

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Federal Rate Template		New		Ind_16-48_Revised_CAAC_PO_FedRatesTemplate_RateRule_20160922.xls, Ind_16-48_Revised_CAAC_PO_FedRatesTemplateInd_RateRule_20160922.pdf,
2		Rates and PA Plan Design		New		Ind_16-48_Revised_CAAC_PO_PIDRates_RateRule_20160922.pdf, Ind_16-48_Revised_CAAC_PO_PIDRates_RateRule_20160922.xlsx,

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Attachment Ind_16-48_Revised_CAAC_PPO_FedRatesTemplate_RateRule_20160922.xls is not a PDF document and cannot be reproduced here.

Attachment Ind_16-48_Revised_CAAC_PPO_PIDRates_RateRule_20160922.xlsx is not a PDF document and cannot be reproduced here.

2017 Rates Table Template v6.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are a community rating state, select Family Option under Age and fill in all columns.			
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*		45127			
Federal TIN*		45-5492167			
Rate Effective Date*		1/1/2017			
Rate Expiration Date*		12/31/2017			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
					Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	212.06	212.06
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	21	333.95	342.3
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	22	333.95	342.3
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	23	333.95	342.3
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	24	333.95	342.3
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	25	335.29	343.67
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	26	341.97	350.52
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	27	349.98	358.73
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	28	363.01	372.08
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	29	373.69	383.04
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	30	379.04	388.51
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	31	387.05	396.73
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	32	395.07	404.94
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	33	400.08	410.08
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	34	405.42	415.56
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	35	408.09	418.29
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	36	410.76	421.03
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	37	413.44	423.77
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	38	416.11	426.51
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	39	421.45	431.99
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	40	426.79	458.8
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	41	434.81	467.42
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	42	442.49	475.68
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	43	453.18	487.16
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	44	466.53	501.52
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	45	482.23	530.45
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	46	500.93	551.02
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	47	521.97	574.17
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	48	546.02	600.62
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	49	569.73	626.7
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	50	596.44	685.91
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	51	622.82	716.25
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	52	651.88	749.66
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	53	681.27	783.46
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	54	712.99	819.94
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	55	744.72	893.66
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	56	779.12	934.94
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	57	813.85	976.62
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	58	850.92	1021.1
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	59	869.28	1043.14
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	60	906.35	1132.94
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	61	938.41	1173.01
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	62	959.45	1199.31
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	63	985.83	1232.29
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	64	1001.85	1252.33
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1001.85	1252.33
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	233.37	233.37
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.52	376.7
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.52	376.7
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.52	376.7

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.52	376.7
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	25	368.99	378.21
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	26	376.34	385.75
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	27	385.16	394.79
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.49	409.48
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	29	411.25	421.53
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	30	417.13	427.56
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	31	425.95	436.6
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.77	445.64
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	33	440.28	451.29
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	34	446.17	457.32
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	35	449.11	460.33
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	36	452.05	463.35
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	37	454.99	466.36
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	38	457.93	469.37
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.81	475.4
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.69	504.91
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	41	478.51	514.39
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	42	486.96	523.48
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.72	536.12
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	44	513.42	551.93
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.69	583.76
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	46	551.27	606.4
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	47	574.43	631.87
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	48	600.89	660.98
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	49	626.98	689.68
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	50	656.38	754.84
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	51	685.42	788.23
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	52	717.39	825
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	53	749.73	862.19
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	54	784.65	902.35
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	55	819.56	983.47
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	56	857.42	1028.9
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	57	895.64	1074.77
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	58	936.43	1123.72
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	59	956.65	1147.97
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	60	997.44	1246.8
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	61	1032.72	1290.9
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	62	1055.88	1319.84
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	63	1084.91	1356.14
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	64	1102.55	1378.19
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1102.55	1378.19
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	207.82	207.82
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	21	327.28	335.46
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	22	327.28	335.46
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	23	327.28	335.46
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	24	327.28	335.46
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	25	328.58	336.8
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	26	335.13	343.51
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	27	342.98	351.56
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	28	355.75	364.64
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	29	366.22	375.38
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	30	371.46	380.74
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	31	379.31	388.79
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	32	387.17	396.85

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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	33	392.08	401.88
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	34	397.31	407.24
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	35	399.93	409.93
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	36	402.55	412.61
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	37	405.17	415.3
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	38	407.78	417.98
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	39	413.02	423.35
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	40	418.26	449.63
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	41	426.11	458.07
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	42	433.64	466.16
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	43	444.11	477.42
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	44	457.2	491.49
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	45	472.59	519.84
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	46	490.91	540
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	47	511.53	562.68
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	48	535.09	588.6
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	49	558.33	614.16
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	50	584.51	672.19
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	51	610.37	701.92
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	52	638.84	734.67
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	53	667.64	767.79
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	54	698.73	803.54
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	55	729.82	875.79
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	56	763.53	916.24
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	57	797.57	957.08
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	58	833.9	1000.68
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	59	851.9	1022.28
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	60	888.22	1110.28
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	61	919.64	1149.55
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	62	940.26	1175.33
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	63	966.12	1207.65
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	64	981.83	1227.28
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	981.83	1227.28
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	252	252
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	396.85	406.77
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	396.85	406.77
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	396.85	406.77
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	396.85	406.77
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	398.43	408.39
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	406.37	416.53
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	415.9	426.29
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	431.37	442.16
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	444.07	455.17
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	450.42	461.68
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	459.95	471.44
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	469.47	481.21
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	475.42	487.31
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	481.77	493.82
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	484.95	497.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	488.12	500.32
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	491.3	503.58
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	494.47	506.83
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	500.82	513.34
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	507.17	545.21
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	516.69	555.45

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
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Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	525.82	565.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	538.52	578.91
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	554.39	595.97
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	573.05	630.35
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	595.27	654.8
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	620.27	682.3
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	648.84	713.73
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	677.02	744.72
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	50	708.77	815.08
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	740.12	851.14
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	52	774.64	890.84
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	809.57	931
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	54	847.27	974.36
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	55	884.97	1061.96
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	925.84	1111.01
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	57	967.11	1160.54
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1011.16	1213.4
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1032.99	1239.59
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1077.04	1346.3
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1115.14	1393.92
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1140.14	1425.17
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1171.49	1464.36
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64	1190.54	1488.17
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1190.54	1488.17
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	277.32	277.32
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	21	436.73	447.65
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	436.73	447.65
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	23	436.73	447.65
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	24	436.73	447.65
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	25	438.48	449.44
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	26	447.21	458.39
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	27	457.69	469.13
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	28	474.73	486.59
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	488.7	500.92
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	30	495.69	508.08
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	506.17	518.82
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	32	516.65	529.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	523.2	536.28
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	34	530.19	543.44
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	35	533.68	547.03
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	36	537.18	550.61
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	37	540.67	554.19
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	38	544.17	557.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	39	551.15	564.93
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	558.14	600
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	41	568.62	611.27
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	578.67	622.07
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	43	592.64	637.09
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	610.11	655.87
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	45	630.64	693.7
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46	655.09	720.6
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	47	682.61	750.87
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	48	714.05	785.46
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	49	745.06	819.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	50	780	897

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	51	814.5	936.68
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	52	852.5	980.37
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	53	890.93	1024.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	54	932.42	1072.28
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	55	973.91	1168.69
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	56	1018.89	1222.67
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	57	1064.31	1277.17
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	58	1112.79	1335.34
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	59	1136.81	1364.17
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1185.28	1481.61
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1227.21	1534.01
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1254.72	1568.41
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1289.23	1611.53
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	64	1310.18	1637.74
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1310.18	1637.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	246.96	246.96
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	21	388.91	398.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	22	388.91	398.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	23	388.91	398.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	24	388.91	398.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	25	390.47	400.23
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	26	398.24	408.2
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	27	407.58	417.77
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	28	422.74	433.31
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	29	435.19	446.07
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	30	441.41	452.45
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	31	450.75	462.01
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	32	460.08	471.58
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	33	465.91	477.56
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	34	472.14	483.94
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	35	475.25	487.13
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	36	478.36	490.32
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	37	481.47	493.51
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	38	484.58	496.7
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	39	490.8	503.07
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	40	497.03	534.3
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	41	506.36	544.34
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	42	515.31	553.95
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	43	527.75	567.33
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	44	543.31	584.05
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	45	561.59	617.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	46	583.36	641.7
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	47	607.87	668.65
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	48	635.87	699.45
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	49	663.48	729.83
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	50	694.59	798.78
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	51	725.32	834.11
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	52	759.15	873.02
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	53	793.38	912.38
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	54	830.32	954.87
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	55	867.27	1040.72
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	56	907.33	1088.79
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	57	947.77	1137.33
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	58	990.94	1189.13
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	59	1012.33	1214.8

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	60	1055.5	1319.38
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	61	1092.84	1366.04
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	62	1117.34	1396.67
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	63	1148.06	1435.08
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	64	1166.72	1458.41
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1166.72	1458.41
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	260.85	260.85
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	21	410.78	421.05
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	22	410.78	421.05
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	23	410.78	421.05
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	24	410.78	421.05
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	25	412.43	422.74
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	26	420.64	431.16
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	27	430.5	441.26
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	28	446.52	457.68
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	29	459.67	471.16
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	30	466.24	477.89
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	31	476.1	488
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	32	485.96	498.1
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	33	492.12	504.42
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	34	498.69	511.16
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	35	501.98	514.53
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	36	505.26	517.89
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	37	508.55	521.26
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	38	511.83	524.63
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	39	518.41	531.37
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	40	524.98	564.35
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	41	534.84	574.95
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	42	544.29	585.11
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	43	557.43	599.24
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	44	573.86	616.9
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	45	593.17	652.49
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	46	616.17	677.79
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	47	642.05	706.26
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	48	671.63	738.79
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	49	700.79	770.87
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	50	733.66	843.71
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	51	766.11	881.03
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	52	801.85	922.12
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	53	838	963.7
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	54	877.02	1008.57
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	55	916.04	1099.25
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	56	958.35	1150.03
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	57	1001.08	1201.29
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	58	1046.67	1256.01
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	59	1069.27	1283.12
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	60	1114.86	1393.58
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	61	1154.3	1442.87
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	62	1180.18	1475.22
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	63	1212.63	1515.79
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	64	1232.34	1540.43
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1232.34	1540.43
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	287.06	287.06
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	21	452.07	463.37
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	22	452.07	463.37

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	23	452.07	463.37
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	24	452.07	463.37
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	25	453.87	465.22
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	26	462.92	474.49
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	27	473.76	485.61
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.4	503.68
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	29	505.86	518.51
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	30	513.09	525.92
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	31	523.94	537.04
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	32	534.79	548.16
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	33	541.57	555.11
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	34	548.81	562.53
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	35	552.42	566.24
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	36	556.04	569.94
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	37	559.66	573.65
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	38	563.27	577.36
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	39	570.51	584.77
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	40	577.74	621.07
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	41	588.59	632.73
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	42	598.99	643.91
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	43	613.45	659.46
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	44	631.54	678.9
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	45	652.78	718.06
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	46	678.1	745.91
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	47	706.58	777.24
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	48	739.13	813.04
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	49	771.22	848.35
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	50	807.39	928.5
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	51	843.1	969.57
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	52	882.43	1014.8
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	53	922.21	1060.55
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	54	965.16	1109.93
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	55	1008.11	1209.73
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	56	1054.67	1265.6
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	57	1101.68	1322.02
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	58	1151.86	1382.24
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	59	1176.73	1412.07
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	60	1226.91	1533.63
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	61	1270.3	1587.88
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	62	1298.79	1623.48
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	63	1334.5	1668.12
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	64	1356.2	1695.25
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1356.2	1695.25
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	255.63	255.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	21	402.57	412.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	22	402.57	412.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	23	402.57	412.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	24	402.57	412.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	25	404.18	414.28
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	26	412.23	422.53
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	27	421.89	432.44
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	28	437.59	448.53
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	29	450.47	461.73
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	30	456.91	468.34
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	31	466.57	478.24

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	32	476.24	488.14
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	33	482.27	494.33
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	34	488.72	500.93
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	35	491.94	504.23
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	36	495.16	507.54
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	37	498.38	510.84
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	38	501.6	514.14
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	39	508.04	520.74
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	40	514.48	553.07
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	41	524.14	563.45
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	42	533.4	573.41
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	43	546.28	587.25
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	44	562.39	604.56
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	45	581.31	639.44
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	46	603.85	664.23
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	47	629.21	692.13
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	48	658.2	724.02
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	49	686.78	755.46
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	50	718.98	826.83
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	51	750.79	863.4
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	52	785.81	903.68
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	53	821.24	944.42
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	54	859.48	988.4
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	55	897.72	1077.27
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	56	939.19	1127.03
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	57	981.05	1177.27
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	58	1025.74	1230.89
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	59	1047.88	1257.46
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	60	1092.57	1365.71
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	61	1131.21	1414.02
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	62	1156.57	1445.72
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	63	1188.38	1485.47
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	64	1207.7	1509.62
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1207.7	1509.62
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	296.13	296.13
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	21	466.35	478.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	22	466.35	478.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	23	466.35	478.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	24	466.35	478.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	25	468.22	479.92
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	26	477.54	489.48
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	27	488.74	500.95
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	28	506.92	519.6
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	29	521.85	534.89
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	30	529.31	542.54
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	31	540.5	554.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	32	551.69	565.49
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	33	558.69	572.66
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	34	566.15	580.3
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	35	569.88	584.13
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	36	573.61	587.95
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	37	577.34	591.78
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	581.07	595.6
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	39	588.54	603.25
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	596	640.7

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	41	607.19	652.73
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	42	617.92	664.26
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	43	632.84	680.3
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	44	651.49	700.35
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	673.41	740.75
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	46	699.53	769.48
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	728.91	801.8
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	48	762.48	838.73
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	795.6	875.15
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	50	832.9	957.84
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	51	869.74	1000.21
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	52	910.32	1046.87
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	53	951.36	1094.06
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	995.66	1145.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	55	1039.96	1247.96
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	56	1088	1305.6
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	57	1136.5	1363.8
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	58	1188.26	1425.92
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1213.91	1456.69
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1265.68	1582.1
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1310.45	1638.06
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1339.83	1674.78
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1376.67	1720.84
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	64	1399.04	1748.82
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1399.04	1748.82
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	325.89	325.89
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.22	526.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.22	526.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.22	526.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.22	526.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.27	528.15
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	26	525.54	538.68
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	27	537.85	551.3
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	28	557.87	571.82
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	29	574.29	588.65
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	30	582.5	597.07
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	31	594.82	609.69
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.14	622.32
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	33	614.84	630.21
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	34	623.05	638.62
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	35	627.15	642.83
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	36	631.26	647.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	37	635.37	651.25
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	38	639.47	655.46
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	39	647.68	663.88
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	40	655.89	705.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	41	668.21	718.33
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	42	680.02	731.02
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	43	696.44	748.67
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	44	716.97	770.74
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	45	741.09	815.2
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	46	769.83	846.81
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	47	802.16	882.38
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	48	839.11	923.03
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	49	875.55	963.11

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	50	916.61	1054.1
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	51	957.15	1100.73
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	52	1001.8	1152.08
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	53	1046.97	1204.01
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	54	1095.72	1260.08
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	55	1144.48	1373.38
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	56	1197.34	1436.81
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	57	1250.72	1500.86
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	58	1307.68	1569.22
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	59	1335.91	1603.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	60	1392.88	1741.1
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	61	1442.15	1802.68
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	62	1474.48	1843.1
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1515.02	1893.78
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	64	1539.65	1924.57
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1539.65	1924.57
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	290.21	290.21
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	21	457.02	468.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	22	457.02	468.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	23	457.02	468.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	24	457.02	468.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	25	458.85	470.32
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	26	467.99	479.69
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	27	478.96	490.94
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	28	496.79	509.2
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	29	511.41	524.2
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	30	518.72	531.69
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	31	529.69	542.93
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	32	540.66	554.18
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	33	547.51	561.2
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	34	554.83	568.7
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	35	558.48	572.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	36	562.14	576.19
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	37	565.8	579.94
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	38	569.45	583.69
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	39	576.76	591.18
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	40	584.08	627.88
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	41	595.05	639.67
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	42	605.56	650.97
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	43	620.18	666.7
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	44	638.46	686.35
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	45	659.94	725.94
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	46	685.54	754.09
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	47	714.33	785.76
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	48	747.23	821.96
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	49	779.68	857.65
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	50	816.25	938.68
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	51	852.35	980.2
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	52	892.11	1025.93
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	53	932.33	1072.18
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	54	975.75	1122.11
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	55	1019.16	1223
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	56	1066.24	1279.48
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	57	1113.77	1336.52
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	58	1164.5	1397.4

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	59	1189.63	1427.56
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	60	1240.36	1550.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	61	1284.24	1605.3
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	62	1313.03	1641.29
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	63	1349.14	1686.42
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	64	1371.06	1713.84
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1371.06	1713.84
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	275.05	275.05
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	21	433.15	443.98
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	22	433.15	443.98
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	23	433.15	443.98
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	24	433.15	443.98
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	25	434.88	445.75
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	26	443.54	454.63
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	27	453.94	465.29
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	28	470.83	482.6
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	29	484.69	496.81
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	30	491.62	503.91
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	31	502.02	514.57
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	32	512.41	525.22
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	33	518.91	531.88
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	34	525.84	538.99
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	35	529.31	542.54
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	36	532.77	546.09
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	37	536.24	549.64
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	38	539.7	553.19
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	39	546.63	560.3
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	40	553.56	595.08
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	41	563.96	606.26
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	42	573.92	616.97
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	43	587.78	631.87
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	44	605.11	650.49
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	45	625.47	688.01
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	46	649.72	714.69
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	47	677.01	744.71
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	48	708.2	779.02
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	49	738.95	812.85
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	50	773.6	889.64
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	51	807.82	928.99
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	52	845.5	972.33
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	53	883.62	1016.16
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	54	924.77	1063.49
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	55	965.92	1159.1
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	56	1010.53	1212.64
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	57	1055.58	1266.7
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	58	1103.66	1324.39
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	59	1127.48	1352.98
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	60	1175.56	1469.45
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	61	1217.15	1521.43
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	62	1244.43	1555.54
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	63	1278.65	1598.32
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	64	1299.44	1624.3
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1299.44	1624.3
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	302.69	302.69
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	21	476.68	488.6

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	22	476.68	488.6
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	23	476.68	488.6
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	24	476.68	488.6
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	25	478.59	490.55
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	26	488.12	500.32
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	27	499.56	512.05
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	28	518.15	531.1
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	29	533.4	546.74
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	30	541.03	554.56
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	31	552.47	566.28
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	32	563.91	578.01
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	33	571.06	585.34
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	34	578.69	593.16
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	35	582.5	597.06
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	36	586.32	600.97
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	37	590.13	604.88
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	38	593.94	608.79
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	39	601.57	616.61
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	40	609.2	654.89
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	41	620.64	667.18
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	42	631.6	678.97
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	43	646.85	695.37
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	44	665.92	715.87
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	45	688.32	757.16
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	46	715.02	786.52
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	47	745.05	819.55
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	48	779.37	857.31
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	49	813.21	894.54
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	50	851.35	979.05
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	51	889.01	1022.36
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	52	930.48	1070.05
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	53	972.43	1118.29
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	54	1017.71	1170.37
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	55	1062.99	1275.59
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	56	1112.09	1334.51
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	57	1161.67	1394
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	58	1214.58	1457.49
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	59	1240.8	1488.96
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	60	1293.71	1617.13
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	61	1339.47	1674.34
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	62	1369.5	1711.87
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	63	1407.16	1758.95
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	64	1430.03	1787.55
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1430.03	1787.55
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	269.55	269.55
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	21	424.48	435.1
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	22	424.48	435.1
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	23	424.48	435.1
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	24	424.48	435.1
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	25	426.18	436.84
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	26	434.67	445.54
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	27	444.86	455.98
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	28	461.42	472.95
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	29	475	486.87
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	30	481.79	493.84

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	31	491.98	504.28
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	32	502.17	514.72
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	33	508.53	521.25
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	34	515.32	528.21
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	35	518.72	531.69
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	36	522.12	535.17
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	37	525.51	538.65
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	38	528.91	542.13
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	39	535.7	549.09
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	40	542.49	583.18
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	41	552.68	594.13
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	42	562.44	604.63
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	43	576.03	619.23
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	44	593.01	637.48
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	45	612.96	674.25
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	46	636.73	700.4
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	47	663.47	729.82
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	48	694.03	763.44
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	49	724.17	796.59
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	50	758.13	871.85
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	51	791.66	910.41
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	52	828.59	952.88
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	53	865.95	995.84
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	54	906.28	1042.22
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	55	946.6	1135.92
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	56	990.32	1188.39
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	57	1034.47	1241.36
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	58	1081.59	1297.91
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	59	1104.93	1325.92
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	60	1152.05	1440.07
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	61	1192.8	1491
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	62	1219.55	1524.43
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	63	1253.08	1566.35
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	64	1273.44	1591.82
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1273.44	1591.82
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	248.79	248.79
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	21	391.79	401.58
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	22	391.79	401.58
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	23	391.79	401.58
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	24	391.79	401.58
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	25	393.36	403.19
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	26	401.19	411.22
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	27	410.59	420.86
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	28	425.87	436.52
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	29	438.41	449.37
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	30	444.68	455.8
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	31	454.08	465.43
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	32	463.49	475.07
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	33	469.36	481.1
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	34	475.63	487.52
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	35	478.77	490.73
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	36	481.9	493.95
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	37	485.03	497.16
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	38	488.17	500.37
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	39	494.44	506.8

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	40	500.71	538.26
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	41	510.11	548.37
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	42	519.12	558.05
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	43	531.66	571.53
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	44	547.33	588.38
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	45	565.74	622.32
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	46	587.68	646.45
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	47	612.36	673.6
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	48	640.57	704.63
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	49	668.39	735.23
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	50	699.73	804.69
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	51	730.68	840.29
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	52	764.77	879.49
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	53	799.25	919.13
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	54	836.47	961.94
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	55	873.69	1048.42
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	56	914.04	1096.85
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	57	954.79	1145.75
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	58	998.28	1197.93
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	59	1019.82	1223.79
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	60	1063.31	1329.14
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	61	1100.92	1376.16
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	62	1125.61	1407.01
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	63	1156.56	1445.7
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	64	1175.36	1469.21
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1175.36	1469.21
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	273.79	273.79
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	21	431.16	441.94
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	22	431.16	441.94
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	23	431.16	441.94
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	24	431.16	441.94
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	25	432.89	443.71
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	26	441.51	452.55
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	27	451.86	463.16
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	28	468.67	480.39
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	29	482.47	494.53
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	30	489.37	501.6
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	31	499.72	512.21
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	32	510.07	522.82
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	33	516.53	529.45
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	34	523.43	536.52
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	35	526.88	540.05
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	36	530.33	543.59
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	37	533.78	547.12
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	38	537.23	550.66
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	39	544.13	557.73
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	40	551.03	592.35
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	41	561.37	603.48
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	42	571.29	614.14
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	43	585.09	628.97
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	44	602.33	647.51
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	45	622.6	684.86
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	46	646.74	711.42
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	47	673.91	741.3
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	48	704.95	775.45

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	49	735.56	809.12
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	50	770.06	885.57
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	51	804.12	924.74
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	52	841.63	967.87
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	53	879.57	1011.51
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	54	920.53	1058.61
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	55	961.49	1153.79
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	56	1005.9	1207.08
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	57	1050.74	1260.89
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	58	1098.6	1318.32
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	59	1122.32	1346.78
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	60	1170.18	1462.72
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	61	1211.57	1514.46
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	62	1238.73	1548.41
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	63	1272.79	1590.99
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	64	1293.48	1616.86
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1293.48	1616.86
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	243.81	243.81
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	21	383.95	393.55
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	22	383.95	393.55
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	23	383.95	393.55
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	24	383.95	393.55
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	25	385.49	395.13
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	26	393.17	403
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	27	402.38	412.44
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	28	417.36	427.79
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	29	429.64	440.38
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	30	435.79	446.68
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	31	445	456.13
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	32	454.22	465.57
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	33	459.97	471.47
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	34	466.12	477.77
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	35	469.19	480.92
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	36	472.26	484.07
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	37	475.33	487.22
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	38	478.4	490.36
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	39	484.55	496.66
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	40	490.69	527.49
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	41	499.91	537.4
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	42	508.74	546.89
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	43	521.02	560.1
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	44	536.38	576.61
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	45	554.43	609.87
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	46	575.93	633.52
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	47	600.12	660.13
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	48	627.76	690.54
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	49	655.02	720.52
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	50	685.74	788.6
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	51	716.07	823.48
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	52	749.47	861.9
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	53	783.26	900.75
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	54	819.74	942.7
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	55	856.21	1027.46
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	56	895.76	1074.91
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	57	935.69	1122.83

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	58	978.31	1173.97
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	59	999.43	1199.31
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	60	1042.05	1302.56
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	61	1078.91	1348.63
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	62	1103.1	1378.87
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	63	1133.43	1416.78
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	64	1151.85	1439.82
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1151.85	1439.82
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	270.22	270.22
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	21	425.55	436.19
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	22	425.55	436.19
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	23	425.55	436.19
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	24	425.55	436.19
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	25	427.25	437.93
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	26	435.76	446.65
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	27	445.97	457.12
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	28	462.57	474.13
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	29	476.19	488.09
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	30	483	495.07
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	31	493.21	505.54
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	32	503.42	516.01
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	33	509.81	522.55
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	34	516.61	529.53
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	35	520.02	533.02
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	36	523.42	536.51
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	37	526.83	540
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	38	530.23	543.49
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	39	537.04	550.47
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	40	543.85	584.64
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	41	554.06	595.62
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	42	563.85	606.14
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	43	577.47	620.78
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	44	594.49	639.08
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	45	614.49	675.94
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	46	638.32	702.15
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	47	665.13	731.64
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	48	695.77	765.35
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	49	725.98	798.58
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	50	760.03	874.03
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	51	793.65	912.69
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	52	830.67	955.27
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	53	868.12	998.33
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	54	908.54	1044.83
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	55	948.97	1138.77
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	56	992.8	1191.36
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	57	1037.06	1244.47
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	58	1084.3	1301.15
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	59	1107.7	1329.24
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	60	1154.94	1443.67
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	61	1195.79	1494.74
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	62	1222.6	1528.25
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	63	1256.22	1570.27
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	64	1276.64	1595.8
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1276.64	1595.8
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	297.38	297.38

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	21	468.32	480.02
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	22	468.32	480.02
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	23	468.32	480.02
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	24	468.32	480.02
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	25	470.19	481.94
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	26	479.55	491.54
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	27	490.79	503.06
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	28	509.06	521.78
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	29	524.04	537.15
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	30	531.54	544.83
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	31	542.78	556.35
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	32	554.02	567.87
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	33	561.04	575.07
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	34	568.53	582.75
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	35	572.28	586.59
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	36	576.03	590.43
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	37	579.77	594.27
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	38	583.52	598.11
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	39	591.01	605.79
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	40	598.51	643.39
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	41	609.75	655.48
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	42	620.52	667.06
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	43	635.5	683.17
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	44	654.24	703.3
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	45	676.25	743.87
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	46	702.47	772.72
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	47	731.98	805.17
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	48	765.7	842.26
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	49	798.95	878.84
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	50	836.41	961.87
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	51	873.41	1004.42
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	52	914.15	1051.27
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	53	955.36	1098.67
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	54	999.85	1149.83
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	55	1044.34	1253.21
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	56	1092.58	1311.09
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	57	1141.28	1369.54
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	58	1193.27	1431.92
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	59	1219.02	1462.83
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	60	1271.01	1588.76
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	61	1315.97	1644.96
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	62	1345.47	1681.84
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	63	1382.47	1728.08
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	64	1404.95	1756.18
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1404.95	1756.18
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	264.82	264.82
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	21	417.04	427.46
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	22	417.04	427.46
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	23	417.04	427.46
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	24	417.04	427.46
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	25	418.7	429.17
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	26	427.05	437.72
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	27	437.05	447.98
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	28	453.32	464.65
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	29	466.66	478.33

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	30	473.34	485.17
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	31	483.35	495.43
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	32	493.35	505.69
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	33	499.61	512.1
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	34	506.28	518.94
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	35	509.62	522.36
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	36	512.95	525.78
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	37	516.29	529.2
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	38	519.63	532.62
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	39	526.3	539.46
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	40	532.97	572.95
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	41	542.98	583.71
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	42	552.57	594.02
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	43	565.92	608.36
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	44	582.6	626.3
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	45	602.2	662.42
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	46	625.55	688.11
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	47	651.83	717.01
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	48	681.85	750.04
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	49	711.46	782.61
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	50	744.83	856.55
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	51	777.77	894.44
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	52	814.06	936.16
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	53	850.75	978.37
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	54	890.37	1023.93
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	55	929.99	1115.99
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	56	972.95	1167.54
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	57	1016.32	1219.58
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	58	1062.61	1275.13
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	59	1085.55	1302.66
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	60	1131.84	1414.8
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	61	1171.87	1464.84
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	62	1198.15	1497.68
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	63	1231.09	1538.86
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	64	1251.11	1563.89
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1251.11	1563.89

Capital Advantage Assurance Company
Individual
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
45127PA0020013	On/Off	PPO	Gold	Gold PPO 1000/0/20	PPO	6,7,9	None
45127PA0020008	On/Off	PPO	Silver	Silver PPO 4500/0/10	PPO	6,7,9	None

Company Name: Capital Advantage Assurance Company
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2017

Ending date of Rates: December 31, 2017

HIOS Plan ID (On Exchange)=>		45127PA0020013		45127PA0020013		45127PA0020013		45127PA0020008	
HIOS Plan ID (Off Exchange)=>		45127PA0020013		45127PA0020013		45127PA0020013		45127PA0020008	
Form # =>		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>		6		7		9		6	
Counties Excluded in Rating Area =>		None		None		None		None	
Network =>		PPO		PPO		PPO		PPO	
Metal =>		Gold		Gold		Gold		Silver	
Plan Name =>		Gold PPO 1000/0/20		Gold PPO 1000/0/20		Gold PPO 1000/0/20		Silver PPO 4500/0/10	
Deductible =>		\$1000 /\$300 Med/Rx		\$1000 /\$300 Med/Rx		\$1000 /\$300 Med/Rx		\$4500 Med/Rx Combined	
Coinsurance =>		0%		0%		0%		0%	
Copays =>		\$20/\$50/\$300 PCP/SPC/ER		\$20/\$50/\$300 PCP/SPC/ER		\$20/\$50/\$300 PCP/SPC/ER		\$10/\$20/\$150 PCP/SPC/ER	
OOP Maximum =>		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0	0 - 20	\$296.13	\$296.13	\$325.89	\$325.89	\$290.21	\$290.21	\$252.00	\$252.00
21	21	\$466.35	\$478.01	\$513.22	\$526.05	\$457.02	\$468.45	\$396.85	\$406.77
22	22	\$466.35	\$478.01	\$513.22	\$526.05	\$457.02	\$468.45	\$396.85	\$406.77
23	23	\$466.35	\$478.01	\$513.22	\$526.05	\$457.02	\$468.45	\$396.85	\$406.77
24	24	\$466.35	\$478.01	\$513.22	\$526.05	\$457.02	\$468.45	\$396.85	\$406.77
25	25	\$468.22	\$479.92	\$515.27	\$528.15	\$458.85	\$470.32	\$398.43	\$408.39
26	26	\$477.54	\$489.48	\$525.54	\$538.68	\$467.99	\$479.69	\$406.37	\$416.53
27	27	\$488.74	\$500.95	\$537.85	\$551.30	\$478.96	\$490.94	\$415.90	\$426.29
28	28	\$506.92	\$519.60	\$557.87	\$571.82	\$496.79	\$509.20	\$431.37	\$442.16
29	29	\$521.85	\$534.89	\$574.29	\$588.65	\$511.41	\$524.20	\$444.07	\$455.17
30	30	\$529.31	\$542.54	\$582.50	\$597.07	\$518.72	\$531.69	\$450.42	\$461.68
31	31	\$540.50	\$554.01	\$594.82	\$609.69	\$529.69	\$542.93	\$459.95	\$471.44
32	32	\$551.69	\$565.49	\$607.14	\$622.32	\$540.66	\$554.18	\$469.47	\$481.21
33	33	\$558.69	\$572.66	\$614.84	\$630.21	\$547.51	\$561.20	\$475.42	\$487.31
34	34	\$566.15	\$580.30	\$623.05	\$638.62	\$554.83	\$568.70	\$481.77	\$493.82
35	35	\$569.88	\$584.13	\$627.15	\$642.83	\$558.48	\$572.45	\$484.95	\$497.07
36	36	\$573.61	\$587.95	\$631.26	\$647.04	\$562.14	\$576.19	\$488.12	\$500.32
37	37	\$577.34	\$591.78	\$635.37	\$651.25	\$565.80	\$579.94	\$491.30	\$503.58
38	38	\$581.07	\$595.60	\$639.47	\$655.46	\$569.45	\$583.69	\$494.47	\$506.83
39	39	\$588.54	\$603.25	\$647.68	\$663.88	\$576.76	\$591.18	\$500.82	\$513.34
40	40	\$596.00	\$640.70	\$655.89	\$705.09	\$584.08	\$627.88	\$507.17	\$545.21
41	41	\$607.19	\$652.73	\$668.21	\$718.33	\$595.05	\$639.67	\$516.69	\$555.45
42	42	\$617.92	\$664.26	\$680.02	\$731.02	\$605.56	\$650.97	\$525.82	\$565.26
43	43	\$632.84	\$680.30	\$696.44	\$748.67	\$620.18	\$666.70	\$538.52	\$578.91
44	44	\$651.49	\$700.35	\$716.97	\$770.74	\$638.46	\$686.35	\$554.39	\$595.97
45	45	\$673.41	\$740.75	\$741.09	\$815.20	\$659.94	\$725.94	\$573.05	\$630.35
46	46	\$699.53	\$769.48	\$769.83	\$846.81	\$685.54	\$754.09	\$595.27	\$654.80
47	47	\$728.91	\$801.80	\$802.16	\$882.38	\$714.33	\$785.76	\$620.27	\$682.30
48	48	\$762.48	\$838.73	\$839.11	\$923.03	\$747.23	\$821.96	\$648.84	\$713.73
49	49	\$795.60	\$875.15	\$875.55	\$963.11	\$779.68	\$857.65	\$677.02	\$744.72
50	50	\$832.90	\$957.84	\$916.61	\$1,054.10	\$816.25	\$938.68	\$708.77	\$815.08
51	51	\$869.74	\$1,000.21	\$957.15	\$1,100.73	\$852.35	\$980.20	\$740.12	\$851.14
52	52	\$910.32	\$1,046.87	\$1,001.80	\$1,152.08	\$892.11	\$1,025.93	\$774.64	\$890.84
53	53	\$951.36	\$1,094.06	\$1,046.97	\$1,204.01	\$932.33	\$1,072.18	\$809.57	\$931.00
54	54	\$995.66	\$1,145.01	\$1,095.72	\$1,260.08	\$975.75	\$1,122.11	\$847.27	\$974.36
55	55	\$1,039.96	\$1,247.96	\$1,144.48	\$1,373.38	\$1,019.16	\$1,223.00	\$884.97	\$1,061.96
56	56	\$1,088.00	\$1,305.60	\$1,197.34	\$1,436.81	\$1,066.24	\$1,279.48	\$925.84	\$1,111.01
57	57	\$1,136.50	\$1,363.80	\$1,250.72	\$1,500.86	\$1,113.77	\$1,336.52	\$967.11	\$1,160.54
58	58	\$1,188.26	\$1,425.92	\$1,307.68	\$1,569.22	\$1,164.50	\$1,397.40	\$1,011.16	\$1,213.40
59	59	\$1,213.91	\$1,456.69	\$1,335.91	\$1,603.09	\$1,189.63	\$1,427.56	\$1,032.99	\$1,239.59
60	60	\$1,265.68	\$1,582.10	\$1,392.88	\$1,741.10	\$1,240.36	\$1,550.45	\$1,077.04	\$1,346.30
61	61	\$1,310.45	\$1,638.06	\$1,442.15	\$1,802.68	\$1,284.24	\$1,605.30	\$1,115.14	\$1,393.92
62	62	\$1,339.83	\$1,674.78	\$1,474.48	\$1,843.10	\$1,313.03	\$1,641.29	\$1,140.14	\$1,425.17
63	63	\$1,376.67	\$1,720.84	\$1,515.02	\$1,893.78	\$1,349.14	\$1,686.42	\$1,171.49	\$1,464.36
64+	64+	\$1,399.04	\$1,748.82	\$1,539.65	\$1,924.57	\$1,371.06	\$1,713.84	\$1,190.54	\$1,488.17

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>		45127PA0020008		45127PA0020008	
HIOS Plan ID (Off Exchange)=>		45127PA0020008		45127PA0020008	
Form # =>		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>		7		9	
Counties Excluded in Rating Area =>		None		None	
Network =>		PPO		PPO	
Metal =>		Silver		Silver	
Plan Name =>		Silver PPO 4500/0/10		Silver PPO 4500/0/10	
Deductible =>		\$4500 Med/Rx Combined		\$4500 Med/Rx Combined	
Coinsurance =>		0%		0%	
Copays =>		\$10/\$20/\$150 PCP/SPC/ER		\$10/\$20/\$150 PCP/SPC/ER	
OOP Maximum =>		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	0 - 20	\$277.32	\$277.32	\$246.96	\$246.96
21	21	\$436.73	\$447.65	\$388.91	\$398.63
22	22	\$436.73	\$447.65	\$388.91	\$398.63
23	23	\$436.73	\$447.65	\$388.91	\$398.63
24	24	\$436.73	\$447.65	\$388.91	\$398.63
25	25	\$438.48	\$449.44	\$390.47	\$400.23
26	26	\$447.21	\$458.39	\$398.24	\$408.20
27	27	\$457.69	\$469.13	\$407.58	\$417.77
28	28	\$474.73	\$486.59	\$422.74	\$433.31
29	29	\$488.70	\$500.92	\$435.19	\$446.07
30	30	\$495.69	\$508.08	\$441.41	\$452.45
31	31	\$506.17	\$518.82	\$450.75	\$462.01
32	32	\$516.65	\$529.57	\$460.08	\$471.58
33	33	\$523.20	\$536.28	\$465.91	\$477.56
34	34	\$530.19	\$543.44	\$472.14	\$483.94
35	35	\$533.68	\$547.03	\$475.25	\$487.13
36	36	\$537.18	\$550.61	\$478.36	\$490.32
37	37	\$540.67	\$554.19	\$481.47	\$493.51
38	38	\$544.17	\$557.77	\$484.58	\$496.70
39	39	\$551.15	\$564.93	\$490.80	\$503.07
40	40	\$558.14	\$600.00	\$497.03	\$534.30
41	41	\$568.62	\$611.27	\$506.36	\$544.34
42	42	\$578.67	\$622.07	\$515.31	\$553.95
43	43	\$592.64	\$637.09	\$527.75	\$567.33
44	44	\$610.11	\$655.87	\$543.31	\$584.05
45	45	\$630.64	\$693.70	\$561.59	\$617.74
46	46	\$655.09	\$720.60	\$583.36	\$641.70
47	47	\$682.61	\$750.87	\$607.87	\$668.65
48	48	\$714.05	\$785.46	\$635.87	\$699.45
49	49	\$745.06	\$819.57	\$663.48	\$729.83
50	50	\$780.00	\$897.00	\$694.59	\$798.78
51	51	\$814.50	\$936.68	\$725.32	\$834.11
52	52	\$852.50	\$980.37	\$759.15	\$873.02
53	53	\$890.93	\$1,024.57	\$793.38	\$912.38
54	54	\$932.42	\$1,072.28	\$830.32	\$954.87
55	55	\$973.91	\$1,168.69	\$867.27	\$1,040.72
56	56	\$1,018.89	\$1,222.67	\$907.33	\$1,088.79
57	57	\$1,064.31	\$1,277.17	\$947.77	\$1,137.33
58	58	\$1,112.79	\$1,335.34	\$990.94	\$1,189.13
59	59	\$1,136.81	\$1,364.17	\$1,012.33	\$1,214.80
60	60	\$1,185.28	\$1,481.61	\$1,055.50	\$1,319.38
61	61	\$1,227.21	\$1,534.01	\$1,092.84	\$1,366.04
62	62	\$1,254.72	\$1,568.41	\$1,117.34	\$1,396.67
63	63	\$1,289.23	\$1,611.53	\$1,148.06	\$1,435.08
64+	64+	\$1,310.18	\$1,637.74	\$1,166.72	\$1,458.41

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

[illegible]

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

[illegible]

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Rate Exhibits
Comments:	
Attachment(s):	Ind_16-48_Revised_CAAC_PPO_PIDRateExhibits_Supporting_20160922.pdf Ind_16-48_Revised_CAAC_PPO_PIDRateExhibits_Supporting_20160922.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	CFJ
Comments:	
Attachment(s):	Ind_16-48_Revised_CAAC_PPO_CFJ_Supporting_20160922.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redacted Actuarial Memos
Comments:	
Attachment(s):	Ind_16-48_Revised_CAAC_PPO_PIDActMemoRedacted_Supporting_20160922.pdf Ind_16-48_Revised_CAAC_PPO_FedActMemoRedacted_Supporting_20160922.pdf
Item Status:	
Status Date:	

Satisfied - Item:	URRT pdf
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_URRT_Supporting_20160615.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redacted Cover Letter
Comments:	
Attachment(s):	Ind_16-48_Revised_CAAC_PPO_RateCvLtrRedacted_Supporting_20160922.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Attachment Ind_16-48_Revised_CAAC_PPO_PIDRateExhibits_Supporting_20160922.xlsx is not a PDF document and cannot be reproduced here.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Members	
	Member-months Experience Period (as of Feb. 1, 2016)	Member-months Projected Rating Period
Total	37,365	31,306
<18	5,511	4,950
18-24	3,696	2,608
25-29	3,118	1,949
30-34	2,441	2,011
35-39	2,154	2,071
40-44	3,069	2,337
45-49	3,447	2,802
50-54	4,422	3,365
55-59	4,181	4,072
60-63	6,004	4,143
64+	3,123	3,138

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-HHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total HHB Capitation	Total Non-HHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 35,385,259.00	\$ 45,240,891.97	\$ 46,145,972.10	116,230	\$ 7,844,405.00	\$ 55,259,054.09	\$ -	\$ (870,403.00)	\$ -	\$ -	\$ 4,307,139.92	\$ 3,986,949.25
2015 Total Allowed HHB Claims + HHB Capitation PMPM (net of prescription drug rebates)											\$ 667.86
Loss Ratio											103.46%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	6.00%	1.90%	7.00%	20.50%
Outpatient Hospital	5.00%	1.90%	7.00%	34.81%
Professional	5.00%	1.90%	7.00%	15.50%
Other Medical	5.00%	1.90%	7.00%	2.21%
Capitation	-	-	-	10.0%
Prescription Drugs	13.50%	0.05%	13.50%	16.87%
Total Annual Trend	-	-	8.11%	100.00%
2 Year Trend Projection Factor	-	-	1.165	-

* Express Cost, Utilization, and Weight as percentages

< - Annualized Trend Factors on UHRT

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-11		\$ 3,943,081.30	1.0000	\$ 3,943,081.30	15,858	\$ 248.65		\$ 55,279.52	\$ 5,146,170.21	\$ 324.52
Feb-11		\$ 3,697,710.39	1.0000	\$ 3,697,710.39	15,182	\$ 248.51		\$ 57,324.18	\$ 4,625,687.73	\$ 285.85
Mar-11		\$ 4,262,644.10	1.0000	\$ 4,262,644.10	16,863	\$ 252.39		\$ 61,717.01	\$ 4,613,375.41	\$ 294.15
Apr-11		\$ 4,779,461.59	1.0000	\$ 4,779,461.59	18,989	\$ 281.33		\$ 69,187.12	\$ 5,121,237.24	\$ 313.22
May-11		\$ 5,041,537.49	1.0000	\$ 5,041,537.49	17,807	\$ 290.39		\$ 68,144.29	\$ 5,177,285.20	\$ 305.17
Jun-11		\$ 4,513,608.45	1.0000	\$ 4,513,608.45	17,335	\$ 257.41		\$ 60,226.40	\$ 4,724,058.92	\$ 270.55
Jul-11		\$ 5,037,796.99	1.0000	\$ 5,037,796.99	17,225	\$ 288.22		\$ 68,782.49	\$ 5,229,479.11	\$ 298.27
Aug-11		\$ 5,260,957.43	1.0000	\$ 5,260,957.43	17,981	\$ 295.91		\$ 68,969.97	\$ 5,233,140.26	\$ 293.31
Sep-11		\$ 5,383,910.29	1.0000	\$ 5,383,910.29	18,178	\$ 307.18		\$ 71,452.00	\$ 5,507,153.88	\$ 302.90
Oct-11		\$ 5,427,513.18	1.0000	\$ 5,427,513.18	18,395	\$ 299.70		\$ 68,722.29	\$ 5,389,397.90	\$ 287.77
Nov-11		\$ 5,863,956.31	1.0000	\$ 5,863,956.31	18,505	\$ 318.88		\$ 71,484.38	\$ 5,589,439.45	\$ 301.72
Dec-11	\$ 66,495,990.00	\$ 6,115,566.87	1.0000	\$ 6,115,566.87	19,088	\$ 320.93	\$ 12,473,339.00	\$ 73,197.30	\$ 5,314,668.07	\$ 278.72
Jan-12		\$ 3,206,010.09	0.9978	\$ 3,213,018.97	13,791	\$ 232.88		\$ 12,057.31	\$ 3,514,797.95	\$ 254.80
Feb-12		\$ 2,848,203.77	0.9977	\$ 2,848,895.35	13,100	\$ 231.89		\$ 85,988.81	\$ 2,871,115.94	\$ 215.80
Mar-12		\$ 3,618,095.81	0.9979	\$ 3,626,267.25	12,740	\$ 283.48		\$ 11,551.07	\$ 3,761,115.89	\$ 284.02
Apr-12		\$ 3,057,249.87	0.9979	\$ 3,072,640.00	10,893	\$ 283.21		\$ 15,941.72	\$ 3,223,425.15	\$ 343.00
May-12		\$ 2,454,438.00	0.9975	\$ 2,466,270.00	10,676	\$ 239.52		\$ 15,157.20	\$ 3,086,381.54	\$ 289.31
Jun-12		\$ 2,514,497.01	0.9977	\$ 2,520,191.00	10,477	\$ 240.55		\$ 16,832.61	\$ 3,111,781.69	\$ 287.01
Jul-12		\$ 2,602,365.81	0.9976	\$ 2,608,533.00	10,398	\$ 253.11		\$ 20,313.71	\$ 3,193,624.15	\$ 308.81
Aug-12		\$ 2,864,433.21	0.9977	\$ 2,870,922.00	10,144	\$ 292.59		\$ 19,590.92	\$ 3,315,772.38	\$ 346.25
Sep-12		\$ 2,665,569.44	0.9978	\$ 2,670,012.00	10,114	\$ 266.63		\$ 131,770.06	\$ 3,179,604.41	\$ 311.52
Oct-12		\$ 2,943,553.17	0.9976	\$ 2,950,697.00	9,693	\$ 298.26		\$ 71,706.02	\$ 3,523,636.66	\$ 356.17
Nov-12		\$ 2,619,805.26	0.9979	\$ 2,627,170.00	9,751	\$ 269.37		\$ 35,282.03	\$ 3,115,212.56	\$ 321.40
Dec-12	\$ 34,597,855.00	\$ 3,631,765.90	0.9971	\$ 3,643,525.00	9,660	\$ 377.18	\$ 7,682,495.00	\$ 20,759.88	\$ 4,113,788.21	\$ 428.90
Jan-13		\$ 3,059,942.62	0.9981	\$ 3,109,229.33	9,892	\$ 319.19		\$ 17,311.13	\$ 3,094,115.15	\$ 309.84
Feb-13		\$ 3,400,209.47	0.9981	\$ 3,405,735.72	9,903	\$ 342.22		\$ 16,853.36	\$ 4,170,628.39	\$ 418.07
Mar-13		\$ 3,483,153.82	0.9981	\$ 3,489,911.24	9,902	\$ 352.45		\$ 120,435.80	\$ 4,206,391.58	\$ 433.20
Apr-13		\$ 3,745,862.94	0.9998	\$ 3,757,398.36	9,829	\$ 382.47		\$ 84,422.96	\$ 4,478,234.41	\$ 456.00
May-13		\$ 3,310,184.92	0.9994	\$ 3,325,412.92	9,748	\$ 340.79		\$ 75,597.31	\$ 4,013,749.05	\$ 413.38
Jun-13		\$ 4,020,274.97	0.9916	\$ 4,054,239.33	9,686	\$ 418.19		\$ 70,822.10	\$ 4,742,890.68	\$ 489.40
Jul-13		\$ 3,422,856.75	0.9897	\$ 3,458,445.11	9,620	\$ 350.52		\$ 60,460.84	\$ 4,107,717.29	\$ 426.17
Aug-13		\$ 3,581,636.01	0.9867	\$ 3,629,913.47	9,577	\$ 379.02		\$ 59,657.26	\$ 4,210,627.37	\$ 439.60
Sep-13		\$ 3,804,080.37	0.9799	\$ 3,885,949.92	9,527	\$ 417.95		\$ 62,115.45	\$ 4,608,604.06	\$ 482.81
Oct-13		\$ 4,692,074.37	0.9703	\$ 4,839,863.27	9,521	\$ 506.21		\$ 114,133.89	\$ 5,476,835.97	\$ 573.31
Nov-13		\$ 4,336,238.39	0.9938	\$ 4,556,748.01	9,521	\$ 470.10		\$ 63,181.46	\$ 5,148,250.57	\$ 540.87
Dec-13	\$ 35,385,259.00	\$ 4,243,597.85	0.9348	\$ 4,544,027.31	9,458	\$ 480.07	\$ 7,844,405.00	\$ 97,199.30	\$ 5,101,408.51	\$ 548.81

*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
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

*Express Prescription Drug Rebates as a negative number

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital			0.00%	
Outpatient Hospital			0.00%	
Professional			0.00%	
Other Medical			0.00%	
Capitation				
Prescription Drugs			0.00%	
Total Annual Trend			0.00%	0.00%
2 Year Trend Projection			1.000	

* Express Cost, Utilization, and Weight as percentages

<- Annualized Trend Factors on URRT

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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

**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
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

*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)	\$ 467.86	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.169	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 546.79	
Single Risk Pool Adjustment Factors		<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.406	
Change in Other	1.006	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Demographics	1.000	
Change in Network	1.000	
Change in Benefits	1.002	
Change in Other	1.004	
Adjusted Projected Allowed EHB Claims PMPM	\$ 773.83	<- 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]	\$ -	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.768795671	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	594.9201259	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	\$ 0.13	
Projected Paid Exchange User Fees PMPM	\$ 10.42	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 605.47	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 787.56	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 605.47	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 787.56	

Table 6. Retention

Retention Items - Express in percentages		
Administrative Expenses	10%	
General and Claims	7.99%	
Agent/Broker Fees and Commissions	1.37%	
Quality Improvement Initiatives	0.26%	
Taxes and Fees	0.73%	
PCORI Fees (Enter \$ amount here: \$)	0.03%	
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	0.70%	
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%	
Profit/Contingency	0%	
Total Retention	10%	
Projected Required Revenue PMPM	\$ 676.06	<- 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)	286.8269022	411.1532872	\$124.33	43.3%
B. Base period allowed claims before normalization	\$ 369.94	\$ 467.86	\$97.93	34%
C. Normalization factor component of change	\$ (147.26)	-186.2362452	-\$38.98	-\$0.14
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 222.68	\$ 281.63	\$ 58.95	21%
D2. URRT Trend	\$ 37.57	\$ 47.51	\$ 9.94	3%
D3. URRT Morbidity	\$ 26.02	\$ 133.76	\$ 107.73	38%
D4. URRT Other	\$ 1.78	\$ 2.91	\$ 1.13	0%
D5. Normalized URRT RA/RI on an allowed basis	\$ 8.49	\$ 0.10	\$ (8.39)	-3%
D6. Normalized Exchange User Fee on an allowed basis	\$ 6.10	\$ 8.16	\$ 2.06	1%
D7. Subtotal - Sum(D1:D6)	\$ 302.64	\$ 474.07	\$ 171.43	60%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	0	\$ -	0%
E2. Pricing AV	\$ (69.61)	\$ (110.97)	\$ (41.37)	-14%
E3. Benefit Richness	\$ 4.66	\$ 7.35	\$ 2.69	1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1:E4)	\$ (64.95)	\$ (103.62)	\$ (38.67)	-13%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 29.40	\$ 39.55	\$ 10.15	4%
F2. Taxes and Fees	\$ 15.57	\$ 3.00	\$ (12.58)	-4%
F3. Profit and/or Contingency	\$ 2.87	\$ -	\$ (2.87)	-1%
F4. Subtotal - Sum(F1:F3)	\$ 47.84	\$ 42.55	\$ (5.30)	-2%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 285.53	\$ 412.99	\$ 127.46	44%

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	\$ 773.83	\$ 773.83	\$ 773.83	\$ 773.83	\$ 773.83
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	8.11%	8.11%	8.11%	8.11%	8.11%
Single Risk Pool Projected Allowed Claims	\$ 773.83	\$ 789.06	\$ 804.59	\$ 820.42	\$ -

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.640	1.640
Average Geographic Factor	1.003	1.003
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.010	1.010
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 495.13	\$ 787.56
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 298.04	\$ 474.07

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

	2016	2017
Paid-to-Allowed	0.7155	0.768795671
URRT Trend (2-Year Trend Factor)	1.168695627	1.17
URRT Morbidity	1.1	1.406
URRT "Other"	1.006211025	1.006
Risk Adjustment	\$ 0.15	\$ 0.13
Reinsurance	\$ 9.94	
Exchange User Fee	\$ 7.25	\$ 10.42
Capitation	\$ -	\$ -
Network	1.000	1
Pricing AV	0.770	0.765913783
Benefit Richness	1.020	1.020247157
Catastrophic Eligibility	1.000	1
Administrative Expenses	10.25%	9.62%
Taxes and Fees	5.43%	0.73%
Profit and/or Contingency	1.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Plan Type(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2017
Market Adjusted Index Rate	\$ 787.56

Calibration	
Age Calibration Factor	1.639812575
Geographic Calibration Factor	1.003
Aggregate Calibration Factor	1.645

[illegible]

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

PA Rate Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1.075
21	1.000	1.025		44	1.397	1.075
22	1.000	1.025		45	1.444	1.1
23	1.000	1.025		46	1.500	1.1
24	1.000	1.025		47	1.563	1.1
25	1.004	1.025		48	1.635	1.1
26	1.024	1.025		49	1.706	1.1
27	1.048	1.025		50	1.786	1.15
28	1.087	1.025		51	1.865	1.15
29	1.119	1.025		52	1.952	1.15
30	1.135	1.025		53	2.040	1.15
31	1.159	1.025		54	2.135	1.15
32	1.183	1.025		55	2.230	1.2
33	1.198	1.025		56	2.333	1.2
34	1.214	1.025		57	2.437	1.2
35	1.222	1.025		58	2.548	1.2
36	1.230	1.025		59	2.603	1.2
37	1.238	1.025		60	2.714	1.25
38	1.246	1.025		61	2.810	1.25
39	1.262	1.025		62	2.873	1.25
40	1.278	1.075		63	2.952	1.25
41	1.302	1.075		64+	3.000	1.25
42	1.325	1.075				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		1.000	1.000
Rating Area 2		1.000	1.000
Rating Area 3		1.000	1.000
Rating Area 4		1.000	1.000
Rating Area 5		1.000	1.000
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuttkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.010	1.101
Rating Area 8		1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.990	0.980

Table 14. Network Factors

[illegible]



Capital BlueCross

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC. RFJ Part II – Consumer Friendly Justification

Rate Increase Considerations:

Primary drivers of requested change

- Historical claim experience
- Loss of federal reinsurance program in 2017

Changes being requested are also based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
 - o Intensity of medical services rendered
 - o Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - o Further migration from brand prescription drugs to generic prescription drugs
 - o Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

Tax Changes

- Suspension of Health Insurer Tax in 2017
- Increase in exchange fees due to on-exchange enrollment growth

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2017

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2017

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2017
- Average Rate Change: 43.3%
- Range of Requested Rate Change: 8.6% to 76.9%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver
- Current Covered Lives and Policyholders: 38,043/22,830
- Number of Plans: 2
- Contract Form #: CAAC-Ind-PPO-C-v0117
- Form Filing SERFF #: CABC-130533947
- Binder SERFF #: CABC-PA17-125060073
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-687360061172921399

Company Contact Information

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2017. CAAC will offer individual products on and off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2014	CABC-129034382	0.00%
Individual	CAAC	1/1/2015	CABC-129635524	-8.00%
Individual	CAAC	1/1/2016	CABC-130076761	1.60%

Proposed Rate Increases

CAAC is proposing an aggregate annual 43.3% rate increase. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part IV, Table 11, cell AZ13.

Reason for Rate Increase

The following are drivers of the requested rate increase, as described in the Pennsylvania Rate Change Request Summary:

- Historical Claim Experience: 20%. Historical claim experience is found on PA Rate Exhibit Table 2. 2015 CAAC results combined with subsidiary Keystone Health Plan Central (KHPC) show a combined loss ratio of 106.5%. Given a target loss ratio of 86.1%, historical claim experience (before trend) justifies a 20% annual rate increase.
- Increased morbidity due to transition from medically-underwritten membership to PPACA membership: 20%.
- Loss of Federal Reinsurance Program: 6.4%. The loss of Federal Reinsurance in 2017 is worth approximately 6 percent of premium. From CAAC's Premium Deficiency Reserve (PDR) calculation, 2016 reinsurance is estimated at \$25 PMPM, or 6.4 percent of premium.
- Trend Components: 8.1%.
- Administrative Expense (AE) Inflation: 0.4%. AE trends approximately 4 percent per year, and is 10 percent of premium.

- Suspension of Health Insurer Tax: -3.6%. CBC applied 3.6% to 2016 rates. This tax is suspended for calendar year 2017.
- Increase in Exchange User Fee: 0.5%.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2016-2017

There are several benefit changes being implemented in 2017. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2017 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2015 and December 31, 2015.

Paid Through Date: Claims in the BEP are paid through March 31, 2016

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

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	\$45,240,892	\$53,242,444
Amount of claims processed outside of the issuer's claim system:	\$0	\$0
Amount of claims that represent best estimate of incurred but not paid:	\$905,080	\$1,137,423

Allowed claims are developed by combining paid claims with member cost-sharing.

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

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

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

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

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC’s data warehouse. See Exhibit C for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, “Pop'l risk Morbidity”. The morbidity adjustment is calculated by measuring the claims experience of transitional policies and single risk pool policies in the experience period. Transitional policies have significantly lower claims PMPM than single risk pool policies, and make up 68 percent of the enrollment in the BEP. Current and projected enrollment show a very different distribution, as CAAC experienced significant enrollment growth in 2016. In the projection period, transitional policies only account for 15% of enrollment. This distribution change leads to higher claim expectations in the projection period. The calculation does adjust the single risk pool claim PMPM as their claim experience should regress toward the mean as enrollment grows. The adjustment also accounts for the impact of risk adjustment. Due to enrollment growth, CAAC is projecting \$0 in risk

adjustment. And because claims and risk are inversely proportional, that assumption translates into a lower single risk pool claims PMPM than in the BEP. See Exhibit G1 – Morbidity Factor Calculation.

Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM charges are added to the projection period claims PMPM:
 - Pediatric dental coverage: 5.01 allowed/3.61 incurred
 - Pediatric vision coverage 0.46 allowed/0.46 incurred

This was added to the projected allowed claims in Exhibit B by applying a factor to the experience period, “Other Medical” claims. The development of pediatric dental and vision projected claims is described below.

See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Other Adjustments: Found in URRT, Worksheet 1, “Other”.

1. List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.
2. Benefit Adjustment: A benefit adjustment is being applied to measure the impact of discontinuing CAAC’s platinum plan, and the movement of membership into Silver plans. Platinum members are being mapped to a Gold plan, and new enrollment is mostly in Silver. This results in lower incurred and allowed claims in the projection period from the BEP.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

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

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.
2. Utilization Considerations:

- a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2015		
<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	1	\$200
MRI	1	\$5,000
Total	2	\$5,200

Year 2016		
<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	0	\$200
MRI	2	\$5,000
Total	2	\$10,000

Total Annual Trend	92%
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2. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

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

Credibility Manual Rate Development

CAAC individual data was used to develop rates. No credibility manual is used.

Credibility of Experience

Credibility Manual Rate Development: CAAC experience data is given 100% credibility.

Paid to Allowed Ratio

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

Projected Paid and Incurred Claims are calculated as follows:

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

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

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

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

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

Trended Claim PMPM

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

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

$$\begin{aligned} & \text{Projected Paid and Incurred Claims PMPM} \\ &= [Trended \text{ Claim PMPM}] \times [Benefit \text{ Adjustment}] \\ &\times [Morbidity \text{ Adjustment}] \times [List - Billed \text{ Adjustment}] \end{aligned}$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

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

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

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

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

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment} \times \text{Avg Induced Demand}} \end{aligned}$$

Where Avg Induced Demand is the average premium impact of induced demand rating factor. This factor is discussed in the Plan Adjusted Index Rate section below.

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

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

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} & \text{Projected Claims PMPM Benefit A} \\ &= \text{Projected Claims PMPM Base Plan} \\ & \times \text{Pricing Relativity A} \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2017. The *Total Projected Claims PMPM* :

$$\begin{aligned} &= \text{Projected Claims PMPM Benefit A} \times \text{Expected Member Dist of Benefit A} \\ &+ \text{Projected Claims PMPM Benefit B} \\ & \times \text{Expected Member Dis of Benefit B} + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

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

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2017 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2017. The 2017 pricing impact is:

$$\begin{aligned} & [\text{Net Projected Risk Adjustments PMPM}] \\ &= [\text{Projected CRA Transfer PMPM}] - [\text{Risk Adjustment Fee PMPM}] \end{aligned}$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2016 and 2017

Given the uncertainty of the bullets above, it is difficult to determine whether the impact of 2016 earned CRA payment transfers will be positive or negative. Enrollment growth in 2016 further lessens our ability to predict 2017. Therefore, an appropriate estimate of [Projected CRA Transfer PMPM] is \$0.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, “Projected Risk Adjustments PMPM”.

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] = 0 - 0.13 = -0.13\ PMPM$$

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC’s finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC individual products. Administrative expenses are included in the URRT Worksheet 1, “Administrative Load”.
2. Broker Expense: Calculated based on CAAC’s explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, “Administrative Load”.
3. Member Out-Of-Pocket (OOP) and Ways to Save:
 - a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC’s plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member’s expected cost share at the time of service. The “Ways to Save” program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member’s healthcare options.
 - b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are \$0.115 and \$1.7955 for “Member Out of Pocket” and “Way to

Save” respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a \$100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of \$0.0128 and \$.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another \$0.04 PMPM. All of these items combined allow us to arrive at a requested \$0.25 PMPM. These programs are included in the URRT Worksheet 1, “Administrative Load”.

4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - a. Complete CBC Personal Profile and receive a gift card reward.
 - b. Complete one online coaching program and receive a gift card reward.
 - c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
 - a. Credit monitoring – Monitors activity that may affect credit
 - b. Fraud detection – Identifies potentially fraudulent use of identity or credit
 - c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

6. Contingency: Contingency is included in the URRT Worksheet 1, “Profit and Risk”.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount is \$2 per member per year (\$0.17 PMPM), trended annually. At an estimated trend of 4%, the 2017 projected fee is \$0.18 PMPM. PCOR is included in the URRT Worksheet 1, “Taxes and Fees”.
2. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015-2016, suspended in 2017, and \$14.3 billion in 2018. Because HIF is suspended in 2017, it is not included in 2017 individual rates.
3. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. CAAC expects 52% of its membership to purchase on-exchange. This translates into a projected \$10.42 PMPM. The Exchange fee is included

in the URRT Worksheet 1, “Taxes and Fees”. The exchange user fee is applied as an adjustment to the Index Rate at the market level.

4. Federal Income Tax: Projected that Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, “Taxes and Fees”.

See Exhibit H for all retention values.

Projected Loss Ratio

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

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the individual market. The single risk pool includes transitional products/plans for purposes of base rate experience. The projection period reflects experience of transitional policies as those members are expected to enroll in single risk pool policies in 2016. The impact of transitional policies is discussed in Projection Factors section above.

Index Rate

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

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

To calculate the projected index rate:

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

See Exhibit J for the Index Rate.

Market Adjusted Index Rate

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

$$\begin{aligned} &[\text{Market Adjusted Index Rate}] \\ &= ([\text{Index Rate}] \times [\text{Paid to Allowed Ratio}] \\ &\quad - [\text{Net Projected ACA Reinsurance Recoveries}] \\ &\quad - [\text{Net Projected Risk Adjustments PMPM}] + [\text{Exchange Fees PMPM}]) \\ &\quad \div [\text{Paid to Allowed Ratio}] \end{aligned}$$

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

Plan Adjusted Index Rate

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Higher than average utilization due to benefit richness.
3. Provider Network: The Provider network varies across plans. All "Narrow Network" plans have a smaller provider network than "Broad Network" plans. The provider network factor for those plans is shown in Exhibit L. Development of provider network factors is discussed in Geographic Rating Factors and Network Analysis
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity.
6. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

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

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The projected average age factor is 1.64. This is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve.

Geographic Factor Calibration: The projected average geographic factor is 1.003. This is calculated by taking the CAAC member-weighted average by region.

Geographic Factors: CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[\text{Calibrated Plan Adjusted Index Rate}] = [\text{Plan Adjusted Index Rate}] \div ([\text{Age Curve Calibration}] \times [\text{Geographic Factor Calibration}])$$

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

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} [\text{Member} - \text{Level Consumer Adjusted Premium Rate}] \\ = [\text{Calibrated Plan Adjusted Index Rate}] \times [\text{Age Factor}] \\ \times [\text{Geographic Factor}] \end{aligned}$$

2. $[\text{Family Consumer Adjusted Premium Rate}] = \sum [\text{Member} - \text{Level Consumer Adjusted Premium Rate}]$
With no more than three child dependents under age 21 taken into account

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

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator. Plan 45127PA0020015 used Approach 1 under CFR 156.135(b)(2). All other plans fit into the calculator.

AV Pricing Values

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

Membership Projection

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

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

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

- Exhibit A – Benefit Summary
- Exhibit A1 – Benefit Change Summary
- Exhibit B – Benefit Categories
- Exhibit C – Pediatric Dental and Vision Rate Development
- Exhibit D – Benefit Changes
- Exhibit E – Trend
- Exhibit F – URRT
- Exhibit G – Paid-to-Allowed Development
- Exhibit H – Retention
- Exhibit I – Projected Loss Ratio
- Exhibit J – Index Rate
- Exhibit K – Market Adjusted Index Rate
- Exhibit L – Rate Development by Plan
- Exhibit M – Plan Adjusted Index Rates
- Exhibit N – Calibration
- Exhibit O – Rating Factors
- Exhibit P – Quarterly Base Rates
- Exhibit Q – Regional Analysis
- Exhibit R – Terminated Products

PA Rate Template Part I through Part V

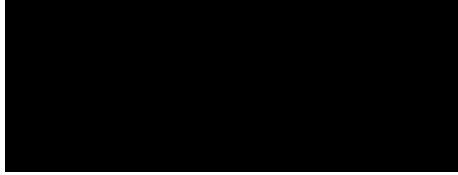
Actuarial Statement

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

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
 - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
 - c. Actuarial Standard of Practice No. 12, "Risk Classification"
 - d. Actuarial Standard of Practice No. 23, "Data Quality"
 - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
 - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
 - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
 - a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
7. 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.



██████████, ASA, MAAA
Actuarial Associate
Capital BlueCross

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2017

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2017

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2017
- Average Rate Change: 43.3%
- Range of Requested Rate Change: 8.6% to 76.9%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver
- Current Covered Lives and Policyholders: 38,043/22,830
- Number of Plans: 2
- Contract Form #: CAAC-Ind-PPO-C-v0117
- Form Filing SERFF #: CABC-130533947
- Binder SERFF #: CABC-PA17-125060073
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-687360061172921399

Company Contact Information

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2017. CAAC will offer individual products on and off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2014	CABC-129034382	0.00%
Individual	CAAC	1/1/2015	CABC-129635524	-8.00%
Individual	CAAC	1/1/2016	CABC-130076761	1.60%

Proposed Rate Increases

CAAC is proposing an aggregate annual 43.3% rate increase. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part IV, Table 11, cell AZ13.

Reason for Rate Increase

The following are drivers of the requested rate increase, as described in the Pennsylvania Rate Change Request Summary:

- Historical Claim Experience: 20%. Historical claim experience is found on PA Rate Exhibit Table 2. 2015 CAAC results combined with subsidiary Keystone Health Plan Central (KHPC) show a combined loss ratio of 106.5%. Given a target loss ratio of 86.1%, historical claim experience (before trend) justifies a 20% annual rate increase.
- Increased morbidity due to transition from medically-underwritten membership to PPACA membership: 20%.
- Loss of Federal Reinsurance Program: 6.4%. The loss of Federal Reinsurance in 2017 is worth approximately 6 percent of premium. From CAAC's Premium Deficiency Reserve (PDR) calculation, 2016 reinsurance is estimated at \$25 PMPM, or 6.4 percent of premium.
- Trend Components: 8.1%.
- Administrative Expense (AE) Inflation: 0.4%. AE trends approximately 4 percent per year, and is 10 percent of premium.

- Suspension of Health Insurer Tax: -3.6%. CBC applied 3.6% to 2016 rates. This tax is suspended for calendar year 2017.
- Increase in Exchange User Fee: 0.5%.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2016-2017

There are several benefit changes being implemented in 2017. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2017 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2015 and December 31, 2015.

Paid Through Date: Claims in the BEP are paid through March 31, 2016

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

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	\$45,240,892	\$53,242,444
Amount of claims processed outside of the issuer's claim system:	\$0	\$0
Amount of claims that represent best estimate of incurred but not paid:	\$905,080	\$1,137,423

Allowed claims are developed by combining paid claims with member cost-sharing.

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

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

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

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

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC’s data warehouse. See Exhibit C for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, “Pop'l risk Morbidity”. The morbidity adjustment is calculated by measuring the claims experience of transitional policies and single risk pool policies in the experience period. Transitional policies have significantly lower claims PMPM than single risk pool policies, and make up 68 percent of the enrollment in the BEP. Current and projected enrollment show a very different distribution, as CAAC experienced significant enrollment growth in 2016. In the projection period, transitional policies only account for 15% of enrollment. This distribution change leads to higher claim expectations in the projection period. The calculation does adjust the single risk pool claim PMPM as their claim experience should regress toward the mean as enrollment grows. The adjustment also accounts for the impact of risk adjustment. Due to enrollment growth, CAAC is projecting \$0 in risk

adjustment. And because claims and risk are inversely proportional, that assumption translates into a lower single risk pool claims PMPM than in the BEP. See Exhibit G1 – Morbidity Factor Calculation.

Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM charges are added to the projection period claims PMPM:
 - Pediatric dental coverage: 5.01 allowed/3.61 incurred
 - Pediatric vision coverage 0.46 allowed/0.46 incurred

This was added to the projected allowed claims in Exhibit B by applying a factor to the experience period, “Other Medical” claims. The development of pediatric dental and vision projected claims is described below.

See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Other Adjustments: Found in URRT, Worksheet 1, “Other”.

1. List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.
2. Benefit Adjustment: A benefit adjustment is being applied to measure the impact of discontinuing CAAC’s platinum plan, and the movement of membership into Silver plans. Platinum members are being mapped to a Gold plan, and new enrollment is mostly in Silver. This results in lower incurred and allowed claims in the projection period from the BEP.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

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

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.
2. Utilization Considerations:

- a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2015		
<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	1	\$200
MRI	1	\$5,000
Total	2	\$5,200

Year 2016		
<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	0	\$200
MRI	2	\$5,000
Total	2	\$10,000

Total Annual Trend	92%
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2. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

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

Credibility Manual Rate Development

CAAC individual data was used to develop rates. No credibility manual is used.

Credibility of Experience

Credibility Manual Rate Development: CAAC experience data is given 100% credibility.

Paid to Allowed Ratio

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

Projected Paid and Incurred Claims are calculated as follows:

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

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

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

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

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

Trended Claim PMPM

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

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

$$\begin{aligned} & \text{Projected Paid and Incurred Claims PMPM} \\ &= [Trended \text{ Claim PMPM}] \times [Benefit \text{ Adjustment}] \\ &\times [Morbidity \text{ Adjustment}] \times [List - Billed \text{ Adjustment}] \end{aligned}$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

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

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

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

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

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment} \times \text{Avg Induced Demand}} \end{aligned}$$

Where Avg Induced Demand is the average premium impact of induced demand rating factor. This factor is discussed in the Plan Adjusted Index Rate section below.

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

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

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} \text{Projected Claims PMPM Benefit A} \\ &= \text{Projected Claims PMPM Base Plan} \\ &\times \text{Pricing Relativity A} \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2017. The *Total Projected Claims PMPM* :

$$\begin{aligned} &= \text{Projected Claims PMPM Benefit A} \times \text{Expected Member Dist of Benefit A} \\ &+ \text{Projected Claims PMPM Benefit B} \\ &\times \text{Expected Member Dis of Benefit B} + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

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

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2017 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2017. The 2017 pricing impact is:

$$\begin{aligned} &[\text{Net Projected Risk Adjustments PMPM}] \\ &= [\text{Projected CRA Transfer PMPM}] - [\text{Risk Adjustment Fee PMPM}] \end{aligned}$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2016 and 2017

Given the uncertainty of the bullets above, it is difficult to determine whether the impact of 2016 earned CRA payment transfers will be positive or negative. Enrollment growth in 2016 further lessens our ability to predict 2017. Therefore, an appropriate estimate of [Projected CRA Transfer PMPM] is \$0.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, “Projected Risk Adjustments PMPM”.

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] = 0 - 0.13 = -0.13\ PMPM$$

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC’s finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC individual products. Administrative expenses are included in the URRT Worksheet 1, “Administrative Load”.
2. Broker Expense: Calculated based on CAAC’s explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, “Administrative Load”.
3. Member Out-Of-Pocket (OOP) and Ways to Save:
 - a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC’s plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member’s expected cost share at the time of service. The “Ways to Save” program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member’s healthcare options.
 - b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are \$0.115 and \$1.7955 for “Member Out of Pocket” and “Way to

Save” respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a \$100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of \$0.0128 and \$.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another \$0.04 PMPM. All of these items combined allow us to arrive at a requested \$0.25 PMPM. These programs are included in the URRT Worksheet 1, “Administrative Load”.

4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - a. Complete CBC Personal Profile and receive a gift card reward.
 - b. Complete one online coaching program and receive a gift card reward.
 - c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
 - a. Credit monitoring – Monitors activity that may affect credit
 - b. Fraud detection – Identifies potentially fraudulent use of identity or credit
 - c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

6. Contingency: Contingency is included in the URRT Worksheet 1, “Profit and Risk”.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount is \$2 per member per year (\$0.17 PMPM), trended annually. At an estimated trend of 4%, the 2017 projected fee is \$0.18 PMPM. PCOR is included in the URRT Worksheet 1, “Taxes and Fees”.
2. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015-2016, suspended in 2017, and \$14.3 billion in 2018. Because HIF is suspended in 2017, it is not included in 2017 individual rates.
3. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. CAAC expects 52% of its membership to purchase on-exchange. This translates into a projected \$10.42 PMPM. The Exchange fee is included

in the URRT Worksheet 1, “Taxes and Fees”. The exchange user fee is applied as an adjustment to the Index Rate at the market level.

4. Federal Income Tax: Projected that Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, “Taxes and Fees”.

See Exhibit H for all retention values.

Projected Loss Ratio

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

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the individual market. The single risk pool includes transitional products/plans for purposes of base rate experience. The projection period reflects experience of transitional policies as those members are expected to enroll in single risk pool policies in 2016. The impact of transitional policies is discussed in Projection Factors section above.

Index Rate

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

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

To calculate the projected index rate:

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

See Exhibit J for the Index Rate.

Market Adjusted Index Rate

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

$$\begin{aligned} &[\textit{Market Adjusted Index Rate}] \\ &= ([\textit{Index Rate}] \times [\textit{Paid to Allowed Ratio}] \\ &\quad - [\textit{Net Projected ACA Reinsurance Recoveries}] \\ &\quad - [\textit{Net Projected Risk Adjustments PMPM}] + [\textit{Exchange Fees PMPM}]) \\ &\quad \div [\textit{Paid to Allowed Ratio}] \end{aligned}$$

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

Plan Adjusted Index Rate

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Higher than average utilization due to benefit richness.
3. Provider Network: The Provider network varies across plans. All "Narrow Network" plans have a smaller provider network than "Broad Network" plans. The provider network factor for those plans is shown in Exhibit L. Development of provider network factors is discussed in Geographic Rating Factors and Network Analysis
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity.
6. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

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

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The projected average age factor is 1.64. This is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve.

Geographic Factor Calibration: The projected average geographic factor is 1.003. This is calculated by taking the CAAC member-weighted average by region.

Geographic Factors: CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[\text{Calibrated Plan Adjusted Index Rate}] = [\text{Plan Adjusted Index Rate}] \div ([\text{Age Curve Calibration}] \times [\text{Geographic Factor Calibration}])$$

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

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} [\text{Member} - \text{Level Consumer Adjusted Premium Rate}] \\ = [\text{Calibrated Plan Adjusted Index Rate}] \times [\text{Age Factor}] \\ \times [\text{Geographic Factor}] \end{aligned}$$

2. $[\text{Family Consumer Adjusted Premium Rate}] = \sum [\text{Member} - \text{Level Consumer Adjusted Premium Rate}]$
With no more than three child dependents under age 21 taken into account

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

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator. Plan 45127PA0020015 used Approach 1 under CFR 156.135(b)(2). All other plans fit into the calculator.

AV Pricing Values

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

Membership Projection

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

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

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

- Exhibit A – Benefit Summary
- Exhibit A1 – Benefit Change Summary
- Exhibit B – Benefit Categories
- Exhibit C – Pediatric Dental and Vision Rate Development
- Exhibit D – Benefit Changes
- Exhibit E – Trend
- Exhibit F – URRT
- Exhibit G – Paid-to-Allowed Development
- Exhibit H – Retention
- Exhibit I – Projected Loss Ratio
- Exhibit J – Index Rate
- Exhibit K – Market Adjusted Index Rate
- Exhibit L – Rate Development by Plan
- Exhibit M – Plan Adjusted Index Rates
- Exhibit N – Calibration
- Exhibit O – Rating Factors
- Exhibit P – Quarterly Base Rates
- Exhibit Q – Regional Analysis
- Exhibit R – Terminated Products

PA Rate Template Part I through Part V

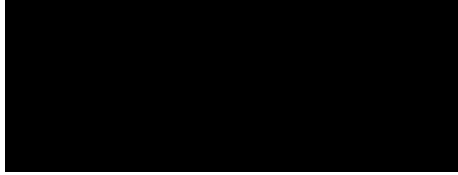
Actuarial Statement

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

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
 - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
 - c. Actuarial Standard of Practice No. 12, "Risk Classification"
 - d. Actuarial Standard of Practice No. 23, "Data Quality"
 - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
 - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
 - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
 - a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
7. 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.



██████████, ASA, MAAA
Actuarial Associate
Capital BlueCross

1	Unified Rate Review v3.3																									
2																										
3	Company Legal Name:		Capital Advantage Assurance										State:		PA											
4	HIOS Issuer ID:		45127										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	Section I: Experience period data																									
12	Experience Period:		1/1/2015		to		12/31/2015																			
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18																										
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20	Section II: Allowed Claims, PMPM basis																									
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49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																									
50																										

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Capital Advantage Assurance Company - CAAC

45127

1/1/2017

State:

Market:

PA

Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		PPO														Terminated Products
Product ID:		45127PA002														45127PA999
Metal:		Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Platinum	Gold	Gold	Silver	Silver	Silver	Not Applicable	
AV Metal Value		0.798	0.720	0.696	0.720	0.709	0.719	0.619	0.900	0.800	0.800	0.700	0.700	0.700	0.000	
AV Pricing Value		0.943	0.817	0.801	0.771	0.742	0.731	0.611	0.900	0.800	0.800	0.700	0.700	0.700	1.000	
Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
Plan Name		Gold PPO 1000/0/20	Silver PPO 0/0/55	Silver PPO 1500/30/0	Silver PPO 2500/0/45	Silver PPO 4500/0/10	Silver PPO HSA 3000/10/0	Bronze PPO 7000/50/60	Healthy Benefits PPO 0.0-10	Healthy Benefits PPO 3000.0	Healthy Benefits PPO 500.0	Healthy Benefits PPO 0.50	Healthy Benefits PPO 2000.0	Healthy Benefits PPO 3500.0	2015 Experience	
Plan ID (Standard Component ID):		45127PA0020013	45127PA0020015	45127PA0020019	45127PA0020011	45127PA0020008	45127PA0020018	45127PA0020007	45127PA0020017	45127PA0020010	45127PA0020014	45127PA0020016	45127PA0020012	45127PA0020009	45127PA9999999	
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	
Historical Rate Increase - Calendar Year - 2		0.00%														0.00%
Historical Rate Increase - Calendar Year - 1		-8.00%														0.00%
Historical Rate Increase - Calendar Year 0		1.60%														0.00%
Effective Date of Proposed Rates		1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	
Rate Change % (over prior filing)		35.10%	29.28%	29.27%	29.26%	29.25%	29.25%	29.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Cum'tive Rate Change % (over 12 mos prior)		35.10%	29.28%	29.27%	29.26%	29.25%	29.25%	29.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Proj'd Per Rate Change % (over Exper. Period)		29.12%	30.80%	#DIV/0!	26.01%	21.85%	#DIV/0!	26.53%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	
Product Rate Increase %		30.62%														0.00%

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

[illegible]

Average Current Rate PMPM	\$459.56	\$545.00	\$478.12	\$469.77	\$453.51	\$438.18	\$432.61	\$368.99	\$706.63	\$0.00	\$561.25	\$0.00	\$0.00	\$445.62	\$0.00
Projected Member Months	537,982	106,023	75,587	11,671	57,262	145,842	89,690	51,907	0	0	0	0	0	0	0

Section III: Experience Period Information

Plan ID (Standard Component ID):		Total	45127PA0020013	45127PA0020015	45127PA0020019	45127PA0020011	45127PA0020008	45127PA0020018	45127PA0020007	45127PA0020017	45127PA0020010	45127PA0020014	45127PA0020016	45127PA0020012	45127PA0020009	45127PA9999999
Premium Information	Plan Adjusted Index Rate	\$304.09	\$569.22	\$471.72	\$0.00	\$464.42	\$463.98	\$0.00	\$376.16	\$553.93	\$627.89	\$518.80	\$376.21	\$423.50	\$533.66	\$206.00
	Member Months	116,230	2,143	4,376	0	1,481	4,331	0	2,042	13,029	622	7,448	192	1,737	233	78,596
	Total Premium (TP)	\$35,344,251	\$1,219,840	\$2,064,245	\$0	\$687,805	\$2,009,485	\$0	\$768,128	\$7,217,205	\$390,545	\$3,864,029	\$72,232	\$735,617	\$124,344	\$16,190,776
	EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Allowed Claims (TAC)	\$54,379,867	\$1,628,441	\$2,838,390	\$0	\$1,018,200	\$3,186,968	\$0	\$1,115,860	\$18,357,998	\$321,682	\$5,598,737	\$53,862	\$1,038,451	\$334,566	\$18,886,713
	EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation:	\$8,233,895	\$232,554	\$332,191	\$0	\$173,433	\$423,542	\$0	\$289,276	\$732,410	\$78,559	\$622,413	\$16,530	\$163,814	\$32,621	\$5,136,552
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0								\$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	#DIV/0!	0.00%							0.00%
	Total Incurred claims, payable with issuer funds	\$46,145,972	\$1,395,887	\$2,506,199	\$0	\$844,767	\$2,763,426	\$0	\$826,584	\$17,625,588	\$243,123	\$4,976,324	\$37,332	\$874,637	\$301,945	\$13,750,160
	Net Amt of Rein	\$3,986,384.25	\$237,295.39	\$285,533.25	\$0.00	\$62,792.70	\$473,031.26	\$0.00	\$138,858.75	\$1,968,529.23	\$20,306.42	\$659,290.23	\$0.00	\$92,946.98	\$47,800.04	
Net Amt of Risk Adj	\$4,507,139.92	-\$3,869.65	\$69,254.70	\$0.00	\$127,599.86	\$471,126.09	\$0.00	-\$139,071.31	\$3,081,547.30	-\$67,546.30	\$875,077.65	-\$30,684.95	\$114,950.14	\$8,756.41		
Incurred Claims PMPM		\$397.02	\$651.37	\$572.71	#DIV/0!	\$570.40	\$638.06	#DIV/0!	\$404.79	\$1,352.80	\$390.87	\$668.14	\$194.44	\$503.53	\$1,295.90	\$174.95
Allowed Claims PMPM		\$467.86	\$759.89	\$648.63	#DIV/0!	\$687.51	\$735.85	#DIV/0!	\$546.45	\$1,409.01	\$517.17	\$751.71	\$280.53	\$597.84	\$1,435.91	\$240.30
EHB portion of Allowed Claims, PMPM		\$467.86	\$759.89	\$648.63	#DIV/0!	\$687.51	\$735.85	#DIV/0!	\$546.45	\$1,409.01	\$517.17	\$751.71	\$280.53	\$597.84	\$1,435.91	\$240.30

Section IV: Projected (12 months following effective date)



Capital BlueCross

September 22, 2016

Ms. Johanna Fabian-Marks, Special Deputy & Acting Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 16-48
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Fabian-Marks:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2017.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2017
- Average Rate Change: 43.3%
- Range of Requested Rate Change: 8.6% to 76.9%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 38,043/22,830
- Number of Plans: 2
- Contract Form #: CAAC-Ind-PPO-C-v0117
- Form Filing SERFF #: CABC-130533947
- Binder SERFF #: CABC-PA17-125060073
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-687360061172921399

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

If you have any questions regarding this filing, please call me at [REDACTED]

[REDACTED] Thank you for your assistance in this matter.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc:

[REDACTED]
[REDACTED]
[REDACTED]