33	576.76
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	53	547.97	602.76
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	54	573.48	630.83
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	55	599.00	658.90
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	56	626.67	689.34
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	57	654.60	720.06
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	58	684.42	752.86
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	59	699.19	769.11
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	60	729.01	801.91
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	61	754.80	830.28
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	62	771.72	848.89
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	63	792.94	872.23
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	64	805.56	886.12
64844PA0120054	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	805.56	886.12
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	175.45	175.45
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	21	276.30	303.94
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	22	276.30	303.94
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	23	276.30	303.94
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	24	276.30	303.94
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	25	277.41	305.15
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	26	282.94	311.23
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	27	289.57	318.52
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	28	300.34	330.38
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	29	309.19	340.10
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	30	313.61	344.97
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	31	320.24	352.26
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	32	326.87	359.56
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	33	331.01	364.11
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	34	335.43	368.98
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	35	337.64	371.41
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	36	339.85	373.84

64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	37	342.07	376.27
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	38	344.28	378.70
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	39	348.70	383.57
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	40	353.12	388.43
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	41	359.75	395.72
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	42	366.10	402.71
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	43	374.95	412.44
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	44	386.00	424.60
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	45	398.98	438.88
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	46	414.46	455.90
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	47	431.86	475.05
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	48	451.76	496.93
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	49	471.38	518.51
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	50	493.48	542.83
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	51	515.31	566.84
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	52	539.35	593.28
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	53	563.66	620.03
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	54	589.91	648.90
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	55	616.16	677.78
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	56	644.62	709.08
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	57	673.35	740.69
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	58	704.02	774.43
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	59	719.22	791.14
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	60	749.89	824.88
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	61	776.42	854.06
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	62	793.82	873.21
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	63	815.65	897.22
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	64	828.64	911.50
64844PA0120064	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	828.64	911.50
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	208.64	208.64
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	21	328.56	361.42
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	22	328.56	361.42
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	23	328.56	361.42
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	24	328.56	361.42
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	25	329.87	362.86
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	26	336.45	370.09
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	27	344.33	378.76
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	28	357.15	392.86
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	29	367.66	404.43
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	30	372.92	410.21
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	31	380.80	418.88
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	32	388.69	427.56
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	33	393.62	432.98
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	34	398.87	438.76
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	35	401.50	441.65
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	36	404.13	444.54
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	37	406.76	447.43
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	38	409.39	450.33
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	39	414.64	456.11
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	40	419.90	461.89
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	41	427.79	470.56
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	42	435.34	478.88
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	43	445.86	490.44
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	44	459.00	504.90

64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	45	474.44	521.89
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	46	492.84	542.12
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	47	513.54	564.89
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	48	537.20	590.92
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	49	560.52	616.58
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	50	586.81	645.49
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	51	612.77	674.04
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	52	641.35	705.49
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	53	670.26	737.29
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	54	701.48	771.62
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	55	732.69	805.96
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	56	766.53	843.18
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	57	800.70	880.77
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	58	837.17	920.89
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	59	855.24	940.77
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	60	891.71	980.88
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	61	923.26	1015.58
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	62	943.95	1038.35
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	63	969.91	1066.90
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	64	985.35	1083.89
64844PA0120017	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	985.35	1083.89
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	197.82	197.82
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	21	311.53	342.68
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	22	311.53	342.68
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	23	311.53	342.68
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	24	311.53	342.68
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	25	312.78	344.06
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	26	319.01	350.91
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	27	326.48	359.13
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	28	338.63	372.50
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	29	348.60	383.46
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	30	353.59	388.95
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	31	361.06	397.17
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	32	368.54	405.40
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	33	373.21	410.54
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	34	378.20	416.02
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	35	380.69	418.76
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	36	383.18	421.50
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	37	385.68	424.24
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	38	388.17	426.99
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	39	393.15	432.47
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	40	398.14	437.95
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	41	405.61	446.18
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	42	412.78	454.06
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	43	422.75	465.02
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	44	435.21	478.73
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	45	449.85	494.84
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	46	467.30	514.03
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	47	486.92	535.62
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	48	509.35	560.29
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	49	531.47	584.62
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	50	556.40	612.03
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	51	581.01	639.11
64844PA0120017	Rating Area 9	Tobacco User/Non-Tobacco User	52	608.11	668.92

64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	53	635.52	699.08
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	54	665.12	731.63
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	55	694.72	764.19
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	56	726.80	799.48
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	57	759.20	835.12
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	58	793.78	873.16
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	59	810.92	892.01
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	60	845.50	930.05
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	61	875.40	962.94
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	62	895.03	984.53
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	63	919.64	1011.61
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	64	934.28	1027.71
64844PA0120017 Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	934.28	1027.71