SERFF Tracking #:	*HGHM-130535987*	***State Tracking #:***	*HGHM-130535987*	***Company Tracking #:***	*1A-SG-HCC-2016*

State:	*Pennsylvania*	***Filing Company:***	*Highmark Choice Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*HCC Small Group 2017 ACA Rate Filing*		
Project Name/Number:	*HCC SG Filing 2017/1A-SG-HCC-2016*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables HCC Small Group offX PDF	HMO-SM/WG-4	New		RateTables_HCC Small Group_offX 1Q2017Final.pdf, RateTables_HCC Small Group_offX 2Q2017Final.pdf, RateTables_HCC Small Group_offX 3Q2017Final.pdf, RateTables_HCC Small Group_offX 4Q2017Final.pdf,
2		Plan Design Summary and Rate Tables PDFs	HMO-SM/WG-4	New		PA Plan Design Summary and Rate Tables HCC 1Q2017Final.pdf, PA Plan Design Summary and Rate Tables HCC 2Q2017Final.pdf, PA Plan Design Summary and Rate Tables HCC 3Q2017Final.pdf, PA Plan Design Summary and Rate Tables HCC 4Q2017Final.pdf,

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	01/01/2017			
Rate Expiration Date*	03/31/2017			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
38949PA0050001	Rating Area 1	No Preference	0-20	273.44
38949PA0050001	Rating Area 1	No Preference	21	430.62
38949PA0050001	Rating Area 1	No Preference	22	430.62
38949PA0050001	Rating Area 1	No Preference	23	430.62
38949PA0050001	Rating Area 1	No Preference	24	430.62
38949PA0050001	Rating Area 1	No Preference	25	432.34
38949PA0050001	Rating Area 1	No Preference	26	440.96
38949PA0050001	Rating Area 1	No Preference	27	451.29
38949PA0050001	Rating Area 1	No Preference	28	468.09
38949PA0050001	Rating Area 1	No Preference	29	481.87
38949PA0050001	Rating Area 1	No Preference	30	488.76
38949PA0050001	Rating Area 1	No Preference	31	499.09
38949PA0050001	Rating Area 1	No Preference	32	509.43
38949PA0050001	Rating Area 1	No Preference	33	515.88
38949PA0050001	Rating Area 1	No Preference	34	522.77
38949PA0050001	Rating Area 1	No Preference	35	526.22
38949PA0050001	Rating Area 1	No Preference	36	529.66
38949PA0050001	Rating Area 1	No Preference	37	533.11
38949PA0050001	Rating Area 1	No Preference	38	536.55
38949PA0050001	Rating Area 1	No Preference	39	543.44
38949PA0050001	Rating Area 1	No Preference	40	550.33
38949PA0050001	Rating Area 1	No Preference	41	560.67
38949PA0050001	Rating Area 1	No Preference	42	570.57
38949PA0050001	Rating Area 1	No Preference	43	584.35
38949PA0050001	Rating Area 1	No Preference	44	601.58
38949PA0050001	Rating Area 1	No Preference	45	621.82
38949PA0050001	Rating Area 1	No Preference	46	645.93
38949PA0050001	Rating Area 1	No Preference	47	673.06
38949PA0050001	Rating Area 1	No Preference	48	704.07
38949PA0050001	Rating Area 1	No Preference	49	734.64
38949PA0050001	Rating Area 1	No Preference	50	769.09
38949PA0050001	Rating Area 1	No Preference	51	803.11
38949PA0050001	Rating Area 1	No Preference	52	840.57
38949PA0050001	Rating Area 1	No Preference	53	878.47
38949PA0050001	Rating Area 1	No Preference	54	919.38
38949PA0050001	Rating Area 1	No Preference	55	960.29
38949PA0050001	Rating Area 1	No Preference	56	1004.64
38949PA0050001	Rating Area 1	No Preference	57	1049.43
38949PA0050001	Rating Area 1	No Preference	58	1097.22
38949PA0050001	Rating Area 1	No Preference	59	1120.91
38949PA0050001	Rating Area 1	No Preference	60	1168.71
38949PA0050001	Rating Area 1	No Preference	61	1210.05
38949PA0050001	Rating Area 1	No Preference	62	1237.18
38949PA0050001	Rating Area 1	No Preference	63	1271.20
38949PA0050001	Rating Area 1	No Preference	64	1291.86
38949PA0050001	Rating Area 1	No Preference	65 and over	1291.86
38949PA0050001	Rating Area 2	No Preference	0-20	273.44
38949PA0050001	Rating Area 2	No Preference	21	430.62
38949PA0050001	Rating Area 2	No Preference	22	430.62
38949PA0050001	Rating Area 2	No Preference	23	430.62
38949PA0050001	Rating Area 2	No Preference	24	430.62
38949PA0050001	Rating Area 2	No Preference	25	432.34
38949PA0050001	Rating Area 2	No Preference	26	440.96
38949PA0050001	Rating Area 2	No Preference	27	451.29
38949PA0050001	Rating Area 2	No Preference	28	468.09
38949PA0050001	Rating Area 2	No Preference	29	481.87
38949PA0050001	Rating Area 2	No Preference	30	488.76
38949PA0050001	Rating Area 2	No Preference	31	499.09
38949PA0050001	Rating Area 2	No Preference	32	509.43
38949PA0050001	Rating Area 2	No Preference	33	515.88
38949PA0050001	Rating Area 2	No Preference	34	522.77
38949PA0050001	Rating Area 2	No Preference	35	526.22
38949PA0050001	Rating Area 2	No Preference	36	529.66
38949PA0050001	Rating Area 2	No Preference	37	533.11
38949PA0050001	Rating Area 2	No Preference	38	536.55
38949PA0050001	Rating Area 2	No Preference	39	543.44
38949PA0050001	Rating Area 2	No Preference	40	550.33
38949PA0050001	Rating Area 2	No Preference	41	560.67
38949PA0050001	Rating Area 2	No Preference	42	570.57
38949PA0050001	Rating Area 2	No Preference	43	584.35
38949PA0050001	Rating Area 2	No Preference	44	601.58
38949PA0050001	Rating Area 2	No Preference	45	621.82
38949PA0050001	Rating Area 2	No Preference	46	645.93
38949PA0050001	Rating Area 2	No Preference	47	673.06
38949PA0050001	Rating Area 2	No Preference	48	704.07
38949PA0050001	Rating Area 2	No Preference	49	734.64
38949PA0050001	Rating Area 2	No Preference	50	769.09
38949PA0050001	Rating Area 2	No Preference	51	803.11
38949PA0050001	Rating Area 2	No Preference	52	840.57
38949PA0050001	Rating Area 2	No Preference	53	878.47
38949PA0050001	Rating Area 2	No Preference	54	919.38
38949PA0050001	Rating Area 2	No Preference	55	960.29
38949PA0050001	Rating Area 2	No Preference	56	1004.64
38949PA0050001	Rating Area 2	No Preference	57	1049.43
38949PA0050001	Rating Area 2	No Preference	58	1097.22
38949PA0050001	Rating Area 2	No Preference	59	1120.91
38949PA0050001	Rating Area 2	No Preference	60	1168.71
38949PA0050001	Rating Area 2	No Preference	61	1210.05
38949PA0050001	Rating Area 2	No Preference	62	1237.18
38949PA0050001	Rating Area 2	No Preference	63	1271.20
38949PA0050001	Rating Area 2	No Preference	64	1291.86
38949PA0050001	Rating Area 2	No Preference	65 and over	1291.86

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 4	No Preference	0-20	273.44
38949PA0050001	Rating Area 4	No Preference	21	430.62
38949PA0050001	Rating Area 4	No Preference	22	430.62
38949PA0050001	Rating Area 4	No Preference	23	430.62
38949PA0050001	Rating Area 4	No Preference	24	430.62
38949PA0050001	Rating Area 4	No Preference	25	432.34
38949PA0050001	Rating Area 4	No Preference	26	440.96
38949PA0050001	Rating Area 4	No Preference	27	451.29
38949PA0050001	Rating Area 4	No Preference	28	468.09
38949PA0050001	Rating Area 4	No Preference	29	481.87
38949PA0050001	Rating Area 4	No Preference	30	488.76
38949PA0050001	Rating Area 4	No Preference	31	499.09
38949PA0050001	Rating Area 4	No Preference	32	509.43
38949PA0050001	Rating Area 4	No Preference	33	515.88
38949PA0050001	Rating Area 4	No Preference	34	522.77
38949PA0050001	Rating Area 4	No Preference	35	526.22
38949PA0050001	Rating Area 4	No Preference	36	529.66
38949PA0050001	Rating Area 4	No Preference	37	533.11
38949PA0050001	Rating Area 4	No Preference	38	536.55
38949PA0050001	Rating Area 4	No Preference	39	543.44
38949PA0050001	Rating Area 4	No Preference	40	550.33
38949PA0050001	Rating Area 4	No Preference	41	560.67
38949PA0050001	Rating Area 4	No Preference	42	570.57
38949PA0050001	Rating Area 4	No Preference	43	584.35
38949PA0050001	Rating Area 4	No Preference	44	601.58
38949PA0050001	Rating Area 4	No Preference	45	621.82
38949PA0050001	Rating Area 4	No Preference	46	645.93
38949PA0050001	Rating Area 4	No Preference	47	673.06
38949PA0050001	Rating Area 4	No Preference	48	704.07
38949PA0050001	Rating Area 4	No Preference	49	734.64
38949PA0050001	Rating Area 4	No Preference	50	769.09
38949PA0050001	Rating Area 4	No Preference	51	803.11
38949PA0050001	Rating Area 4	No Preference	52	840.57
38949PA0050001	Rating Area 4	No Preference	53	878.47
38949PA0050001	Rating Area 4	No Preference	54	919.38
38949PA0050001	Rating Area 4	No Preference	55	960.29
38949PA0050001	Rating Area 4	No Preference	56	1004.64
38949PA0050001	Rating Area 4	No Preference	57	1049.43
38949PA0050001	Rating Area 4	No Preference	58	1097.22
38949PA0050001	Rating Area 4	No Preference	59	1120.91
38949PA0050001	Rating Area 4	No Preference	60	1168.71
38949PA0050001	Rating Area 4	No Preference	61	1210.05
38949PA0050001	Rating Area 4	No Preference	62	1237.18
38949PA0050001	Rating Area 4	No Preference	63	1271.20
38949PA0050001	Rating Area 4	No Preference	64	1291.86
38949PA0050001	Rating Area 4	No Preference	65 and over	1291.86
38949PA0050001	Rating Area 5	No Preference	0-20	273.44
38949PA0050001	Rating Area 5	No Preference	21	430.62
38949PA0050001	Rating Area 5	No Preference	22	430.62
38949PA0050001	Rating Area 5	No Preference	23	430.62
38949PA0050001	Rating Area 5	No Preference	24	430.62
38949PA0050001	Rating Area 5	No Preference	25	432.34
38949PA0050001	Rating Area 5	No Preference	26	440.96
38949PA0050001	Rating Area 5	No Preference	27	451.29
38949PA0050001	Rating Area 5	No Preference	28	468.09
38949PA0050001	Rating Area 5	No Preference	29	481.87
38949PA0050001	Rating Area 5	No Preference	30	488.76
38949PA0050001	Rating Area 5	No Preference	31	499.09
38949PA0050001	Rating Area 5	No Preference	32	509.43
38949PA0050001	Rating Area 5	No Preference	33	515.88
38949PA0050001	Rating Area 5	No Preference	34	522.77
38949PA0050001	Rating Area 5	No Preference	35	526.22
38949PA0050001	Rating Area 5	No Preference	36	529.66
38949PA0050001	Rating Area 5	No Preference	37	533.11
38949PA0050001	Rating Area 5	No Preference	38	536.55
38949PA0050001	Rating Area 5	No Preference	39	543.44
38949PA0050001	Rating Area 5	No Preference	40	550.33
38949PA0050001	Rating Area 5	No Preference	41	560.67
38949PA0050001	Rating Area 5	No Preference	42	570.57
38949PA0050001	Rating Area 5	No Preference	43	584.35
38949PA0050001	Rating Area 5	No Preference	44	601.58
38949PA0050001	Rating Area 5	No Preference	45	621.82
38949PA0050001	Rating Area 5	No Preference	46	645.93
38949PA0050001	Rating Area 5	No Preference	47	673.06
38949PA0050001	Rating Area 5	No Preference	48	704.07
38949PA0050001	Rating Area 5	No Preference	49	734.64
38949PA0050001	Rating Area 5	No Preference	50	769.09
38949PA0050001	Rating Area 5	No Preference	51	803.11
38949PA0050001	Rating Area 5	No Preference	52	840.57
38949PA0050001	Rating Area 5	No Preference	53	878.47
38949PA0050001	Rating Area 5	No Preference	54	919.38
38949PA0050001	Rating Area 5	No Preference	55	960.29
38949PA0050001	Rating Area 5	No Preference	56	1004.64
38949PA0050001	Rating Area 5	No Preference	57	1049.43
38949PA0050001	Rating Area 5	No Preference	58	1097.22
38949PA0050001	Rating Area 5	No Preference	59	1120.91
38949PA0050001	Rating Area 5	No Preference	60	1168.71
38949PA0050001	Rating Area 5	No Preference	61	1210.05
38949PA0050001	Rating Area 5	No Preference	62	1237.18
38949PA0050001	Rating Area 5	No Preference	63	1271.20
38949PA0050001	Rating Area 5	No Preference	64	1291.86
38949PA0050001	Rating Area 5	No Preference	65 and over	1291.86
38949PA0050001	Rating Area 6	No Preference	0-20	293.18
38949PA0050001	Rating Area 6	No Preference	21	461.70
38949PA0050001	Rating Area 6	No Preference	22	461.70
38949PA0050001	Rating Area 6	No Preference	23	461.70
38949PA0050001	Rating Area 6	No Preference	24	461.70
38949PA0050001	Rating Area 6	No Preference	25	463.54
38949PA0050001	Rating Area 6	No Preference	26	472.78
38949PA0050001	Rating Area 6	No Preference	27	483.86
38949PA0050001	Rating Area 6	No Preference	28	501.87
38949PA0050001	Rating Area 6	No Preference	29	516.64
38949PA0050001	Rating Area 6	No Preference	30	524.03
38949PA0050001	Rating Area 6	No Preference	31	535.11

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 6	No Preference	32	546.19
38949PA0050001	Rating Area 6	No Preference	33	553.11
38949PA0050001	Rating Area 6	No Preference	34	560.50
38949PA0050001	Rating Area 6	No Preference	35	564.19
38949PA0050001	Rating Area 6	No Preference	36	567.89
38949PA0050001	Rating Area 6	No Preference	37	571.58
38949PA0050001	Rating Area 6	No Preference	38	575.28
38949PA0050001	Rating Area 6	No Preference	39	582.66
38949PA0050001	Rating Area 6	No Preference	40	590.05
38949PA0050001	Rating Area 6	No Preference	41	601.13
38949PA0050001	Rating Area 6	No Preference	42	611.75
38949PA0050001	Rating Area 6	No Preference	43	626.52
38949PA0050001	Rating Area 6	No Preference	44	644.99
38949PA0050001	Rating Area 6	No Preference	45	666.69
38949PA0050001	Rating Area 6	No Preference	46	692.55
38949PA0050001	Rating Area 6	No Preference	47	721.63
38949PA0050001	Rating Area 6	No Preference	48	754.88
38949PA0050001	Rating Area 6	No Preference	49	787.66
38949PA0050001	Rating Area 6	No Preference	50	824.59
38949PA0050001	Rating Area 6	No Preference	51	861.07
38949PA0050001	Rating Area 6	No Preference	52	901.23
38949PA0050001	Rating Area 6	No Preference	53	941.86
38949PA0050001	Rating Area 6	No Preference	54	985.72
38949PA0050001	Rating Area 6	No Preference	55	1029.59
38949PA0050001	Rating Area 6	No Preference	56	1077.14
38949PA0050001	Rating Area 6	No Preference	57	1125.16
38949PA0050001	Rating Area 6	No Preference	58	1176.41
38949PA0050001	Rating Area 6	No Preference	59	1201.80
38949PA0050001	Rating Area 6	No Preference	60	1253.05
38949PA0050001	Rating Area 6	No Preference	61	1297.37
38949PA0050001	Rating Area 6	No Preference	62	1326.46
38949PA0050001	Rating Area 6	No Preference	63	1362.93
38949PA0050001	Rating Area 6	No Preference	64	1385.09
38949PA0050001	Rating Area 6	No Preference	65 and over	1385.09
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38949PA0050003	Rating Area 1	No Preference	21	259.20
38949PA0050003	Rating Area 1	No Preference	22	259.20
38949PA0050003	Rating Area 1	No Preference	23	259.20
38949PA0050003	Rating Area 1	No Preference	24	259.20
38949PA0050003	Rating Area 1	No Preference	25	260.24
38949PA0050003	Rating Area 1	No Preference	26	265.42
38949PA0050003	Rating Area 1	No Preference	27	271.65
38949PA0050003	Rating Area 1	No Preference	28	281.75
38949PA0050003	Rating Area 1	No Preference	29	290.05
38949PA0050003	Rating Area 1	No Preference	30	294.20
38949PA0050003	Rating Area 1	No Preference	31	300.42
38949PA0050003	Rating Area 1	No Preference	32	306.64
38949PA0050003	Rating Area 1	No Preference	33	310.53
38949PA0050003	Rating Area 1	No Preference	34	314.67
38949PA0050003	Rating Area 1	No Preference	35	316.75
38949PA0050003	Rating Area 1	No Preference	36	318.82
38949PA0050003	Rating Area 1	No Preference	37	320.89
38949PA0050003	Rating Area 1	No Preference	38	322.97
38949PA0050003	Rating Area 1	No Preference	39	327.11
38949PA0050003	Rating Area 1	No Preference	40	331.26
38949PA0050003	Rating Area 1	No Preference	41	337.48
38949PA0050003	Rating Area 1	No Preference	42	343.44
38949PA0050003	Rating Area 1	No Preference	43	351.74
38949PA0050003	Rating Area 1	No Preference	44	362.11
38949PA0050003	Rating Area 1	No Preference	45	374.29
38949PA0050003	Rating Area 1	No Preference	46	388.81
38949PA0050003	Rating Area 1	No Preference	47	405.13
38949PA0050003	Rating Area 1	No Preference	48	423.80
38949PA0050003	Rating Area 1	No Preference	49	442.20
38949PA0050003	Rating Area 1	No Preference	50	462.94
38949PA0050003	Rating Area 1	No Preference	51	483.41
38949PA0050003	Rating Area 1	No Preference	52	505.97
38949PA0050003	Rating Area 1	No Preference	53	528.77
38949PA0050003	Rating Area 1	No Preference	54	553.40
38949PA0050003	Rating Area 1	No Preference	55	578.02
38949PA0050003	Rating Area 1	No Preference	56	604.72
38949PA0050003	Rating Area 1	No Preference	57	631.68
38949PA0050003	Rating Area 1	No Preference	58	660.45
38949PA0050003	Rating Area 1	No Preference	59	674.71
38949PA0050003	Rating Area 1	No Preference	60	703.48
38949PA0050003	Rating Area 1	No Preference	61	728.36
38949PA0050003	Rating Area 1	No Preference	62	744.69
38949PA0050003	Rating Area 1	No Preference	63	765.17
38949PA0050003	Rating Area 1	No Preference	64	777.60
38949PA0050003	Rating Area 1	No Preference	65 and over	777.60
38949PA0050003	Rating Area 2	No Preference	0-20	164.59
38949PA0050003	Rating Area 2	No Preference	21	259.20
38949PA0050003	Rating Area 2	No Preference	22	259.20
38949PA0050003	Rating Area 2	No Preference	23	259.20
38949PA0050003	Rating Area 2	No Preference	24	259.20
38949PA0050003	Rating Area 2	No Preference	25	260.24
38949PA0050003	Rating Area 2	No Preference	26	265.42
38949PA0050003	Rating Area 2	No Preference	27	271.65
38949PA0050003	Rating Area 2	No Preference	28	281.75
38949PA0050003	Rating Area 2	No Preference	29	290.05
38949PA0050003	Rating Area 2	No Preference	30	294.20
38949PA0050003	Rating Area 2	No Preference	31	300.42
38949PA0050003	Rating Area 2	No Preference	32	306.64
38949PA0050003	Rating Area 2	No Preference	33	310.53
38949PA0050003	Rating Area 2	No Preference	34	314.67
38949PA0050003	Rating Area 2	No Preference	35	316.75
38949PA0050003	Rating Area 2	No Preference	36	318.82
38949PA0050003	Rating Area 2	No Preference	37	320.89
38949PA0050003	Rating Area 2	No Preference	38	322.97
38949PA0050003	Rating Area 2	No Preference	39	327.11
38949PA0050003	Rating Area 2	No Preference	40	331.26
38949PA0050003	Rating Area 2	No Preference	41	337.48
38949PA0050003	Rating Area 2	No Preference	42	343.44
38949PA0050003	Rating Area 2	No Preference	43	351.74

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 2	No Preference	44	362.11
38949PA0050003	Rating Area 2	No Preference	45	374.29
38949PA0050003	Rating Area 2	No Preference	46	388.81
38949PA0050003	Rating Area 2	No Preference	47	405.13
38949PA0050003	Rating Area 2	No Preference	48	423.80
38949PA0050003	Rating Area 2	No Preference	49	442.20
38949PA0050003	Rating Area 2	No Preference	50	462.94
38949PA0050003	Rating Area 2	No Preference	51	483.41
38949PA0050003	Rating Area 2	No Preference	52	505.97
38949PA0050003	Rating Area 2	No Preference	53	528.77
38949PA0050003	Rating Area 2	No Preference	54	553.40
38949PA0050003	Rating Area 2	No Preference	55	578.02
38949PA0050003	Rating Area 2	No Preference	56	604.72
38949PA0050003	Rating Area 2	No Preference	57	631.68
38949PA0050003	Rating Area 2	No Preference	58	660.45
38949PA0050003	Rating Area 2	No Preference	59	674.71
38949PA0050003	Rating Area 2	No Preference	60	703.48
38949PA0050003	Rating Area 2	No Preference	61	728.36
38949PA0050003	Rating Area 2	No Preference	62	744.69
38949PA0050003	Rating Area 2	No Preference	63	765.17
38949PA0050003	Rating Area 2	No Preference	64	777.60
38949PA0050003	Rating Area 2	No Preference	65 and over	777.60
38949PA0050003	Rating Area 4	No Preference	0-20	164.59
38949PA0050003	Rating Area 4	No Preference	21	259.20
38949PA0050003	Rating Area 4	No Preference	22	259.20
38949PA0050003	Rating Area 4	No Preference	23	259.20
38949PA0050003	Rating Area 4	No Preference	24	259.20
38949PA0050003	Rating Area 4	No Preference	25	260.24
38949PA0050003	Rating Area 4	No Preference	26	265.42
38949PA0050003	Rating Area 4	No Preference	27	271.65
38949PA0050003	Rating Area 4	No Preference	28	281.75
38949PA0050003	Rating Area 4	No Preference	29	290.05
38949PA0050003	Rating Area 4	No Preference	30	294.20
38949PA0050003	Rating Area 4	No Preference	31	300.42
38949PA0050003	Rating Area 4	No Preference	32	306.64
38949PA0050003	Rating Area 4	No Preference	33	310.53
38949PA0050003	Rating Area 4	No Preference	34	314.67
38949PA0050003	Rating Area 4	No Preference	35	316.75
38949PA0050003	Rating Area 4	No Preference	36	318.82
38949PA0050003	Rating Area 4	No Preference	37	320.89
38949PA0050003	Rating Area 4	No Preference	38	322.97
38949PA0050003	Rating Area 4	No Preference	39	327.11
38949PA0050003	Rating Area 4	No Preference	40	331.26
38949PA0050003	Rating Area 4	No Preference	41	337.48
38949PA0050003	Rating Area 4	No Preference	42	343.44
38949PA0050003	Rating Area 4	No Preference	43	351.74
38949PA0050003	Rating Area 4	No Preference	44	362.11
38949PA0050003	Rating Area 4	No Preference	45	374.29
38949PA0050003	Rating Area 4	No Preference	46	388.81
38949PA0050003	Rating Area 4	No Preference	47	405.13
38949PA0050003	Rating Area 4	No Preference	48	423.80
38949PA0050003	Rating Area 4	No Preference	49	442.20
38949PA0050003	Rating Area 4	No Preference	50	462.94
38949PA0050003	Rating Area 4	No Preference	51	483.41
38949PA0050003	Rating Area 4	No Preference	52	505.97
38949PA0050003	Rating Area 4	No Preference	53	528.77
38949PA0050003	Rating Area 4	No Preference	54	553.40
38949PA0050003	Rating Area 4	No Preference	55	578.02
38949PA0050003	Rating Area 4	No Preference	56	604.72
38949PA0050003	Rating Area 4	No Preference	57	631.68
38949PA0050003	Rating Area 4	No Preference	58	660.45
38949PA0050003	Rating Area 4	No Preference	59	674.71
38949PA0050003	Rating Area 4	No Preference	60	703.48
38949PA0050003	Rating Area 4	No Preference	61	728.36
38949PA0050003	Rating Area 4	No Preference	62	744.69
38949PA0050003	Rating Area 4	No Preference	63	765.17
38949PA0050003	Rating Area 4	No Preference	64	777.60
38949PA0050003	Rating Area 4	No Preference	65 and over	777.60
38949PA0050003	Rating Area 5	No Preference	0-20	164.59
38949PA0050003	Rating Area 5	No Preference	21	259.20
38949PA0050003	Rating Area 5	No Preference	22	259.20
38949PA0050003	Rating Area 5	No Preference	23	259.20
38949PA0050003	Rating Area 5	No Preference	24	259.20
38949PA0050003	Rating Area 5	No Preference	25	260.24
38949PA0050003	Rating Area 5	No Preference	26	265.42
38949PA0050003	Rating Area 5	No Preference	27	271.65
38949PA0050003	Rating Area 5	No Preference	28	281.75
38949PA0050003	Rating Area 5	No Preference	29	290.05
38949PA0050003	Rating Area 5	No Preference	30	294.20
38949PA0050003	Rating Area 5	No Preference	31	300.42
38949PA0050003	Rating Area 5	No Preference	32	306.64
38949PA0050003	Rating Area 5	No Preference	33	310.53
38949PA0050003	Rating Area 5	No Preference	34	314.67
38949PA0050003	Rating Area 5	No Preference	35	316.75
38949PA0050003	Rating Area 5	No Preference	36	318.82
38949PA0050003	Rating Area 5	No Preference	37	320.89
38949PA0050003	Rating Area 5	No Preference	38	322.97
38949PA0050003	Rating Area 5	No Preference	39	327.11
38949PA0050003	Rating Area 5	No Preference	40	331.26
38949PA0050003	Rating Area 5	No Preference	41	337.48
38949PA0050003	Rating Area 5	No Preference	42	343.44
38949PA0050003	Rating Area 5	No Preference	43	351.74
38949PA0050003	Rating Area 5	No Preference	44	362.11
38949PA0050003	Rating Area 5	No Preference	45	374.29
38949PA0050003	Rating Area 5	No Preference	46	388.81
38949PA0050003	Rating Area 5	No Preference	47	405.13
38949PA0050003	Rating Area 5	No Preference	48	423.80
38949PA0050003	Rating Area 5	No Preference	49	442.20
38949PA0050003	Rating Area 5	No Preference	50	462.94
38949PA0050003	Rating Area 5	No Preference	51	483.41
38949PA0050003	Rating Area 5	No Preference	52	505.97
38949PA0050003	Rating Area 5	No Preference	53	528.77
38949PA0050003	Rating Area 5	No Preference	54	553.40
38949PA0050003	Rating Area 5	No Preference	55	578.02

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 5	No Preference	56	604.72
38949PA0050003	Rating Area 5	No Preference	57	631.68
38949PA0050003	Rating Area 5	No Preference	58	660.45
38949PA0050003	Rating Area 5	No Preference	59	674.71
38949PA0050003	Rating Area 5	No Preference	60	703.48
38949PA0050003	Rating Area 5	No Preference	61	728.36
38949PA0050003	Rating Area 5	No Preference	62	744.69
38949PA0050003	Rating Area 5	No Preference	63	765.17
38949PA0050003	Rating Area 5	No Preference	64	777.60
38949PA0050003	Rating Area 5	No Preference	65 and over	777.60
38949PA0050003	Rating Area 6	No Preference	0-20	176.47
38949PA0050003	Rating Area 6	No Preference	21	277.91
38949PA0050003	Rating Area 6	No Preference	22	277.91
38949PA0050003	Rating Area 6	No Preference	23	277.91
38949PA0050003	Rating Area 6	No Preference	24	277.91
38949PA0050003	Rating Area 6	No Preference	25	279.02
38949PA0050003	Rating Area 6	No Preference	26	284.58
38949PA0050003	Rating Area 6	No Preference	27	291.25
38949PA0050003	Rating Area 6	No Preference	28	302.09
38949PA0050003	Rating Area 6	No Preference	29	310.98
38949PA0050003	Rating Area 6	No Preference	30	315.43
38949PA0050003	Rating Area 6	No Preference	31	322.10
38949PA0050003	Rating Area 6	No Preference	32	328.77
38949PA0050003	Rating Area 6	No Preference	33	332.93
38949PA0050003	Rating Area 6	No Preference	34	337.38
38949PA0050003	Rating Area 6	No Preference	35	339.60
38949PA0050003	Rating Area 6	No Preference	36	341.83
38949PA0050003	Rating Area 6	No Preference	37	344.05
38949PA0050003	Rating Area 6	No Preference	38	346.27
38949PA0050003	Rating Area 6	No Preference	39	350.72
38949PA0050003	Rating Area 6	No Preference	40	355.17
38949PA0050003	Rating Area 6	No Preference	41	361.84
38949PA0050003	Rating Area 6	No Preference	42	368.23
38949PA0050003	Rating Area 6	No Preference	43	377.12
38949PA0050003	Rating Area 6	No Preference	44	388.24
38949PA0050003	Rating Area 6	No Preference	45	401.30
38949PA0050003	Rating Area 6	No Preference	46	416.86
38949PA0050003	Rating Area 6	No Preference	47	434.37
38949PA0050003	Rating Area 6	No Preference	48	454.38
38949PA0050003	Rating Area 6	No Preference	49	474.11
38949PA0050003	Rating Area 6	No Preference	50	496.35
38949PA0050003	Rating Area 6	No Preference	51	518.30
38949PA0050003	Rating Area 6	No Preference	52	542.48
38949PA0050003	Rating Area 6	No Preference	53	566.93
38949PA0050003	Rating Area 6	No Preference	54	593.34
38949PA0050003	Rating Area 6	No Preference	55	619.74
38949PA0050003	Rating Area 6	No Preference	56	648.36
38949PA0050003	Rating Area 6	No Preference	57	677.26
38949PA0050003	Rating Area 6	No Preference	58	708.11
38949PA0050003	Rating Area 6	No Preference	59	723.40
38949PA0050003	Rating Area 6	No Preference	60	754.24
38949PA0050003	Rating Area 6	No Preference	61	780.92
38949PA0050003	Rating Area 6	No Preference	62	798.43
38949PA0050003	Rating Area 6	No Preference	63	820.39
38949PA0050003	Rating Area 6	No Preference	64	833.73
38949PA0050003	Rating Area 6	No Preference	65 and over	833.73

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	04/01/2017			
Rate Expiration Date*	06/30/2017			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
38949PA0050001	Rating Area 1	No Preference	0-20	279.40
38949PA0050001	Rating Area 1	No Preference	21	440.00
38949PA0050001	Rating Area 1	No Preference	22	440.00
38949PA0050001	Rating Area 1	No Preference	23	440.00
38949PA0050001	Rating Area 1	No Preference	24	440.00
38949PA0050001	Rating Area 1	No Preference	25	441.76
38949PA0050001	Rating Area 1	No Preference	26	450.56
38949PA0050001	Rating Area 1	No Preference	27	461.12
38949PA0050001	Rating Area 1	No Preference	28	478.28
38949PA0050001	Rating Area 1	No Preference	29	492.36
38949PA0050001	Rating Area 1	No Preference	30	499.40
38949PA0050001	Rating Area 1	No Preference	31	509.96
38949PA0050001	Rating Area 1	No Preference	32	520.52
38949PA0050001	Rating Area 1	No Preference	33	527.12
38949PA0050001	Rating Area 1	No Preference	34	534.16
38949PA0050001	Rating Area 1	No Preference	35	537.68
38949PA0050001	Rating Area 1	No Preference	36	541.20
38949PA0050001	Rating Area 1	No Preference	37	544.72
38949PA0050001	Rating Area 1	No Preference	38	548.24
38949PA0050001	Rating Area 1	No Preference	39	555.28
38949PA0050001	Rating Area 1	No Preference	40	562.32
38949PA0050001	Rating Area 1	No Preference	41	572.88
38949PA0050001	Rating Area 1	No Preference	42	583.00
38949PA0050001	Rating Area 1	No Preference	43	597.08
38949PA0050001	Rating Area 1	No Preference	44	614.68
38949PA0050001	Rating Area 1	No Preference	45	635.36
38949PA0050001	Rating Area 1	No Preference	46	660.00
38949PA0050001	Rating Area 1	No Preference	47	687.72
38949PA0050001	Rating Area 1	No Preference	48	719.40
38949PA0050001	Rating Area 1	No Preference	49	750.64
38949PA0050001	Rating Area 1	No Preference	50	785.84
38949PA0050001	Rating Area 1	No Preference	51	820.60
38949PA0050001	Rating Area 1	No Preference	52	858.88
38949PA0050001	Rating Area 1	No Preference	53	897.60
38949PA0050001	Rating Area 1	No Preference	54	939.40
38949PA0050001	Rating Area 1	No Preference	55	981.20
38949PA0050001	Rating Area 1	No Preference	56	1026.52
38949PA0050001	Rating Area 1	No Preference	57	1072.28
38949PA0050001	Rating Area 1	No Preference	58	1121.12
38949PA0050001	Rating Area 1	No Preference	59	1145.32
38949PA0050001	Rating Area 1	No Preference	60	1194.16
38949PA0050001	Rating Area 1	No Preference	61	1236.40
38949PA0050001	Rating Area 1	No Preference	62	1264.12
38949PA0050001	Rating Area 1	No Preference	63	1298.89
38949PA0050001	Rating Area 1	No Preference	64	1320.00
38949PA0050001	Rating Area 1	No Preference	65 and over	1320.00
38949PA0050001	Rating Area 2	No Preference	0-20	279.40
38949PA0050001	Rating Area 2	No Preference	21	440.00
38949PA0050001	Rating Area 2	No Preference	22	440.00
38949PA0050001	Rating Area 2	No Preference	23	440.00
38949PA0050001	Rating Area 2	No Preference	24	440.00
38949PA0050001	Rating Area 2	No Preference	25	441.76
38949PA0050001	Rating Area 2	No Preference	26	450.56
38949PA0050001	Rating Area 2	No Preference	27	461.12
38949PA0050001	Rating Area 2	No Preference	28	478.28
38949PA0050001	Rating Area 2	No Preference	29	492.36
38949PA0050001	Rating Area 2	No Preference	30	499.40
38949PA0050001	Rating Area 2	No Preference	31	509.96
38949PA0050001	Rating Area 2	No Preference	32	520.52
38949PA0050001	Rating Area 2	No Preference	33	527.12
38949PA0050001	Rating Area 2	No Preference	34	534.16
38949PA0050001	Rating Area 2	No Preference	35	537.68
38949PA0050001	Rating Area 2	No Preference	36	541.20
38949PA0050001	Rating Area 2	No Preference	37	544.72
38949PA0050001	Rating Area 2	No Preference	38	548.24
38949PA0050001	Rating Area 2	No Preference	39	555.28
38949PA0050001	Rating Area 2	No Preference	40	562.32
38949PA0050001	Rating Area 2	No Preference	41	572.88
38949PA0050001	Rating Area 2	No Preference	42	583.00
38949PA0050001	Rating Area 2	No Preference	43	597.08
38949PA0050001	Rating Area 2	No Preference	44	614.68
38949PA0050001	Rating Area 2	No Preference	45	635.36
38949PA0050001	Rating Area 2	No Preference	46	660.00
38949PA0050001	Rating Area 2	No Preference	47	687.72
38949PA0050001	Rating Area 2	No Preference	48	719.40
38949PA0050001	Rating Area 2	No Preference	49	750.64
38949PA0050001	Rating Area 2	No Preference	50	785.84
38949PA0050001	Rating Area 2	No Preference	51	820.60
38949PA0050001	Rating Area 2	No Preference	52	858.88
38949PA0050001	Rating Area 2	No Preference	53	897.60
38949PA0050001	Rating Area 2	No Preference	54	939.40
38949PA0050001	Rating Area 2	No Preference	55	981.20
38949PA0050001	Rating Area 2	No Preference	56	1026.52
38949PA0050001	Rating Area 2	No Preference	57	1072.28
38949PA0050001	Rating Area 2	No Preference	58	1121.12
38949PA0050001	Rating Area 2	No Preference	59	1145.32
38949PA0050001	Rating Area 2	No Preference	60	1194.16
38949PA0050001	Rating Area 2	No Preference	61	1236.40
38949PA0050001	Rating Area 2	No Preference	62	1264.12
38949PA0050001	Rating Area 2	No Preference	63	1298.89
38949PA0050001	Rating Area 2	No Preference	64	1320.00
38949PA0050001	Rating Area 2	No Preference	65 and over	1320.00

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 4	No Preference	0-20	279.40
38949PA0050001	Rating Area 4	No Preference	21	440.00
38949PA0050001	Rating Area 4	No Preference	22	440.00
38949PA0050001	Rating Area 4	No Preference	23	440.00
38949PA0050001	Rating Area 4	No Preference	24	440.00
38949PA0050001	Rating Area 4	No Preference	25	441.76
38949PA0050001	Rating Area 4	No Preference	26	450.56
38949PA0050001	Rating Area 4	No Preference	27	461.12
38949PA0050001	Rating Area 4	No Preference	28	478.28
38949PA0050001	Rating Area 4	No Preference	29	492.36
38949PA0050001	Rating Area 4	No Preference	30	499.40
38949PA0050001	Rating Area 4	No Preference	31	509.96
38949PA0050001	Rating Area 4	No Preference	32	520.52
38949PA0050001	Rating Area 4	No Preference	33	527.12
38949PA0050001	Rating Area 4	No Preference	34	534.16
38949PA0050001	Rating Area 4	No Preference	35	537.68
38949PA0050001	Rating Area 4	No Preference	36	541.20
38949PA0050001	Rating Area 4	No Preference	37	544.72
38949PA0050001	Rating Area 4	No Preference	38	548.24
38949PA0050001	Rating Area 4	No Preference	39	555.28
38949PA0050001	Rating Area 4	No Preference	40	562.32
38949PA0050001	Rating Area 4	No Preference	41	572.88
38949PA0050001	Rating Area 4	No Preference	42	583.00
38949PA0050001	Rating Area 4	No Preference	43	597.08
38949PA0050001	Rating Area 4	No Preference	44	614.68
38949PA0050001	Rating Area 4	No Preference	45	635.36
38949PA0050001	Rating Area 4	No Preference	46	660.00
38949PA0050001	Rating Area 4	No Preference	47	687.72
38949PA0050001	Rating Area 4	No Preference	48	719.40
38949PA0050001	Rating Area 4	No Preference	49	750.64
38949PA0050001	Rating Area 4	No Preference	50	785.84
38949PA0050001	Rating Area 4	No Preference	51	820.60
38949PA0050001	Rating Area 4	No Preference	52	858.88
38949PA0050001	Rating Area 4	No Preference	53	897.60
38949PA0050001	Rating Area 4	No Preference	54	939.40
38949PA0050001	Rating Area 4	No Preference	55	981.20
38949PA0050001	Rating Area 4	No Preference	56	1026.52
38949PA0050001	Rating Area 4	No Preference	57	1072.28
38949PA0050001	Rating Area 4	No Preference	58	1121.12
38949PA0050001	Rating Area 4	No Preference	59	1145.32
38949PA0050001	Rating Area 4	No Preference	60	1194.16
38949PA0050001	Rating Area 4	No Preference	61	1236.40
38949PA0050001	Rating Area 4	No Preference	62	1264.12
38949PA0050001	Rating Area 4	No Preference	63	1298.89
38949PA0050001	Rating Area 4	No Preference	64	1320.00
38949PA0050001	Rating Area 4	No Preference	65 and over	1320.00
38949PA0050001	Rating Area 5	No Preference	0-20	279.40
38949PA0050001	Rating Area 5	No Preference	21	440.00
38949PA0050001	Rating Area 5	No Preference	22	440.00
38949PA0050001	Rating Area 5	No Preference	23	440.00
38949PA0050001	Rating Area 5	No Preference	24	440.00
38949PA0050001	Rating Area 5	No Preference	25	441.76
38949PA0050001	Rating Area 5	No Preference	26	450.56
38949PA0050001	Rating Area 5	No Preference	27	461.12
38949PA0050001	Rating Area 5	No Preference	28	478.28
38949PA0050001	Rating Area 5	No Preference	29	492.36
38949PA0050001	Rating Area 5	No Preference	30	499.40
38949PA0050001	Rating Area 5	No Preference	31	509.96
38949PA0050001	Rating Area 5	No Preference	32	520.52
38949PA0050001	Rating Area 5	No Preference	33	527.12
38949PA0050001	Rating Area 5	No Preference	34	534.16
38949PA0050001	Rating Area 5	No Preference	35	537.68
38949PA0050001	Rating Area 5	No Preference	36	541.20
38949PA0050001	Rating Area 5	No Preference	37	544.72
38949PA0050001	Rating Area 5	No Preference	38	548.24
38949PA0050001	Rating Area 5	No Preference	39	555.28
38949PA0050001	Rating Area 5	No Preference	40	562.32
38949PA0050001	Rating Area 5	No Preference	41	572.88
38949PA0050001	Rating Area 5	No Preference	42	583.00
38949PA0050001	Rating Area 5	No Preference	43	597.08
38949PA0050001	Rating Area 5	No Preference	44	614.68
38949PA0050001	Rating Area 5	No Preference	45	635.36
38949PA0050001	Rating Area 5	No Preference	46	660.00
38949PA0050001	Rating Area 5	No Preference	47	687.72
38949PA0050001	Rating Area 5	No Preference	48	719.40
38949PA0050001	Rating Area 5	No Preference	49	750.64
38949PA0050001	Rating Area 5	No Preference	50	785.84
38949PA0050001	Rating Area 5	No Preference	51	820.60
38949PA0050001	Rating Area 5	No Preference	52	858.88
38949PA0050001	Rating Area 5	No Preference	53	897.60
38949PA0050001	Rating Area 5	No Preference	54	939.40
38949PA0050001	Rating Area 5	No Preference	55	981.20
38949PA0050001	Rating Area 5	No Preference	56	1026.52
38949PA0050001	Rating Area 5	No Preference	57	1072.28
38949PA0050001	Rating Area 5	No Preference	58	1121.12
38949PA0050001	Rating Area 5	No Preference	59	1145.32
38949PA0050001	Rating Area 5	No Preference	60	1194.16
38949PA0050001	Rating Area 5	No Preference	61	1236.40
38949PA0050001	Rating Area 5	No Preference	62	1264.12
38949PA0050001	Rating Area 5	No Preference	63	1298.89
38949PA0050001	Rating Area 5	No Preference	64	1320.00
38949PA0050001	Rating Area 5	No Preference	65 and over	1320.00
38949PA0050001	Rating Area 6	No Preference	0-20	299.56
38949PA0050001	Rating Area 6	No Preference	21	471.75
38949PA0050001	Rating Area 6	No Preference	22	471.75
38949PA0050001	Rating Area 6	No Preference	23	471.75
38949PA0050001	Rating Area 6	No Preference	24	471.75
38949PA0050001	Rating Area 6	No Preference	25	473.64
38949PA0050001	Rating Area 6	No Preference	26	483.08
38949PA0050001	Rating Area 6	No Preference	27	494.40
38949PA0050001	Rating Area 6	No Preference	28	512.80
38949PA0050001	Rating Area 6	No Preference	29	527.89
38949PA0050001	Rating Area 6	No Preference	30	535.44
38949PA0050001	Rating Area 6	No Preference	31	546.76

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 6	No Preference	32	558.09
38949PA0050001	Rating Area 6	No Preference	33	565.16
38949PA0050001	Rating Area 6	No Preference	34	572.71
38949PA0050001	Rating Area 6	No Preference	35	576.48
38949PA0050001	Rating Area 6	No Preference	36	580.26
38949PA0050001	Rating Area 6	No Preference	37	584.03
38949PA0050001	Rating Area 6	No Preference	38	587.81
38949PA0050001	Rating Area 6	No Preference	39	595.35
38949PA0050001	Rating Area 6	No Preference	40	602.90
38949PA0050001	Rating Area 6	No Preference	41	614.22
38949PA0050001	Rating Area 6	No Preference	42	625.07
38949PA0050001	Rating Area 6	No Preference	43	640.17
38949PA0050001	Rating Area 6	No Preference	44	659.04
38949PA0050001	Rating Area 6	No Preference	45	681.21
38949PA0050001	Rating Area 6	No Preference	46	707.63
38949PA0050001	Rating Area 6	No Preference	47	737.35
38949PA0050001	Rating Area 6	No Preference	48	771.32
38949PA0050001	Rating Area 6	No Preference	49	804.81
38949PA0050001	Rating Area 6	No Preference	50	842.55
38949PA0050001	Rating Area 6	No Preference	51	879.82
38949PA0050001	Rating Area 6	No Preference	52	920.86
38949PA0050001	Rating Area 6	No Preference	53	962.38
38949PA0050001	Rating Area 6	No Preference	54	1007.20
38949PA0050001	Rating Area 6	No Preference	55	1052.01
38949PA0050001	Rating Area 6	No Preference	56	1100.60
38949PA0050001	Rating Area 6	No Preference	57	1149.67
38949PA0050001	Rating Area 6	No Preference	58	1202.03
38949PA0050001	Rating Area 6	No Preference	59	1227.98
38949PA0050001	Rating Area 6	No Preference	60	1280.34
38949PA0050001	Rating Area 6	No Preference	61	1325.63
38949PA0050001	Rating Area 6	No Preference	62	1355.35
38949PA0050001	Rating Area 6	No Preference	63	1392.62
38949PA0050001	Rating Area 6	No Preference	64	1415.25
38949PA0050001	Rating Area 6	No Preference	65 and over	1415.25
38949PA0050003	Rating Area 1	No Preference	0-20	168.19
38949PA0050003	Rating Area 1	No Preference	21	264.86
38949PA0050003	Rating Area 1	No Preference	22	264.86
38949PA0050003	Rating Area 1	No Preference	23	264.86
38949PA0050003	Rating Area 1	No Preference	24	264.86
38949PA0050003	Rating Area 1	No Preference	25	265.92
38949PA0050003	Rating Area 1	No Preference	26	271.22
38949PA0050003	Rating Area 1	No Preference	27	277.57
38949PA0050003	Rating Area 1	No Preference	28	287.90
38949PA0050003	Rating Area 1	No Preference	29	296.38
38949PA0050003	Rating Area 1	No Preference	30	300.61
38949PA0050003	Rating Area 1	No Preference	31	306.97
38949PA0050003	Rating Area 1	No Preference	32	313.33
38949PA0050003	Rating Area 1	No Preference	33	317.30
38949PA0050003	Rating Area 1	No Preference	34	321.54
38949PA0050003	Rating Area 1	No Preference	35	323.66
38949PA0050003	Rating Area 1	No Preference	36	325.78
38949PA0050003	Rating Area 1	No Preference	37	327.89
38949PA0050003	Rating Area 1	No Preference	38	330.01
38949PA0050003	Rating Area 1	No Preference	39	334.25
38949PA0050003	Rating Area 1	No Preference	40	338.49
38949PA0050003	Rating Area 1	No Preference	41	344.85
38949PA0050003	Rating Area 1	No Preference	42	350.94
38949PA0050003	Rating Area 1	No Preference	43	359.41
38949PA0050003	Rating Area 1	No Preference	44	370.01
38949PA0050003	Rating Area 1	No Preference	45	382.46
38949PA0050003	Rating Area 1	No Preference	46	397.29
38949PA0050003	Rating Area 1	No Preference	47	413.97
38949PA0050003	Rating Area 1	No Preference	48	433.04
38949PA0050003	Rating Area 1	No Preference	49	451.85
38949PA0050003	Rating Area 1	No Preference	50	473.04
38949PA0050003	Rating Area 1	No Preference	51	493.96
38949PA0050003	Rating Area 1	No Preference	52	517.00
38949PA0050003	Rating Area 1	No Preference	53	540.31
38949PA0050003	Rating Area 1	No Preference	54	565.47
38949PA0050003	Rating Area 1	No Preference	55	590.63
38949PA0050003	Rating Area 1	No Preference	56	617.91
38949PA0050003	Rating Area 1	No Preference	57	645.46
38949PA0050003	Rating Area 1	No Preference	58	674.86
38949PA0050003	Rating Area 1	No Preference	59	689.43
38949PA0050003	Rating Area 1	No Preference	60	718.83
38949PA0050003	Rating Area 1	No Preference	61	744.25
38949PA0050003	Rating Area 1	No Preference	62	760.94
38949PA0050003	Rating Area 1	No Preference	63	781.86
38949PA0050003	Rating Area 1	No Preference	64	794.58
38949PA0050003	Rating Area 1	No Preference	65 and over	794.58
38949PA0050003	Rating Area 2	No Preference	0-20	168.19
38949PA0050003	Rating Area 2	No Preference	21	264.86
38949PA0050003	Rating Area 2	No Preference	22	264.86
38949PA0050003	Rating Area 2	No Preference	23	264.86
38949PA0050003	Rating Area 2	No Preference	24	264.86
38949PA0050003	Rating Area 2	No Preference	25	265.92
38949PA0050003	Rating Area 2	No Preference	26	271.22
38949PA0050003	Rating Area 2	No Preference	27	277.57
38949PA0050003	Rating Area 2	No Preference	28	287.90
38949PA0050003	Rating Area 2	No Preference	29	296.38
38949PA0050003	Rating Area 2	No Preference	30	300.61
38949PA0050003	Rating Area 2	No Preference	31	306.97
38949PA0050003	Rating Area 2	No Preference	32	313.33
38949PA0050003	Rating Area 2	No Preference	33	317.30
38949PA0050003	Rating Area 2	No Preference	34	321.54
38949PA0050003	Rating Area 2	No Preference	35	323.66
38949PA0050003	Rating Area 2	No Preference	36	325.78
38949PA0050003	Rating Area 2	No Preference	37	327.89
38949PA0050003	Rating Area 2	No Preference	38	330.01
38949PA0050003	Rating Area 2	No Preference	39	334.25
38949PA0050003	Rating Area 2	No Preference	40	338.49
38949PA0050003	Rating Area 2	No Preference	41	344.85
38949PA0050003	Rating Area 2	No Preference	42	350.94
38949PA0050003	Rating Area 2	No Preference	43	359.41

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 2	No Preference	44	370.01
38949PA0050003	Rating Area 2	No Preference	45	382.46
38949PA0050003	Rating Area 2	No Preference	46	397.29
38949PA0050003	Rating Area 2	No Preference	47	413.97
38949PA0050003	Rating Area 2	No Preference	48	433.04
38949PA0050003	Rating Area 2	No Preference	49	451.85
38949PA0050003	Rating Area 2	No Preference	50	473.04
38949PA0050003	Rating Area 2	No Preference	51	493.96
38949PA0050003	Rating Area 2	No Preference	52	517.00
38949PA0050003	Rating Area 2	No Preference	53	540.31
38949PA0050003	Rating Area 2	No Preference	54	565.47
38949PA0050003	Rating Area 2	No Preference	55	590.63
38949PA0050003	Rating Area 2	No Preference	56	617.91
38949PA0050003	Rating Area 2	No Preference	57	645.46
38949PA0050003	Rating Area 2	No Preference	58	674.86
38949PA0050003	Rating Area 2	No Preference	59	689.43
38949PA0050003	Rating Area 2	No Preference	60	718.83
38949PA0050003	Rating Area 2	No Preference	61	744.25
38949PA0050003	Rating Area 2	No Preference	62	760.94
38949PA0050003	Rating Area 2	No Preference	63	781.86
38949PA0050003	Rating Area 2	No Preference	64	794.58
38949PA0050003	Rating Area 2	No Preference	65 and over	794.58
38949PA0050003	Rating Area 4	No Preference	0-20	168.19
38949PA0050003	Rating Area 4	No Preference	21	264.86
38949PA0050003	Rating Area 4	No Preference	22	264.86
38949PA0050003	Rating Area 4	No Preference	23	264.86
38949PA0050003	Rating Area 4	No Preference	24	264.86
38949PA0050003	Rating Area 4	No Preference	25	265.92
38949PA0050003	Rating Area 4	No Preference	26	271.22
38949PA0050003	Rating Area 4	No Preference	27	277.57
38949PA0050003	Rating Area 4	No Preference	28	287.90
38949PA0050003	Rating Area 4	No Preference	29	296.38
38949PA0050003	Rating Area 4	No Preference	30	300.61
38949PA0050003	Rating Area 4	No Preference	31	306.97
38949PA0050003	Rating Area 4	No Preference	32	313.33
38949PA0050003	Rating Area 4	No Preference	33	317.30
38949PA0050003	Rating Area 4	No Preference	34	321.54
38949PA0050003	Rating Area 4	No Preference	35	323.66
38949PA0050003	Rating Area 4	No Preference	36	325.78
38949PA0050003	Rating Area 4	No Preference	37	327.89
38949PA0050003	Rating Area 4	No Preference	38	330.01
38949PA0050003	Rating Area 4	No Preference	39	334.25
38949PA0050003	Rating Area 4	No Preference	40	338.49
38949PA0050003	Rating Area 4	No Preference	41	344.85
38949PA0050003	Rating Area 4	No Preference	42	350.94
38949PA0050003	Rating Area 4	No Preference	43	359.41
38949PA0050003	Rating Area 4	No Preference	44	370.01
38949PA0050003	Rating Area 4	No Preference	45	382.46
38949PA0050003	Rating Area 4	No Preference	46	397.29
38949PA0050003	Rating Area 4	No Preference	47	413.97
38949PA0050003	Rating Area 4	No Preference	48	433.04
38949PA0050003	Rating Area 4	No Preference	49	451.85
38949PA0050003	Rating Area 4	No Preference	50	473.04
38949PA0050003	Rating Area 4	No Preference	51	493.96
38949PA0050003	Rating Area 4	No Preference	52	517.00
38949PA0050003	Rating Area 4	No Preference	53	540.31
38949PA0050003	Rating Area 4	No Preference	54	565.47
38949PA0050003	Rating Area 4	No Preference	55	590.63
38949PA0050003	Rating Area 4	No Preference	56	617.91
38949PA0050003	Rating Area 4	No Preference	57	645.46
38949PA0050003	Rating Area 4	No Preference	58	674.86
38949PA0050003	Rating Area 4	No Preference	59	689.43
38949PA0050003	Rating Area 4	No Preference	60	718.83
38949PA0050003	Rating Area 4	No Preference	61	744.25
38949PA0050003	Rating Area 4	No Preference	62	760.94
38949PA0050003	Rating Area 4	No Preference	63	781.86
38949PA0050003	Rating Area 4	No Preference	64	794.58
38949PA0050003	Rating Area 4	No Preference	65 and over	794.58
38949PA0050003	Rating Area 5	No Preference	0-20	168.19
38949PA0050003	Rating Area 5	No Preference	21	264.86
38949PA0050003	Rating Area 5	No Preference	22	264.86
38949PA0050003	Rating Area 5	No Preference	23	264.86
38949PA0050003	Rating Area 5	No Preference	24	264.86
38949PA0050003	Rating Area 5	No Preference	25	265.92
38949PA0050003	Rating Area 5	No Preference	26	271.22
38949PA0050003	Rating Area 5	No Preference	27	277.57
38949PA0050003	Rating Area 5	No Preference	28	287.90
38949PA0050003	Rating Area 5	No Preference	29	296.38
38949PA0050003	Rating Area 5	No Preference	30	300.61
38949PA0050003	Rating Area 5	No Preference	31	306.97
38949PA0050003	Rating Area 5	No Preference	32	313.33
38949PA0050003	Rating Area 5	No Preference	33	317.30
38949PA0050003	Rating Area 5	No Preference	34	321.54
38949PA0050003	Rating Area 5	No Preference	35	323.66
38949PA0050003	Rating Area 5	No Preference	36	325.78
38949PA0050003	Rating Area 5	No Preference	37	327.89
38949PA0050003	Rating Area 5	No Preference	38	330.01
38949PA0050003	Rating Area 5	No Preference	39	334.25
38949PA0050003	Rating Area 5	No Preference	40	338.49
38949PA0050003	Rating Area 5	No Preference	41	344.85
38949PA0050003	Rating Area 5	No Preference	42	350.94
38949PA0050003	Rating Area 5	No Preference	43	359.41
38949PA0050003	Rating Area 5	No Preference	44	370.01
38949PA0050003	Rating Area 5	No Preference	45	382.46
38949PA0050003	Rating Area 5	No Preference	46	397.29
38949PA0050003	Rating Area 5	No Preference	47	413.97
38949PA0050003	Rating Area 5	No Preference	48	433.04
38949PA0050003	Rating Area 5	No Preference	49	451.85
38949PA0050003	Rating Area 5	No Preference	50	473.04
38949PA0050003	Rating Area 5	No Preference	51	493.96
38949PA0050003	Rating Area 5	No Preference	52	517.00
38949PA0050003	Rating Area 5	No Preference	53	540.31
38949PA0050003	Rating Area 5	No Preference	54	565.47
38949PA0050003	Rating Area 5	No Preference	55	590.63

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 5	No Preference	56	617.91
38949PA0050003	Rating Area 5	No Preference	57	645.46
38949PA0050003	Rating Area 5	No Preference	58	674.86
38949PA0050003	Rating Area 5	No Preference	59	689.43
38949PA0050003	Rating Area 5	No Preference	60	718.83
38949PA0050003	Rating Area 5	No Preference	61	744.25
38949PA0050003	Rating Area 5	No Preference	62	760.94
38949PA0050003	Rating Area 5	No Preference	63	781.86
38949PA0050003	Rating Area 5	No Preference	64	794.58
38949PA0050003	Rating Area 5	No Preference	65 and over	794.58
38949PA0050003	Rating Area 6	No Preference	0-20	180.32
38949PA0050003	Rating Area 6	No Preference	21	283.97
38949PA0050003	Rating Area 6	No Preference	22	283.97
38949PA0050003	Rating Area 6	No Preference	23	283.97
38949PA0050003	Rating Area 6	No Preference	24	283.97
38949PA0050003	Rating Area 6	No Preference	25	285.11
38949PA0050003	Rating Area 6	No Preference	26	290.79
38949PA0050003	Rating Area 6	No Preference	27	297.60
38949PA0050003	Rating Area 6	No Preference	28	308.68
38949PA0050003	Rating Area 6	No Preference	29	317.76
38949PA0050003	Rating Area 6	No Preference	30	322.31
38949PA0050003	Rating Area 6	No Preference	31	329.12
38949PA0050003	Rating Area 6	No Preference	32	335.94
38949PA0050003	Rating Area 6	No Preference	33	340.20
38949PA0050003	Rating Area 6	No Preference	34	344.74
38949PA0050003	Rating Area 6	No Preference	35	347.01
38949PA0050003	Rating Area 6	No Preference	36	349.29
38949PA0050003	Rating Area 6	No Preference	37	351.56
38949PA0050003	Rating Area 6	No Preference	38	353.83
38949PA0050003	Rating Area 6	No Preference	39	358.37
38949PA0050003	Rating Area 6	No Preference	40	362.92
38949PA0050003	Rating Area 6	No Preference	41	369.73
38949PA0050003	Rating Area 6	No Preference	42	376.26
38949PA0050003	Rating Area 6	No Preference	43	385.35
38949PA0050003	Rating Area 6	No Preference	44	396.71
38949PA0050003	Rating Area 6	No Preference	45	410.06
38949PA0050003	Rating Area 6	No Preference	46	425.96
38949PA0050003	Rating Area 6	No Preference	47	443.85
38949PA0050003	Rating Area 6	No Preference	48	464.29
38949PA0050003	Rating Area 6	No Preference	49	484.46
38949PA0050003	Rating Area 6	No Preference	50	507.17
38949PA0050003	Rating Area 6	No Preference	51	529.61
38949PA0050003	Rating Area 6	No Preference	52	554.31
38949PA0050003	Rating Area 6	No Preference	53	579.30
38949PA0050003	Rating Area 6	No Preference	54	606.28
38949PA0050003	Rating Area 6	No Preference	55	633.26
38949PA0050003	Rating Area 6	No Preference	56	662.51
38949PA0050003	Rating Area 6	No Preference	57	692.04
38949PA0050003	Rating Area 6	No Preference	58	723.56
38949PA0050003	Rating Area 6	No Preference	59	739.18
38949PA0050003	Rating Area 6	No Preference	60	770.70
38949PA0050003	Rating Area 6	No Preference	61	797.96
38949PA0050003	Rating Area 6	No Preference	62	815.85
38949PA0050003	Rating Area 6	No Preference	63	838.29
38949PA0050003	Rating Area 6	No Preference	64	851.91
38949PA0050003	Rating Area 6	No Preference	65 and over	851.91

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	07/01/2017			
Rate Expiration Date*	09/30/2017			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
38949PA0050001	Rating Area 1	No Preference	0-20	285.48
38949PA0050001	Rating Area 1	No Preference	21	449.58
38949PA0050001	Rating Area 1	No Preference	22	449.58
38949PA0050001	Rating Area 1	No Preference	23	449.58
38949PA0050001	Rating Area 1	No Preference	24	449.58
38949PA0050001	Rating Area 1	No Preference	25	451.37
38949PA0050001	Rating Area 1	No Preference	26	460.37
38949PA0050001	Rating Area 1	No Preference	27	471.16
38949PA0050001	Rating Area 1	No Preference	28	488.69
38949PA0050001	Rating Area 1	No Preference	29	503.08
38949PA0050001	Rating Area 1	No Preference	30	510.27
38949PA0050001	Rating Area 1	No Preference	31	521.06
38949PA0050001	Rating Area 1	No Preference	32	531.85
38949PA0050001	Rating Area 1	No Preference	33	538.59
38949PA0050001	Rating Area 1	No Preference	34	545.78
38949PA0050001	Rating Area 1	No Preference	35	549.38
38949PA0050001	Rating Area 1	No Preference	36	552.98
38949PA0050001	Rating Area 1	No Preference	37	556.57
38949PA0050001	Rating Area 1	No Preference	38	560.17
38949PA0050001	Rating Area 1	No Preference	39	567.36
38949PA0050001	Rating Area 1	No Preference	40	574.56
38949PA0050001	Rating Area 1	No Preference	41	585.35
38949PA0050001	Rating Area 1	No Preference	42	595.69
38949PA0050001	Rating Area 1	No Preference	43	610.07
38949PA0050001	Rating Area 1	No Preference	44	628.06
38949PA0050001	Rating Area 1	No Preference	45	649.19
38949PA0050001	Rating Area 1	No Preference	46	674.36
38949PA0050001	Rating Area 1	No Preference	47	702.69
38949PA0050001	Rating Area 1	No Preference	48	735.06
38949PA0050001	Rating Area 1	No Preference	49	766.98
38949PA0050001	Rating Area 1	No Preference	50	802.94
38949PA0050001	Rating Area 1	No Preference	51	838.46
38949PA0050001	Rating Area 1	No Preference	52	877.57
38949PA0050001	Rating Area 1	No Preference	53	917.13
38949PA0050001	Rating Area 1	No Preference	54	959.84
38949PA0050001	Rating Area 1	No Preference	55	1002.55
38949PA0050001	Rating Area 1	No Preference	56	1048.86
38949PA0050001	Rating Area 1	No Preference	57	1095.62
38949PA0050001	Rating Area 1	No Preference	58	1145.52
38949PA0050001	Rating Area 1	No Preference	59	1170.25
38949PA0050001	Rating Area 1	No Preference	60	1220.15
38949PA0050001	Rating Area 1	No Preference	61	1263.31
38949PA0050001	Rating Area 1	No Preference	62	1291.63
38949PA0050001	Rating Area 1	No Preference	63	1327.15
38949PA0050001	Rating Area 1	No Preference	64	1348.73
38949PA0050001	Rating Area 1	No Preference	65 and over	1348.73
38949PA0050001	Rating Area 2	No Preference	0-20	285.48
38949PA0050001	Rating Area 2	No Preference	21	449.58
38949PA0050001	Rating Area 2	No Preference	22	449.58
38949PA0050001	Rating Area 2	No Preference	23	449.58
38949PA0050001	Rating Area 2	No Preference	24	449.58
38949PA0050001	Rating Area 2	No Preference	25	451.37
38949PA0050001	Rating Area 2	No Preference	26	460.37
38949PA0050001	Rating Area 2	No Preference	27	471.16
38949PA0050001	Rating Area 2	No Preference	28	488.69
38949PA0050001	Rating Area 2	No Preference	29	503.08
38949PA0050001	Rating Area 2	No Preference	30	510.27
38949PA0050001	Rating Area 2	No Preference	31	521.06
38949PA0050001	Rating Area 2	No Preference	32	531.85
38949PA0050001	Rating Area 2	No Preference	33	538.59
38949PA0050001	Rating Area 2	No Preference	34	545.78
38949PA0050001	Rating Area 2	No Preference	35	549.38
38949PA0050001	Rating Area 2	No Preference	36	552.98
38949PA0050001	Rating Area 2	No Preference	37	556.57
38949PA0050001	Rating Area 2	No Preference	38	560.17
38949PA0050001	Rating Area 2	No Preference	39	567.36
38949PA0050001	Rating Area 2	No Preference	40	574.56
38949PA0050001	Rating Area 2	No Preference	41	585.35
38949PA0050001	Rating Area 2	No Preference	42	595.69
38949PA0050001	Rating Area 2	No Preference	43	610.07
38949PA0050001	Rating Area 2	No Preference	44	628.06
38949PA0050001	Rating Area 2	No Preference	45	649.19
38949PA0050001	Rating Area 2	No Preference	46	674.36
38949PA0050001	Rating Area 2	No Preference	47	702.69
38949PA0050001	Rating Area 2	No Preference	48	735.06
38949PA0050001	Rating Area 2	No Preference	49	766.98
38949PA0050001	Rating Area 2	No Preference	50	802.94
38949PA0050001	Rating Area 2	No Preference	51	838.46
38949PA0050001	Rating Area 2	No Preference	52	877.57
38949PA0050001	Rating Area 2	No Preference	53	917.13
38949PA0050001	Rating Area 2	No Preference	54	959.84
38949PA0050001	Rating Area 2	No Preference	55	1002.55
38949PA0050001	Rating Area 2	No Preference	56	1048.86
38949PA0050001	Rating Area 2	No Preference	57	1095.62
38949PA0050001	Rating Area 2	No Preference	58	1145.52
38949PA0050001	Rating Area 2	No Preference	59	1170.25
38949PA0050001	Rating Area 2	No Preference	60	1220.15
38949PA0050001	Rating Area 2	No Preference	61	1263.31
38949PA0050001	Rating Area 2	No Preference	62	1291.63
38949PA0050001	Rating Area 2	No Preference	63	1327.15
38949PA0050001	Rating Area 2	No Preference	64	1348.73
38949PA0050001	Rating Area 2	No Preference	65 and over	1348.73

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 4	No Preference	0-20	285.48
38949PA0050001	Rating Area 4	No Preference	21	449.58
38949PA0050001	Rating Area 4	No Preference	22	449.58
38949PA0050001	Rating Area 4	No Preference	23	449.58
38949PA0050001	Rating Area 4	No Preference	24	449.58
38949PA0050001	Rating Area 4	No Preference	25	451.37
38949PA0050001	Rating Area 4	No Preference	26	460.37
38949PA0050001	Rating Area 4	No Preference	27	471.16
38949PA0050001	Rating Area 4	No Preference	28	488.69
38949PA0050001	Rating Area 4	No Preference	29	503.08
38949PA0050001	Rating Area 4	No Preference	30	510.27
38949PA0050001	Rating Area 4	No Preference	31	521.06
38949PA0050001	Rating Area 4	No Preference	32	531.85
38949PA0050001	Rating Area 4	No Preference	33	538.59
38949PA0050001	Rating Area 4	No Preference	34	545.78
38949PA0050001	Rating Area 4	No Preference	35	549.38
38949PA0050001	Rating Area 4	No Preference	36	552.98
38949PA0050001	Rating Area 4	No Preference	37	556.57
38949PA0050001	Rating Area 4	No Preference	38	560.17
38949PA0050001	Rating Area 4	No Preference	39	567.36
38949PA0050001	Rating Area 4	No Preference	40	574.56
38949PA0050001	Rating Area 4	No Preference	41	585.35
38949PA0050001	Rating Area 4	No Preference	42	595.69
38949PA0050001	Rating Area 4	No Preference	43	610.07
38949PA0050001	Rating Area 4	No Preference	44	628.06
38949PA0050001	Rating Area 4	No Preference	45	649.19
38949PA0050001	Rating Area 4	No Preference	46	674.36
38949PA0050001	Rating Area 4	No Preference	47	702.69
38949PA0050001	Rating Area 4	No Preference	48	735.06
38949PA0050001	Rating Area 4	No Preference	49	766.98
38949PA0050001	Rating Area 4	No Preference	50	802.94
38949PA0050001	Rating Area 4	No Preference	51	838.46
38949PA0050001	Rating Area 4	No Preference	52	877.57
38949PA0050001	Rating Area 4	No Preference	53	917.13
38949PA0050001	Rating Area 4	No Preference	54	959.84
38949PA0050001	Rating Area 4	No Preference	55	1002.55
38949PA0050001	Rating Area 4	No Preference	56	1048.86
38949PA0050001	Rating Area 4	No Preference	57	1095.62
38949PA0050001	Rating Area 4	No Preference	58	1145.52
38949PA0050001	Rating Area 4	No Preference	59	1170.25
38949PA0050001	Rating Area 4	No Preference	60	1220.15
38949PA0050001	Rating Area 4	No Preference	61	1263.31
38949PA0050001	Rating Area 4	No Preference	62	1291.63
38949PA0050001	Rating Area 4	No Preference	63	1327.15
38949PA0050001	Rating Area 4	No Preference	64	1348.73
38949PA0050001	Rating Area 4	No Preference	65 and over	1348.73
38949PA0050001	Rating Area 5	No Preference	0-20	285.48
38949PA0050001	Rating Area 5	No Preference	21	449.58
38949PA0050001	Rating Area 5	No Preference	22	449.58
38949PA0050001	Rating Area 5	No Preference	23	449.58
38949PA0050001	Rating Area 5	No Preference	24	449.58
38949PA0050001	Rating Area 5	No Preference	25	451.37
38949PA0050001	Rating Area 5	No Preference	26	460.37
38949PA0050001	Rating Area 5	No Preference	27	471.16
38949PA0050001	Rating Area 5	No Preference	28	488.69
38949PA0050001	Rating Area 5	No Preference	29	503.08
38949PA0050001	Rating Area 5	No Preference	30	510.27
38949PA0050001	Rating Area 5	No Preference	31	521.06
38949PA0050001	Rating Area 5	No Preference	32	531.85
38949PA0050001	Rating Area 5	No Preference	33	538.59
38949PA0050001	Rating Area 5	No Preference	34	545.78
38949PA0050001	Rating Area 5	No Preference	35	549.38
38949PA0050001	Rating Area 5	No Preference	36	552.98
38949PA0050001	Rating Area 5	No Preference	37	556.57
38949PA0050001	Rating Area 5	No Preference	38	560.17
38949PA0050001	Rating Area 5	No Preference	39	567.36
38949PA0050001	Rating Area 5	No Preference	40	574.56
38949PA0050001	Rating Area 5	No Preference	41	585.35
38949PA0050001	Rating Area 5	No Preference	42	595.69
38949PA0050001	Rating Area 5	No Preference	43	610.07
38949PA0050001	Rating Area 5	No Preference	44	628.06
38949PA0050001	Rating Area 5	No Preference	45	649.19
38949PA0050001	Rating Area 5	No Preference	46	674.36
38949PA0050001	Rating Area 5	No Preference	47	702.69
38949PA0050001	Rating Area 5	No Preference	48	735.06
38949PA0050001	Rating Area 5	No Preference	49	766.98
38949PA0050001	Rating Area 5	No Preference	50	802.94
38949PA0050001	Rating Area 5	No Preference	51	838.46
38949PA0050001	Rating Area 5	No Preference	52	877.57
38949PA0050001	Rating Area 5	No Preference	53	917.13
38949PA0050001	Rating Area 5	No Preference	54	959.84
38949PA0050001	Rating Area 5	No Preference	55	1002.55
38949PA0050001	Rating Area 5	No Preference	56	1048.86
38949PA0050001	Rating Area 5	No Preference	57	1095.62
38949PA0050001	Rating Area 5	No Preference	58	1145.52
38949PA0050001	Rating Area 5	No Preference	59	1170.25
38949PA0050001	Rating Area 5	No Preference	60	1220.15
38949PA0050001	Rating Area 5	No Preference	61	1263.31
38949PA0050001	Rating Area 5	No Preference	62	1291.63
38949PA0050001	Rating Area 5	No Preference	63	1327.15
38949PA0050001	Rating Area 5	No Preference	64	1348.73
38949PA0050001	Rating Area 5	No Preference	65 and over	1348.73
38949PA0050001	Rating Area 6	No Preference	0-20	306.08
38949PA0050001	Rating Area 6	No Preference	21	482.02
38949PA0050001	Rating Area 6	No Preference	22	482.02
38949PA0050001	Rating Area 6	No Preference	23	482.02
38949PA0050001	Rating Area 6	No Preference	24	482.02
38949PA0050001	Rating Area 6	No Preference	25	483.95
38949PA0050001	Rating Area 6	No Preference	26	493.59
38949PA0050001	Rating Area 6	No Preference	27	505.16
38949PA0050001	Rating Area 6	No Preference	28	523.95
38949PA0050001	Rating Area 6	No Preference	29	539.38
38949PA0050001	Rating Area 6	No Preference	30	547.09
38949PA0050001	Rating Area 6	No Preference	31	558.66

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 6	No Preference	32	570.23
38949PA0050001	Rating Area 6	No Preference	33	577.46
38949PA0050001	Rating Area 6	No Preference	34	585.17
38949PA0050001	Rating Area 6	No Preference	35	589.03
38949PA0050001	Rating Area 6	No Preference	36	592.88
38949PA0050001	Rating Area 6	No Preference	37	596.74
38949PA0050001	Rating Area 6	No Preference	38	600.60
38949PA0050001	Rating Area 6	No Preference	39	608.31
38949PA0050001	Rating Area 6	No Preference	40	616.02
38949PA0050001	Rating Area 6	No Preference	41	627.59
38949PA0050001	Rating Area 6	No Preference	42	638.68
38949PA0050001	Rating Area 6	No Preference	43	654.10
38949PA0050001	Rating Area 6	No Preference	44	673.38
38949PA0050001	Rating Area 6	No Preference	45	696.04
38949PA0050001	Rating Area 6	No Preference	46	723.03
38949PA0050001	Rating Area 6	No Preference	47	753.40
38949PA0050001	Rating Area 6	No Preference	48	788.10
38949PA0050001	Rating Area 6	No Preference	49	822.32
38949PA0050001	Rating Area 6	No Preference	50	860.89
38949PA0050001	Rating Area 6	No Preference	51	898.97
38949PA0050001	Rating Area 6	No Preference	52	940.90
38949PA0050001	Rating Area 6	No Preference	53	983.32
38949PA0050001	Rating Area 6	No Preference	54	1029.11
38949PA0050001	Rating Area 6	No Preference	55	1074.90
38949PA0050001	Rating Area 6	No Preference	56	1124.55
38949PA0050001	Rating Area 6	No Preference	57	1174.68
38949PA0050001	Rating Area 6	No Preference	58	1228.18
38949PA0050001	Rating Area 6	No Preference	59	1254.70
38949PA0050001	Rating Area 6	No Preference	60	1308.20
38949PA0050001	Rating Area 6	No Preference	61	1354.47
38949PA0050001	Rating Area 6	No Preference	62	1384.84
38949PA0050001	Rating Area 6	No Preference	63	1422.92
38949PA0050001	Rating Area 6	No Preference	64	1446.06
38949PA0050001	Rating Area 6	No Preference	65 and over	1446.06
38949PA0050003	Rating Area 1	No Preference	0-20	171.84
38949PA0050003	Rating Area 1	No Preference	21	270.62
38949PA0050003	Rating Area 1	No Preference	22	270.62
38949PA0050003	Rating Area 1	No Preference	23	270.62
38949PA0050003	Rating Area 1	No Preference	24	270.62
38949PA0050003	Rating Area 1	No Preference	25	271.70
38949PA0050003	Rating Area 1	No Preference	26	277.12
38949PA0050003	Rating Area 1	No Preference	27	283.61
38949PA0050003	Rating Area 1	No Preference	28	294.16
38949PA0050003	Rating Area 1	No Preference	29	302.82
38949PA0050003	Rating Area 1	No Preference	30	307.15
38949PA0050003	Rating Area 1	No Preference	31	313.65
38949PA0050003	Rating Area 1	No Preference	32	320.14
38949PA0050003	Rating Area 1	No Preference	33	324.20
38949PA0050003	Rating Area 1	No Preference	34	328.53
38949PA0050003	Rating Area 1	No Preference	35	330.70
38949PA0050003	Rating Area 1	No Preference	36	332.86
38949PA0050003	Rating Area 1	No Preference	37	335.03
38949PA0050003	Rating Area 1	No Preference	38	337.19
38949PA0050003	Rating Area 1	No Preference	39	341.52
38949PA0050003	Rating Area 1	No Preference	40	345.85
38949PA0050003	Rating Area 1	No Preference	41	352.35
38949PA0050003	Rating Area 1	No Preference	42	358.57
38949PA0050003	Rating Area 1	No Preference	43	367.23
38949PA0050003	Rating Area 1	No Preference	44	378.06
38949PA0050003	Rating Area 1	No Preference	45	390.78
38949PA0050003	Rating Area 1	No Preference	46	405.93
38949PA0050003	Rating Area 1	No Preference	47	422.98
38949PA0050003	Rating Area 1	No Preference	48	442.46
38949PA0050003	Rating Area 1	No Preference	49	461.68
38949PA0050003	Rating Area 1	No Preference	50	483.33
38949PA0050003	Rating Area 1	No Preference	51	504.71
38949PA0050003	Rating Area 1	No Preference	52	528.25
38949PA0050003	Rating Area 1	No Preference	53	552.07
38949PA0050003	Rating Area 1	No Preference	54	577.77
38949PA0050003	Rating Area 1	No Preference	55	603.48
38949PA0050003	Rating Area 1	No Preference	56	631.36
38949PA0050003	Rating Area 1	No Preference	57	659.50
38949PA0050003	Rating Area 1	No Preference	58	689.54
38949PA0050003	Rating Area 1	No Preference	59	704.42
38949PA0050003	Rating Area 1	No Preference	60	734.46
38949PA0050003	Rating Area 1	No Preference	61	760.44
38949PA0050003	Rating Area 1	No Preference	62	777.49
38949PA0050003	Rating Area 1	No Preference	63	798.87
38949PA0050003	Rating Area 1	No Preference	64	811.86
38949PA0050003	Rating Area 1	No Preference	65 and over	811.86
38949PA0050003	Rating Area 2	No Preference	0-20	171.84
38949PA0050003	Rating Area 2	No Preference	21	270.62
38949PA0050003	Rating Area 2	No Preference	22	270.62
38949PA0050003	Rating Area 2	No Preference	23	270.62
38949PA0050003	Rating Area 2	No Preference	24	270.62
38949PA0050003	Rating Area 2	No Preference	25	271.70
38949PA0050003	Rating Area 2	No Preference	26	277.12
38949PA0050003	Rating Area 2	No Preference	27	283.61
38949PA0050003	Rating Area 2	No Preference	28	294.16
38949PA0050003	Rating Area 2	No Preference	29	302.82
38949PA0050003	Rating Area 2	No Preference	30	307.15
38949PA0050003	Rating Area 2	No Preference	31	313.65
38949PA0050003	Rating Area 2	No Preference	32	320.14
38949PA0050003	Rating Area 2	No Preference	33	324.20
38949PA0050003	Rating Area 2	No Preference	34	328.53
38949PA0050003	Rating Area 2	No Preference	35	330.70
38949PA0050003	Rating Area 2	No Preference	36	332.86
38949PA0050003	Rating Area 2	No Preference	37	335.03
38949PA0050003	Rating Area 2	No Preference	38	337.19
38949PA0050003	Rating Area 2	No Preference	39	341.52
38949PA0050003	Rating Area 2	No Preference	40	345.85
38949PA0050003	Rating Area 2	No Preference	41	352.35
38949PA0050003	Rating Area 2	No Preference	42	358.57
38949PA0050003	Rating Area 2	No Preference	43	367.23

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 2	No Preference	44	378.06
38949PA0050003	Rating Area 2	No Preference	45	390.78
38949PA0050003	Rating Area 2	No Preference	46	405.93
38949PA0050003	Rating Area 2	No Preference	47	422.98
38949PA0050003	Rating Area 2	No Preference	48	442.46
38949PA0050003	Rating Area 2	No Preference	49	461.68
38949PA0050003	Rating Area 2	No Preference	50	483.33
38949PA0050003	Rating Area 2	No Preference	51	504.71
38949PA0050003	Rating Area 2	No Preference	52	528.25
38949PA0050003	Rating Area 2	No Preference	53	552.07
38949PA0050003	Rating Area 2	No Preference	54	577.77
38949PA0050003	Rating Area 2	No Preference	55	603.48
38949PA0050003	Rating Area 2	No Preference	56	631.36
38949PA0050003	Rating Area 2	No Preference	57	659.50
38949PA0050003	Rating Area 2	No Preference	58	689.54
38949PA0050003	Rating Area 2	No Preference	59	704.42
38949PA0050003	Rating Area 2	No Preference	60	734.46
38949PA0050003	Rating Area 2	No Preference	61	760.44
38949PA0050003	Rating Area 2	No Preference	62	777.49
38949PA0050003	Rating Area 2	No Preference	63	798.87
38949PA0050003	Rating Area 2	No Preference	64	811.86
38949PA0050003	Rating Area 2	No Preference	65 and over	811.86
38949PA0050003	Rating Area 4	No Preference	0-20	171.84
38949PA0050003	Rating Area 4	No Preference	21	270.62
38949PA0050003	Rating Area 4	No Preference	22	270.62
38949PA0050003	Rating Area 4	No Preference	23	270.62
38949PA0050003	Rating Area 4	No Preference	24	270.62
38949PA0050003	Rating Area 4	No Preference	25	271.70
38949PA0050003	Rating Area 4	No Preference	26	277.12
38949PA0050003	Rating Area 4	No Preference	27	283.61
38949PA0050003	Rating Area 4	No Preference	28	294.16
38949PA0050003	Rating Area 4	No Preference	29	302.82
38949PA0050003	Rating Area 4	No Preference	30	307.15
38949PA0050003	Rating Area 4	No Preference	31	313.65
38949PA0050003	Rating Area 4	No Preference	32	320.14
38949PA0050003	Rating Area 4	No Preference	33	324.20
38949PA0050003	Rating Area 4	No Preference	34	328.53
38949PA0050003	Rating Area 4	No Preference	35	330.70
38949PA0050003	Rating Area 4	No Preference	36	332.86
38949PA0050003	Rating Area 4	No Preference	37	335.03
38949PA0050003	Rating Area 4	No Preference	38	337.19
38949PA0050003	Rating Area 4	No Preference	39	341.52
38949PA0050003	Rating Area 4	No Preference	40	345.85
38949PA0050003	Rating Area 4	No Preference	41	352.35
38949PA0050003	Rating Area 4	No Preference	42	358.57
38949PA0050003	Rating Area 4	No Preference	43	367.23
38949PA0050003	Rating Area 4	No Preference	44	378.06
38949PA0050003	Rating Area 4	No Preference	45	390.78
38949PA0050003	Rating Area 4	No Preference	46	405.93
38949PA0050003	Rating Area 4	No Preference	47	422.98
38949PA0050003	Rating Area 4	No Preference	48	442.46
38949PA0050003	Rating Area 4	No Preference	49	461.68
38949PA0050003	Rating Area 4	No Preference	50	483.33
38949PA0050003	Rating Area 4	No Preference	51	504.71
38949PA0050003	Rating Area 4	No Preference	52	528.25
38949PA0050003	Rating Area 4	No Preference	53	552.07
38949PA0050003	Rating Area 4	No Preference	54	577.77
38949PA0050003	Rating Area 4	No Preference	55	603.48
38949PA0050003	Rating Area 4	No Preference	56	631.36
38949PA0050003	Rating Area 4	No Preference	57	659.50
38949PA0050003	Rating Area 4	No Preference	58	689.54
38949PA0050003	Rating Area 4	No Preference	59	704.42
38949PA0050003	Rating Area 4	No Preference	60	734.46
38949PA0050003	Rating Area 4	No Preference	61	760.44
38949PA0050003	Rating Area 4	No Preference	62	777.49
38949PA0050003	Rating Area 4	No Preference	63	798.87
38949PA0050003	Rating Area 4	No Preference	64	811.86
38949PA0050003	Rating Area 4	No Preference	65 and over	811.86
38949PA0050003	Rating Area 5	No Preference	0-20	171.84
38949PA0050003	Rating Area 5	No Preference	21	270.62
38949PA0050003	Rating Area 5	No Preference	22	270.62
38949PA0050003	Rating Area 5	No Preference	23	270.62
38949PA0050003	Rating Area 5	No Preference	24	270.62
38949PA0050003	Rating Area 5	No Preference	25	271.70
38949PA0050003	Rating Area 5	No Preference	26	277.12
38949PA0050003	Rating Area 5	No Preference	27	283.61
38949PA0050003	Rating Area 5	No Preference	28	294.16
38949PA0050003	Rating Area 5	No Preference	29	302.82
38949PA0050003	Rating Area 5	No Preference	30	307.15
38949PA0050003	Rating Area 5	No Preference	31	313.65
38949PA0050003	Rating Area 5	No Preference	32	320.14
38949PA0050003	Rating Area 5	No Preference	33	324.20
38949PA0050003	Rating Area 5	No Preference	34	328.53
38949PA0050003	Rating Area 5	No Preference	35	330.70
38949PA0050003	Rating Area 5	No Preference	36	332.86
38949PA0050003	Rating Area 5	No Preference	37	335.03
38949PA0050003	Rating Area 5	No Preference	38	337.19
38949PA0050003	Rating Area 5	No Preference	39	341.52
38949PA0050003	Rating Area 5	No Preference	40	345.85
38949PA0050003	Rating Area 5	No Preference	41	352.35
38949PA0050003	Rating Area 5	No Preference	42	358.57
38949PA0050003	Rating Area 5	No Preference	43	367.23
38949PA0050003	Rating Area 5	No Preference	44	378.06
38949PA0050003	Rating Area 5	No Preference	45	390.78
38949PA0050003	Rating Area 5	No Preference	46	405.93
38949PA0050003	Rating Area 5	No Preference	47	422.98
38949PA0050003	Rating Area 5	No Preference	48	442.46
38949PA0050003	Rating Area 5	No Preference	49	461.68
38949PA0050003	Rating Area 5	No Preference	50	483.33
38949PA0050003	Rating Area 5	No Preference	51	504.71
38949PA0050003	Rating Area 5	No Preference	52	528.25
38949PA0050003	Rating Area 5	No Preference	53	552.07
38949PA0050003	Rating Area 5	No Preference	54	577.77
38949PA0050003	Rating Area 5	No Preference	55	603.48

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 5	No Preference	56	631.36
38949PA0050003	Rating Area 5	No Preference	57	659.50
38949PA0050003	Rating Area 5	No Preference	58	689.54
38949PA0050003	Rating Area 5	No Preference	59	704.42
38949PA0050003	Rating Area 5	No Preference	60	734.46
38949PA0050003	Rating Area 5	No Preference	61	760.44
38949PA0050003	Rating Area 5	No Preference	62	777.49
38949PA0050003	Rating Area 5	No Preference	63	798.87
38949PA0050003	Rating Area 5	No Preference	64	811.86
38949PA0050003	Rating Area 5	No Preference	65 and over	811.86
38949PA0050003	Rating Area 6	No Preference	0-20	184.24
38949PA0050003	Rating Area 6	No Preference	21	290.15
38949PA0050003	Rating Area 6	No Preference	22	290.15
38949PA0050003	Rating Area 6	No Preference	23	290.15
38949PA0050003	Rating Area 6	No Preference	24	290.15
38949PA0050003	Rating Area 6	No Preference	25	291.31
38949PA0050003	Rating Area 6	No Preference	26	297.11
38949PA0050003	Rating Area 6	No Preference	27	304.08
38949PA0050003	Rating Area 6	No Preference	28	315.39
38949PA0050003	Rating Area 6	No Preference	29	324.68
38949PA0050003	Rating Area 6	No Preference	30	329.32
38949PA0050003	Rating Area 6	No Preference	31	336.28
38949PA0050003	Rating Area 6	No Preference	32	343.25
38949PA0050003	Rating Area 6	No Preference	33	347.60
38949PA0050003	Rating Area 6	No Preference	34	352.24
38949PA0050003	Rating Area 6	No Preference	35	354.56
38949PA0050003	Rating Area 6	No Preference	36	356.88
38949PA0050003	Rating Area 6	No Preference	37	359.21
38949PA0050003	Rating Area 6	No Preference	38	361.53
38949PA0050003	Rating Area 6	No Preference	39	366.17
38949PA0050003	Rating Area 6	No Preference	40	370.81
38949PA0050003	Rating Area 6	No Preference	41	377.77
38949PA0050003	Rating Area 6	No Preference	42	384.45
38949PA0050003	Rating Area 6	No Preference	43	393.73
38949PA0050003	Rating Area 6	No Preference	44	405.34
38949PA0050003	Rating Area 6	No Preference	45	418.98
38949PA0050003	Rating Area 6	No Preference	46	435.22
38949PA0050003	Rating Area 6	No Preference	47	453.50
38949PA0050003	Rating Area 6	No Preference	48	474.39
38949PA0050003	Rating Area 6	No Preference	49	495.00
38949PA0050003	Rating Area 6	No Preference	50	518.21
38949PA0050003	Rating Area 6	No Preference	51	541.13
38949PA0050003	Rating Area 6	No Preference	52	566.37
38949PA0050003	Rating Area 6	No Preference	53	591.91
38949PA0050003	Rating Area 6	No Preference	54	619.47
38949PA0050003	Rating Area 6	No Preference	55	647.03
38949PA0050003	Rating Area 6	No Preference	56	676.92
38949PA0050003	Rating Area 6	No Preference	57	707.09
38949PA0050003	Rating Area 6	No Preference	58	739.30
38949PA0050003	Rating Area 6	No Preference	59	755.26
38949PA0050003	Rating Area 6	No Preference	60	787.47
38949PA0050003	Rating Area 6	No Preference	61	815.32
38949PA0050003	Rating Area 6	No Preference	62	833.60
38949PA0050003	Rating Area 6	No Preference	63	856.52
38949PA0050003	Rating Area 6	No Preference	64	870.45
38949PA0050003	Rating Area 6	No Preference	65 and over	870.45

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	10/01/2017			
Rate Expiration Date*	12/31/2017			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual 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
38949PA0050001	Rating Area 1	No Preference	0-20	291.70
38949PA0050001	Rating Area 1	No Preference	21	459.36
38949PA0050001	Rating Area 1	No Preference	22	459.36
38949PA0050001	Rating Area 1	No Preference	23	459.36
38949PA0050001	Rating Area 1	No Preference	24	459.36
38949PA0050001	Rating Area 1	No Preference	25	461.20
38949PA0050001	Rating Area 1	No Preference	26	470.39
38949PA0050001	Rating Area 1	No Preference	27	481.41
38949PA0050001	Rating Area 1	No Preference	28	499.33
38949PA0050001	Rating Area 1	No Preference	29	514.03
38949PA0050001	Rating Area 1	No Preference	30	521.38
38949PA0050001	Rating Area 1	No Preference	31	532.40
38949PA0050001	Rating Area 1	No Preference	32	543.43
38949PA0050001	Rating Area 1	No Preference	33	550.32
38949PA0050001	Rating Area 1	No Preference	34	557.67
38949PA0050001	Rating Area 1	No Preference	35	561.34
38949PA0050001	Rating Area 1	No Preference	36	565.02
38949PA0050001	Rating Area 1	No Preference	37	568.69
38949PA0050001	Rating Area 1	No Preference	38	572.37
38949PA0050001	Rating Area 1	No Preference	39	579.72
38949PA0050001	Rating Area 1	No Preference	40	587.07
38949PA0050001	Rating Area 1	No Preference	41	598.09
38949PA0050001	Rating Area 1	No Preference	42	608.66
38949PA0050001	Rating Area 1	No Preference	43	623.36
38949PA0050001	Rating Area 1	No Preference	44	641.73
38949PA0050001	Rating Area 1	No Preference	45	663.32
38949PA0050001	Rating Area 1	No Preference	46	689.04
38949PA0050001	Rating Area 1	No Preference	47	717.98
38949PA0050001	Rating Area 1	No Preference	48	751.06
38949PA0050001	Rating Area 1	No Preference	49	783.67
38949PA0050001	Rating Area 1	No Preference	50	820.42
38949PA0050001	Rating Area 1	No Preference	51	856.71
38949PA0050001	Rating Area 1	No Preference	52	896.68
38949PA0050001	Rating Area 1	No Preference	53	937.10
38949PA0050001	Rating Area 1	No Preference	54	980.74
38949PA0050001	Rating Area 1	No Preference	55	1024.38
38949PA0050001	Rating Area 1	No Preference	56	1071.69
38949PA0050001	Rating Area 1	No Preference	57	1119.47
38949PA0050001	Rating Area 1	No Preference	58	1170.46
38949PA0050001	Rating Area 1	No Preference	59	1195.72
38949PA0050001	Rating Area 1	No Preference	60	1246.71
38949PA0050001	Rating Area 1	No Preference	61	1290.81
38949PA0050001	Rating Area 1	No Preference	62	1319.75
38949PA0050001	Rating Area 1	No Preference	63	1356.04
38949PA0050001	Rating Area 1	No Preference	64	1378.08
38949PA0050001	Rating Area 1	No Preference	65 and over	1378.08
38949PA0050001	Rating Area 2	No Preference	0-20	291.70
38949PA0050001	Rating Area 2	No Preference	21	459.36
38949PA0050001	Rating Area 2	No Preference	22	459.36
38949PA0050001	Rating Area 2	No Preference	23	459.36
38949PA0050001	Rating Area 2	No Preference	24	459.36
38949PA0050001	Rating Area 2	No Preference	25	461.20
38949PA0050001	Rating Area 2	No Preference	26	470.39
38949PA0050001	Rating Area 2	No Preference	27	481.41
38949PA0050001	Rating Area 2	No Preference	28	499.33
38949PA0050001	Rating Area 2	No Preference	29	514.03
38949PA0050001	Rating Area 2	No Preference	30	521.38
38949PA0050001	Rating Area 2	No Preference	31	532.40
38949PA0050001	Rating Area 2	No Preference	32	543.43
38949PA0050001	Rating Area 2	No Preference	33	550.32
38949PA0050001	Rating Area 2	No Preference	34	557.67
38949PA0050001	Rating Area 2	No Preference	35	561.34
38949PA0050001	Rating Area 2	No Preference	36	565.02
38949PA0050001	Rating Area 2	No Preference	37	568.69
38949PA0050001	Rating Area 2	No Preference	38	572.37
38949PA0050001	Rating Area 2	No Preference	39	579.72
38949PA0050001	Rating Area 2	No Preference	40	587.07
38949PA0050001	Rating Area 2	No Preference	41	598.09
38949PA0050001	Rating Area 2	No Preference	42	608.66
38949PA0050001	Rating Area 2	No Preference	43	623.36
38949PA0050001	Rating Area 2	No Preference	44	641.73
38949PA0050001	Rating Area 2	No Preference	45	663.32
38949PA0050001	Rating Area 2	No Preference	46	689.04
38949PA0050001	Rating Area 2	No Preference	47	717.98
38949PA0050001	Rating Area 2	No Preference	48	751.06
38949PA0050001	Rating Area 2	No Preference	49	783.67
38949PA0050001	Rating Area 2	No Preference	50	820.42
38949PA0050001	Rating Area 2	No Preference	51	856.71
38949PA0050001	Rating Area 2	No Preference	52	896.68
38949PA0050001	Rating Area 2	No Preference	53	937.10
38949PA0050001	Rating Area 2	No Preference	54	980.74
38949PA0050001	Rating Area 2	No Preference	55	1024.38
38949PA0050001	Rating Area 2	No Preference	56	1071.69
38949PA0050001	Rating Area 2	No Preference	57	1119.47
38949PA0050001	Rating Area 2	No Preference	58	1170.46
38949PA0050001	Rating Area 2	No Preference	59	1195.72
38949PA0050001	Rating Area 2	No Preference	60	1246.71
38949PA0050001	Rating Area 2	No Preference	61	1290.81
38949PA0050001	Rating Area 2	No Preference	62	1319.75
38949PA0050001	Rating Area 2	No Preference	63	1356.04
38949PA0050001	Rating Area 2	No Preference	64	1378.08
38949PA0050001	Rating Area 2	No Preference	65 and over	1378.08

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 4	No Preference	0-20	291.70
38949PA0050001	Rating Area 4	No Preference	21	459.36
38949PA0050001	Rating Area 4	No Preference	22	459.36
38949PA0050001	Rating Area 4	No Preference	23	459.36
38949PA0050001	Rating Area 4	No Preference	24	459.36
38949PA0050001	Rating Area 4	No Preference	25	461.20
38949PA0050001	Rating Area 4	No Preference	26	470.39
38949PA0050001	Rating Area 4	No Preference	27	481.41
38949PA0050001	Rating Area 4	No Preference	28	499.33
38949PA0050001	Rating Area 4	No Preference	29	514.03
38949PA0050001	Rating Area 4	No Preference	30	521.38
38949PA0050001	Rating Area 4	No Preference	31	532.40
38949PA0050001	Rating Area 4	No Preference	32	543.43
38949PA0050001	Rating Area 4	No Preference	33	550.32
38949PA0050001	Rating Area 4	No Preference	34	557.67
38949PA0050001	Rating Area 4	No Preference	35	561.34
38949PA0050001	Rating Area 4	No Preference	36	565.02
38949PA0050001	Rating Area 4	No Preference	37	568.69
38949PA0050001	Rating Area 4	No Preference	38	572.37
38949PA0050001	Rating Area 4	No Preference	39	579.72
38949PA0050001	Rating Area 4	No Preference	40	587.07
38949PA0050001	Rating Area 4	No Preference	41	598.09
38949PA0050001	Rating Area 4	No Preference	42	608.66
38949PA0050001	Rating Area 4	No Preference	43	623.36
38949PA0050001	Rating Area 4	No Preference	44	641.73
38949PA0050001	Rating Area 4	No Preference	45	663.32
38949PA0050001	Rating Area 4	No Preference	46	689.04
38949PA0050001	Rating Area 4	No Preference	47	717.98
38949PA0050001	Rating Area 4	No Preference	48	751.06
38949PA0050001	Rating Area 4	No Preference	49	783.67
38949PA0050001	Rating Area 4	No Preference	50	820.42
38949PA0050001	Rating Area 4	No Preference	51	856.71
38949PA0050001	Rating Area 4	No Preference	52	896.68
38949PA0050001	Rating Area 4	No Preference	53	937.10
38949PA0050001	Rating Area 4	No Preference	54	980.74
38949PA0050001	Rating Area 4	No Preference	55	1024.38
38949PA0050001	Rating Area 4	No Preference	56	1071.69
38949PA0050001	Rating Area 4	No Preference	57	1119.47
38949PA0050001	Rating Area 4	No Preference	58	1170.46
38949PA0050001	Rating Area 4	No Preference	59	1195.72
38949PA0050001	Rating Area 4	No Preference	60	1246.71
38949PA0050001	Rating Area 4	No Preference	61	1290.81
38949PA0050001	Rating Area 4	No Preference	62	1319.75
38949PA0050001	Rating Area 4	No Preference	63	1356.04
38949PA0050001	Rating Area 4	No Preference	64	1378.08
38949PA0050001	Rating Area 4	No Preference	65 and over	1378.08
38949PA0050001	Rating Area 5	No Preference	0-20	291.70
38949PA0050001	Rating Area 5	No Preference	21	459.36
38949PA0050001	Rating Area 5	No Preference	22	459.36
38949PA0050001	Rating Area 5	No Preference	23	459.36
38949PA0050001	Rating Area 5	No Preference	24	459.36
38949PA0050001	Rating Area 5	No Preference	25	461.20
38949PA0050001	Rating Area 5	No Preference	26	470.39
38949PA0050001	Rating Area 5	No Preference	27	481.41
38949PA0050001	Rating Area 5	No Preference	28	499.33
38949PA0050001	Rating Area 5	No Preference	29	514.03
38949PA0050001	Rating Area 5	No Preference	30	521.38
38949PA0050001	Rating Area 5	No Preference	31	532.40
38949PA0050001	Rating Area 5	No Preference	32	543.43
38949PA0050001	Rating Area 5	No Preference	33	550.32
38949PA0050001	Rating Area 5	No Preference	34	557.67
38949PA0050001	Rating Area 5	No Preference	35	561.34
38949PA0050001	Rating Area 5	No Preference	36	565.02
38949PA0050001	Rating Area 5	No Preference	37	568.69
38949PA0050001	Rating Area 5	No Preference	38	572.37
38949PA0050001	Rating Area 5	No Preference	39	579.72
38949PA0050001	Rating Area 5	No Preference	40	587.07
38949PA0050001	Rating Area 5	No Preference	41	598.09
38949PA0050001	Rating Area 5	No Preference	42	608.66
38949PA0050001	Rating Area 5	No Preference	43	623.36
38949PA0050001	Rating Area 5	No Preference	44	641.73
38949PA0050001	Rating Area 5	No Preference	45	663.32
38949PA0050001	Rating Area 5	No Preference	46	689.04
38949PA0050001	Rating Area 5	No Preference	47	717.98
38949PA0050001	Rating Area 5	No Preference	48	751.06
38949PA0050001	Rating Area 5	No Preference	49	783.67
38949PA0050001	Rating Area 5	No Preference	50	820.42
38949PA0050001	Rating Area 5	No Preference	51	856.71
38949PA0050001	Rating Area 5	No Preference	52	896.68
38949PA0050001	Rating Area 5	No Preference	53	937.10
38949PA0050001	Rating Area 5	No Preference	54	980.74
38949PA0050001	Rating Area 5	No Preference	55	1024.38
38949PA0050001	Rating Area 5	No Preference	56	1071.69
38949PA0050001	Rating Area 5	No Preference	57	1119.47
38949PA0050001	Rating Area 5	No Preference	58	1170.46
38949PA0050001	Rating Area 5	No Preference	59	1195.72
38949PA0050001	Rating Area 5	No Preference	60	1246.71
38949PA0050001	Rating Area 5	No Preference	61	1290.81
38949PA0050001	Rating Area 5	No Preference	62	1319.75
38949PA0050001	Rating Area 5	No Preference	63	1356.04
38949PA0050001	Rating Area 5	No Preference	64	1378.08
38949PA0050001	Rating Area 5	No Preference	65 and over	1378.08
38949PA0050001	Rating Area 6	No Preference	0-20	312.75
38949PA0050001	Rating Area 6	No Preference	21	492.51
38949PA0050001	Rating Area 6	No Preference	22	492.51
38949PA0050001	Rating Area 6	No Preference	23	492.51
38949PA0050001	Rating Area 6	No Preference	24	492.51
38949PA0050001	Rating Area 6	No Preference	25	494.48
38949PA0050001	Rating Area 6	No Preference	26	504.33
38949PA0050001	Rating Area 6	No Preference	27	516.15
38949PA0050001	Rating Area 6	No Preference	28	535.36
38949PA0050001	Rating Area 6	No Preference	29	551.12
38949PA0050001	Rating Area 6	No Preference	30	559.00
38949PA0050001	Rating Area 6	No Preference	31	570.82

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 6	No Preference	32	582.64
38949PA0050001	Rating Area 6	No Preference	33	590.03
38949PA0050001	Rating Area 6	No Preference	34	597.91
38949PA0050001	Rating Area 6	No Preference	35	601.85
38949PA0050001	Rating Area 6	No Preference	36	605.79
38949PA0050001	Rating Area 6	No Preference	37	609.73
38949PA0050001	Rating Area 6	No Preference	38	613.67
38949PA0050001	Rating Area 6	No Preference	39	621.55
38949PA0050001	Rating Area 6	No Preference	40	629.43
38949PA0050001	Rating Area 6	No Preference	41	641.25
38949PA0050001	Rating Area 6	No Preference	42	652.58
38949PA0050001	Rating Area 6	No Preference	43	668.34
38949PA0050001	Rating Area 6	No Preference	44	688.04
38949PA0050001	Rating Area 6	No Preference	45	711.19
38949PA0050001	Rating Area 6	No Preference	46	738.77
38949PA0050001	Rating Area 6	No Preference	47	769.80
38949PA0050001	Rating Area 6	No Preference	48	805.26
38949PA0050001	Rating Area 6	No Preference	49	840.23
38949PA0050001	Rating Area 6	No Preference	50	879.63
38949PA0050001	Rating Area 6	No Preference	51	918.54
38949PA0050001	Rating Area 6	No Preference	52	961.38
38949PA0050001	Rating Area 6	No Preference	53	1004.73
38949PA0050001	Rating Area 6	No Preference	54	1051.51
38949PA0050001	Rating Area 6	No Preference	55	1098.30
38949PA0050001	Rating Area 6	No Preference	56	1149.03
38949PA0050001	Rating Area 6	No Preference	57	1200.25
38949PA0050001	Rating Area 6	No Preference	58	1254.92
38949PA0050001	Rating Area 6	No Preference	59	1282.01
38949PA0050001	Rating Area 6	No Preference	60	1336.68
38949PA0050001	Rating Area 6	No Preference	61	1383.96
38949PA0050001	Rating Area 6	No Preference	62	1414.99
38949PA0050001	Rating Area 6	No Preference	63	1453.90
38949PA0050001	Rating Area 6	No Preference	64	1477.53
38949PA0050001	Rating Area 6	No Preference	65 and over	1477.53
38949PA0050003	Rating Area 1	No Preference	0-20	175.59
38949PA0050003	Rating Area 1	No Preference	21	276.52
38949PA0050003	Rating Area 1	No Preference	22	276.52
38949PA0050003	Rating Area 1	No Preference	23	276.52
38949PA0050003	Rating Area 1	No Preference	24	276.52
38949PA0050003	Rating Area 1	No Preference	25	277.62
38949PA0050003	Rating Area 1	No Preference	26	283.15
38949PA0050003	Rating Area 1	No Preference	27	289.79
38949PA0050003	Rating Area 1	No Preference	28	300.57
38949PA0050003	Rating Area 1	No Preference	29	309.42
38949PA0050003	Rating Area 1	No Preference	30	313.85
38949PA0050003	Rating Area 1	No Preference	31	320.48
38949PA0050003	Rating Area 1	No Preference	32	327.12
38949PA0050003	Rating Area 1	No Preference	33	331.27
38949PA0050003	Rating Area 1	No Preference	34	335.69
38949PA0050003	Rating Area 1	No Preference	35	337.90
38949PA0050003	Rating Area 1	No Preference	36	340.12
38949PA0050003	Rating Area 1	No Preference	37	342.33
38949PA0050003	Rating Area 1	No Preference	38	344.54
38949PA0050003	Rating Area 1	No Preference	39	348.97
38949PA0050003	Rating Area 1	No Preference	40	353.39
38949PA0050003	Rating Area 1	No Preference	41	360.03
38949PA0050003	Rating Area 1	No Preference	42	366.39
38949PA0050003	Rating Area 1	No Preference	43	375.23
38949PA0050003	Rating Area 1	No Preference	44	386.30
38949PA0050003	Rating Area 1	No Preference	45	399.29
38949PA0050003	Rating Area 1	No Preference	46	414.78
38949PA0050003	Rating Area 1	No Preference	47	432.20
38949PA0050003	Rating Area 1	No Preference	48	452.11
38949PA0050003	Rating Area 1	No Preference	49	471.74
38949PA0050003	Rating Area 1	No Preference	50	493.86
38949PA0050003	Rating Area 1	No Preference	51	515.71
38949PA0050003	Rating Area 1	No Preference	52	539.76
38949PA0050003	Rating Area 1	No Preference	53	564.10
38949PA0050003	Rating Area 1	No Preference	54	590.37
38949PA0050003	Rating Area 1	No Preference	55	616.63
38949PA0050003	Rating Area 1	No Preference	56	645.12
38949PA0050003	Rating Area 1	No Preference	57	673.87
38949PA0050003	Rating Area 1	No Preference	58	704.57
38949PA0050003	Rating Area 1	No Preference	59	719.78
38949PA0050003	Rating Area 1	No Preference	60	750.47
38949PA0050003	Rating Area 1	No Preference	61	777.02
38949PA0050003	Rating Area 1	No Preference	62	794.44
38949PA0050003	Rating Area 1	No Preference	63	816.28
38949PA0050003	Rating Area 1	No Preference	64	829.55
38949PA0050003	Rating Area 1	No Preference	65 and over	829.55
38949PA0050003	Rating Area 2	No Preference	0-20	175.59
38949PA0050003	Rating Area 2	No Preference	21	276.52
38949PA0050003	Rating Area 2	No Preference	22	276.52
38949PA0050003	Rating Area 2	No Preference	23	276.52
38949PA0050003	Rating Area 2	No Preference	24	276.52
38949PA0050003	Rating Area 2	No Preference	25	277.62
38949PA0050003	Rating Area 2	No Preference	26	283.15
38949PA0050003	Rating Area 2	No Preference	27	289.79
38949PA0050003	Rating Area 2	No Preference	28	300.57
38949PA0050003	Rating Area 2	No Preference	29	309.42
38949PA0050003	Rating Area 2	No Preference	30	313.85
38949PA0050003	Rating Area 2	No Preference	31	320.48
38949PA0050003	Rating Area 2	No Preference	32	327.12
38949PA0050003	Rating Area 2	No Preference	33	331.27
38949PA0050003	Rating Area 2	No Preference	34	335.69
38949PA0050003	Rating Area 2	No Preference	35	337.90
38949PA0050003	Rating Area 2	No Preference	36	340.12
38949PA0050003	Rating Area 2	No Preference	37	342.33
38949PA0050003	Rating Area 2	No Preference	38	344.54
38949PA0050003	Rating Area 2	No Preference	39	348.97
38949PA0050003	Rating Area 2	No Preference	40	353.39
38949PA0050003	Rating Area 2	No Preference	41	360.03
38949PA0050003	Rating Area 2	No Preference	42	366.39
38949PA0050003	Rating Area 2	No Preference	43	375.23

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 2	No Preference	44	386.30
38949PA0050003	Rating Area 2	No Preference	45	399.29
38949PA0050003	Rating Area 2	No Preference	46	414.78
38949PA0050003	Rating Area 2	No Preference	47	432.20
38949PA0050003	Rating Area 2	No Preference	48	452.11
38949PA0050003	Rating Area 2	No Preference	49	471.74
38949PA0050003	Rating Area 2	No Preference	50	493.86
38949PA0050003	Rating Area 2	No Preference	51	515.71
38949PA0050003	Rating Area 2	No Preference	52	539.76
38949PA0050003	Rating Area 2	No Preference	53	564.10
38949PA0050003	Rating Area 2	No Preference	54	590.37
38949PA0050003	Rating Area 2	No Preference	55	616.63
38949PA0050003	Rating Area 2	No Preference	56	645.12
38949PA0050003	Rating Area 2	No Preference	57	673.87
38949PA0050003	Rating Area 2	No Preference	58	704.57
38949PA0050003	Rating Area 2	No Preference	59	719.78
38949PA0050003	Rating Area 2	No Preference	60	750.47
38949PA0050003	Rating Area 2	No Preference	61	777.02
38949PA0050003	Rating Area 2	No Preference	62	794.44
38949PA0050003	Rating Area 2	No Preference	63	816.28
38949PA0050003	Rating Area 2	No Preference	64	829.55
38949PA0050003	Rating Area 2	No Preference	65 and over	829.55
38949PA0050003	Rating Area 4	No Preference	0-20	175.59
38949PA0050003	Rating Area 4	No Preference	21	276.52
38949PA0050003	Rating Area 4	No Preference	22	276.52
38949PA0050003	Rating Area 4	No Preference	23	276.52
38949PA0050003	Rating Area 4	No Preference	24	276.52
38949PA0050003	Rating Area 4	No Preference	25	277.62
38949PA0050003	Rating Area 4	No Preference	26	283.15
38949PA0050003	Rating Area 4	No Preference	27	289.79
38949PA0050003	Rating Area 4	No Preference	28	300.57
38949PA0050003	Rating Area 4	No Preference	29	309.42
38949PA0050003	Rating Area 4	No Preference	30	313.85
38949PA0050003	Rating Area 4	No Preference	31	320.48
38949PA0050003	Rating Area 4	No Preference	32	327.12
38949PA0050003	Rating Area 4	No Preference	33	331.27
38949PA0050003	Rating Area 4	No Preference	34	335.69
38949PA0050003	Rating Area 4	No Preference	35	337.90
38949PA0050003	Rating Area 4	No Preference	36	340.12
38949PA0050003	Rating Area 4	No Preference	37	342.33
38949PA0050003	Rating Area 4	No Preference	38	344.54
38949PA0050003	Rating Area 4	No Preference	39	348.97
38949PA0050003	Rating Area 4	No Preference	40	353.39
38949PA0050003	Rating Area 4	No Preference	41	360.03
38949PA0050003	Rating Area 4	No Preference	42	366.39
38949PA0050003	Rating Area 4	No Preference	43	375.23
38949PA0050003	Rating Area 4	No Preference	44	386.30
38949PA0050003	Rating Area 4	No Preference	45	399.29
38949PA0050003	Rating Area 4	No Preference	46	414.78
38949PA0050003	Rating Area 4	No Preference	47	432.20
38949PA0050003	Rating Area 4	No Preference	48	452.11
38949PA0050003	Rating Area 4	No Preference	49	471.74
38949PA0050003	Rating Area 4	No Preference	50	493.86
38949PA0050003	Rating Area 4	No Preference	51	515.71
38949PA0050003	Rating Area 4	No Preference	52	539.76
38949PA0050003	Rating Area 4	No Preference	53	564.10
38949PA0050003	Rating Area 4	No Preference	54	590.37
38949PA0050003	Rating Area 4	No Preference	55	616.63
38949PA0050003	Rating Area 4	No Preference	56	645.12
38949PA0050003	Rating Area 4	No Preference	57	673.87
38949PA0050003	Rating Area 4	No Preference	58	704.57
38949PA0050003	Rating Area 4	No Preference	59	719.78
38949PA0050003	Rating Area 4	No Preference	60	750.47
38949PA0050003	Rating Area 4	No Preference	61	777.02
38949PA0050003	Rating Area 4	No Preference	62	794.44
38949PA0050003	Rating Area 4	No Preference	63	816.28
38949PA0050003	Rating Area 4	No Preference	64	829.55
38949PA0050003	Rating Area 4	No Preference	65 and over	829.55
38949PA0050003	Rating Area 5	No Preference	0-20	175.59
38949PA0050003	Rating Area 5	No Preference	21	276.52
38949PA0050003	Rating Area 5	No Preference	22	276.52
38949PA0050003	Rating Area 5	No Preference	23	276.52
38949PA0050003	Rating Area 5	No Preference	24	276.52
38949PA0050003	Rating Area 5	No Preference	25	277.62
38949PA0050003	Rating Area 5	No Preference	26	283.15
38949PA0050003	Rating Area 5	No Preference	27	289.79
38949PA0050003	Rating Area 5	No Preference	28	300.57
38949PA0050003	Rating Area 5	No Preference	29	309.42
38949PA0050003	Rating Area 5	No Preference	30	313.85
38949PA0050003	Rating Area 5	No Preference	31	320.48
38949PA0050003	Rating Area 5	No Preference	32	327.12
38949PA0050003	Rating Area 5	No Preference	33	331.27
38949PA0050003	Rating Area 5	No Preference	34	335.69
38949PA0050003	Rating Area 5	No Preference	35	337.90
38949PA0050003	Rating Area 5	No Preference	36	340.12
38949PA0050003	Rating Area 5	No Preference	37	342.33
38949PA0050003	Rating Area 5	No Preference	38	344.54
38949PA0050003	Rating Area 5	No Preference	39	348.97
38949PA0050003	Rating Area 5	No Preference	40	353.39
38949PA0050003	Rating Area 5	No Preference	41	360.03
38949PA0050003	Rating Area 5	No Preference	42	366.39
38949PA0050003	Rating Area 5	No Preference	43	375.23
38949PA0050003	Rating Area 5	No Preference	44	386.30
38949PA0050003	Rating Area 5	No Preference	45	399.29
38949PA0050003	Rating Area 5	No Preference	46	414.78
38949PA0050003	Rating Area 5	No Preference	47	432.20
38949PA0050003	Rating Area 5	No Preference	48	452.11
38949PA0050003	Rating Area 5	No Preference	49	471.74
38949PA0050003	Rating Area 5	No Preference	50	493.86
38949PA0050003	Rating Area 5	No Preference	51	515.71
38949PA0050003	Rating Area 5	No Preference	52	539.76
38949PA0050003	Rating Area 5	No Preference	53	564.10
38949PA0050003	Rating Area 5	No Preference	54	590.37
38949PA0050003	Rating Area 5	No Preference	55	616.63

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 5	No Preference	56	645.12
38949PA0050003	Rating Area 5	No Preference	57	673.87
38949PA0050003	Rating Area 5	No Preference	58	704.57
38949PA0050003	Rating Area 5	No Preference	59	719.78
38949PA0050003	Rating Area 5	No Preference	60	750.47
38949PA0050003	Rating Area 5	No Preference	61	777.02
38949PA0050003	Rating Area 5	No Preference	62	794.44
38949PA0050003	Rating Area 5	No Preference	63	816.28
38949PA0050003	Rating Area 5	No Preference	64	829.55
38949PA0050003	Rating Area 5	No Preference	65 and over	829.55
38949PA0050003	Rating Area 6	No Preference	0-20	188.26
38949PA0050003	Rating Area 6	No Preference	21	296.47
38949PA0050003	Rating Area 6	No Preference	22	296.47
38949PA0050003	Rating Area 6	No Preference	23	296.47
38949PA0050003	Rating Area 6	No Preference	24	296.47
38949PA0050003	Rating Area 6	No Preference	25	297.66
38949PA0050003	Rating Area 6	No Preference	26	303.59
38949PA0050003	Rating Area 6	No Preference	27	310.70
38949PA0050003	Rating Area 6	No Preference	28	322.27
38949PA0050003	Rating Area 6	No Preference	29	331.75
38949PA0050003	Rating Area 6	No Preference	30	336.50
38949PA0050003	Rating Area 6	No Preference	31	343.61
38949PA0050003	Rating Area 6	No Preference	32	350.73
38949PA0050003	Rating Area 6	No Preference	33	355.17
38949PA0050003	Rating Area 6	No Preference	34	359.92
38949PA0050003	Rating Area 6	No Preference	35	362.29
38949PA0050003	Rating Area 6	No Preference	36	364.66
38949PA0050003	Rating Area 6	No Preference	37	367.03
38949PA0050003	Rating Area 6	No Preference	38	369.41
38949PA0050003	Rating Area 6	No Preference	39	374.15
38949PA0050003	Rating Area 6	No Preference	40	378.89
38949PA0050003	Rating Area 6	No Preference	41	386.01
38949PA0050003	Rating Area 6	No Preference	42	392.83
38949PA0050003	Rating Area 6	No Preference	43	402.31
38949PA0050003	Rating Area 6	No Preference	44	414.17
38949PA0050003	Rating Area 6	No Preference	45	428.11
38949PA0050003	Rating Area 6	No Preference	46	444.71
38949PA0050003	Rating Area 6	No Preference	47	463.39
38949PA0050003	Rating Area 6	No Preference	48	484.73
38949PA0050003	Rating Area 6	No Preference	49	505.78
38949PA0050003	Rating Area 6	No Preference	50	529.50
38949PA0050003	Rating Area 6	No Preference	51	552.92
38949PA0050003	Rating Area 6	No Preference	52	578.71
38949PA0050003	Rating Area 6	No Preference	53	604.80
38949PA0050003	Rating Area 6	No Preference	54	632.97
38949PA0050003	Rating Area 6	No Preference	55	661.13
38949PA0050003	Rating Area 6	No Preference	56	691.67
38949PA0050003	Rating Area 6	No Preference	57	722.50
38949PA0050003	Rating Area 6	No Preference	58	755.41
38949PA0050003	Rating Area 6	No Preference	59	771.72
38949PA0050003	Rating Area 6	No Preference	60	804.63
38949PA0050003	Rating Area 6	No Preference	61	833.09
38949PA0050003	Rating Area 6	No Preference	62	851.77
38949PA0050003	Rating Area 6	No Preference	63	875.19
38949PA0050003	Rating Area 6	No Preference	64	889.41
38949PA0050003	Rating Area 6	No Preference	65 and over	889.41

Highmark Choice Company (HCC)
Small Group Market
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
38949PA0050001	Off	HMO	Platinum	Keystone HMO $250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO $7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
Effective Date of Rates:	01/1/17, 02/1/17, 03/1/17	01/1/17, 02/1/17, 03/1/17	01/1/17, 02/1/17, 03/1/17	01/1/17, 02/1/17, 03/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO $250		Keystone HMO $250		Keystone HMO $7000		Keystone HMO $7000	
Deductible =>	$250		$250		$7,000		$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	$20 PCP		$20 PCP		$100 PCP		$100 PCP	
OOP Maximum =>	$1,000		$1,000		$7,150		$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 20	$273.44	$273.44	$293.18	$293.18	$164.59	$164.59	$176.47	$176.47
21	$430.62	$430.62	$461.70	$461.70	$259.20	$259.20	$277.91	$277.91
22	$430.62	$430.62	$461.70	$461.70	$259.20	$259.20	$277.91	$277.91
23	$430.62	$430.62	$461.70	$461.70	$259.20	$259.20	$277.91	$277.91
24	$430.62	$430.62	$461.70	$461.70	$259.20	$259.20	$277.91	$277.91
25	$432.34	$432.34	$463.54	$463.54	$260.24	$260.24	$279.02	$279.02
26	$440.96	$440.96	$472.78	$472.78	$265.42	$265.42	$284.58	$284.58
27	$451.29	$451.29	$483.86	$483.86	$271.65	$271.65	$291.25	$291.25
28	$468.09	$468.09	$501.87	$501.87	$281.75	$281.75	$302.09	$302.09
29	$481.87	$481.87	$516.64	$516.64	$290.05	$290.05	$310.98	$310.98
30	$488.76	$488.76	$524.03	$524.03	$294.20	$294.20	$315.43	$315.43
31	$499.09	$499.09	$535.11	$535.11	$300.42	$300.42	$322.10	$322.10
32	$509.43	$509.43	$546.19	$546.19	$306.64	$306.64	$328.77	$328.77
33	$515.88	$515.88	$553.11	$553.11	$310.53	$310.53	$332.93	$332.93
34	$522.77	$522.77	$560.50	$560.50	$314.67	$314.67	$337.38	$337.38
35	$526.22	$526.22	$564.19	$564.19	$316.75	$316.75	$339.60	$339.60
36	$529.66	$529.66	$567.89	$567.89	$318.82	$318.82	$341.83	$341.83
37	$533.11	$533.11	$571.58	$571.58	$320.89	$320.89	$344.05	$344.05
38	$536.55	$536.55	$575.28	$575.28	$322.97	$322.97	$346.27	$346.27
39	$543.44	$543.44	$582.66	$582.66	$327.11	$327.11	$350.72	$350.72
40	$550.33	$550.33	$590.05	$590.05	$331.26	$331.26	$355.17	$355.17
41	$560.67	$560.67	$601.13	$601.13	$337.48	$337.48	$361.84	$361.84
42	$570.57	$570.57	$611.75	$611.75	$343.44	$343.44	$368.23	$368.23
43	$584.35	$584.35	$626.52	$626.52	$351.74	$351.74	$377.12	$377.12
44	$601.58	$601.58	$644.99	$644.99	$362.11	$362.11	$388.24	$388.24
45	$621.82	$621.82	$666.69	$666.69	$374.29	$374.29	$401.30	$401.30
46	$645.93	$645.93	$692.55	$692.55	$388.81	$388.81	$416.86	$416.86
47	$673.06	$673.06	$721.63	$721.63	$405.13	$405.13	$434.37	$434.37
48	$704.07	$704.07	$754.88	$754.88	$423.80	$423.80	$454.38	$454.38
49	$734.64	$734.64	$787.66	$787.66	$442.20	$442.20	$474.11	$474.11
50	$769.09	$769.09	$824.59	$824.59	$462.94	$462.94	$496.35	$496.35
51	$803.11	$803.11	$861.07	$861.07	$483.41	$483.41	$518.30	$518.30
52	$840.57	$840.57	$901.23	$901.23	$505.97	$505.97	$542.48	$542.48
53	$878.47	$878.47	$941.86	$941.86	$528.77	$528.77	$566.93	$566.93
54	$919.38	$919.38	$985.72	$985.72	$553.40	$553.40	$593.34	$593.34
55	$960.29	$960.29	$1,029.59	$1,029.59	$578.02	$578.02	$619.74	$619.74
56	$1,004.64	$1,004.64	$1,077.14	$1,077.14	$604.72	$604.72	$648.36	$648.36
57	$1,049.43	$1,049.43	$1,125.16	$1,125.16	$631.68	$631.68	$677.26	$677.26
58	$1,097.22	$1,097.22	$1,176.41	$1,176.41	$660.45	$660.45	$708.11	$708.11
59	$1,120.91	$1,120.91	$1,201.80	$1,201.80	$674.71	$674.71	$723.40	$723.40
60	$1,168.71	$1,168.71	$1,253.05	$1,253.05	$703.48	$703.48	$754.24	$754.24
61	$1,210.05	$1,210.05	$1,297.37	$1,297.37	$728.36	$728.36	$780.92	$780.92
62	$1,237.18	$1,237.18	$1,326.46	$1,326.46	$744.69	$744.69	$798.43	$798.43
63	$1,271.20	$1,271.20	$1,362.93	$1,362.93	$765.17	$765.17	$820.39	$820.39
64	$1,291.86	$1,291.86	$1,385.09	$1,385.09	$777.60	$777.60	$833.73	$833.73
65+	$1,291.86	$1,291.86	$1,385.09	$1,385.09	$777.60	$777.60	$833.73	$833.73

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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

Highmark Choice Company (HCC)
Small Group Market
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
38949PA0050001	Off	HMO	Platinum	Keystone HMO $250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO $7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
Effective Date of Rates:	04/1/17, 05/1/17, 06/1/17	04/1/17, 05/1/17, 06/1/17	04/1/17, 05/1/17, 06/1/17	04/1/17, 05/1/17, 06/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO $250		Keystone HMO $250		Keystone HMO $7000		Keystone HMO $7000	
Deductible =>	$250		$250		$7,000		$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	$20 PCP		$20 PCP		$100 PCP		$100 PCP	
OOP Maximum =>	$1,000		$1,000		$7,150		$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 20	$279.40	$279.40	$299.56	$299.56	$168.19	$168.19	$180.32	$180.32
21	$440.00	$440.00	$471.75	$471.75	$264.86	$264.86	$283.97	$283.97
22	$440.00	$440.00	$471.75	$471.75	$264.86	$264.86	$283.97	$283.97
23	$440.00	$440.00	$471.75	$471.75	$264.86	$264.86	$283.97	$283.97
24	$440.00	$440.00	$471.75	$471.75	$264.86	$264.86	$283.97	$283.97
25	$441.76	$441.76	$473.64	$473.64	$265.92	$265.92	$285.11	$285.11
26	$450.56	$450.56	$483.08	$483.08	$271.22	$271.22	$290.79	$290.79
27	$461.12	$461.12	$494.40	$494.40	$277.57	$277.57	$297.60	$297.60
28	$478.28	$478.28	$512.80	$512.80	$287.90	$287.90	$308.68	$308.68
29	$492.36	$492.36	$527.89	$527.89	$296.38	$296.38	$317.76	$317.76
30	$499.40	$499.40	$535.44	$535.44	$300.61	$300.61	$322.31	$322.31
31	$509.96	$509.96	$546.76	$546.76	$306.97	$306.97	$329.12	$329.12
32	$520.52	$520.52	$558.09	$558.09	$313.33	$313.33	$335.94	$335.94
33	$527.12	$527.12	$565.16	$565.16	$317.30	$317.30	$340.20	$340.20
34	$534.16	$534.16	$572.71	$572.71	$321.54	$321.54	$344.74	$344.74
35	$537.68	$537.68	$576.48	$576.48	$323.66	$323.66	$347.01	$347.01
36	$541.20	$541.20	$580.26	$580.26	$325.78	$325.78	$349.29	$349.29
37	$544.72	$544.72	$584.03	$584.03	$327.89	$327.89	$351.56	$351.56
38	$548.24	$548.24	$587.81	$587.81	$330.01	$330.01	$353.83	$353.83
39	$555.28	$555.28	$595.35	$595.35	$334.25	$334.25	$358.37	$358.37
40	$562.32	$562.32	$602.90	$602.90	$338.49	$338.49	$362.92	$362.92
41	$572.88	$572.88	$614.22	$614.22	$344.85	$344.85	$369.73	$369.73
42	$583.00	$583.00	$625.07	$625.07	$350.94	$350.94	$376.26	$376.26
43	$597.08	$597.08	$640.17	$640.17	$359.41	$359.41	$385.35	$385.35
44	$614.68	$614.68	$659.04	$659.04	$370.01	$370.01	$396.71	$396.71
45	$635.36	$635.36	$681.21	$681.21	$382.46	$382.46	$410.06	$410.06
46	$660.00	$660.00	$707.63	$707.63	$397.29	$397.29	$425.96	$425.96
47	$687.72	$687.72	$737.35	$737.35	$413.97	$413.97	$443.85	$443.85
48	$719.40	$719.40	$771.32	$771.32	$433.04	$433.04	$464.29	$464.29
49	$750.64	$750.64	$804.81	$804.81	$451.85	$451.85	$484.46	$484.46
50	$785.84	$785.84	$842.55	$842.55	$473.04	$473.04	$507.17	$507.17
51	$820.60	$820.60	$879.82	$879.82	$493.96	$493.96	$529.61	$529.61
52	$858.88	$858.88	$920.86	$920.86	$517.00	$517.00	$554.31	$554.31
53	$897.60	$897.60	$962.38	$962.38	$540.31	$540.31	$579.30	$579.30
54	$939.40	$939.40	$1,007.20	$1,007.20	$565.47	$565.47	$606.28	$606.28
55	$981.20	$981.20	$1,052.01	$1,052.01	$590.63	$590.63	$633.26	$633.26
56	$1,026.52	$1,026.52	$1,100.60	$1,100.60	$617.91	$617.91	$662.51	$662.51
57	$1,072.28	$1,072.28	$1,149.67	$1,149.67	$645.46	$645.46	$692.04	$692.04
58	$1,121.12	$1,121.12	$1,202.03	$1,202.03	$674.86	$674.86	$723.56	$723.56
59	$1,145.32	$1,145.32	$1,227.98	$1,227.98	$689.43	$689.43	$739.18	$739.18
60	$1,194.16	$1,194.16	$1,280.34	$1,280.34	$718.83	$718.83	$770.70	$770.70
61	$1,236.40	$1,236.40	$1,325.63	$1,325.63	$744.25	$744.25	$797.96	$797.96
62	$1,264.12	$1,264.12	$1,355.35	$1,355.35	$760.94	$760.94	$815.85	$815.85
63	$1,298.89	$1,298.89	$1,392.62	$1,392.62	$781.86	$781.86	$838.29	$838.29
64	$1,320.00	$1,320.00	$1,415.25	$1,415.25	$794.58	$794.58	$851.91	$851.91
65+	$1,320.00	$1,320.00	$1,415.25	$1,415.25	$794.58	$794.58	$851.91	$851.91

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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

Highmark Choice Company (HCC)
Small Group Market
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
38949PA0050001	Off	HMO	Platinum	Keystone HMO $250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO $7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
Effective Date of Rates:	07/1/17, 08/1/17, 09/1/17	07/1/17, 08/1/17, 09/1/17	07/1/17, 08/1/17, 09/1/17	07/1/17, 08/1/17, 09/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO $250		Keystone HMO $250		Keystone HMO $7000		Keystone HMO $7000	
Deductible =>	$250		$250		$7,000		$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	$20 PCP		$20 PCP		$100 PCP		$100 PCP	
OOP Maximum =>	$1,000		$1,000		$7,150		$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 20	$285.48	$285.48	$306.08	$306.08	$171.84	$171.84	$184.24	$184.24
21	$449.58	$449.58	$482.02	$482.02	$270.62	$270.62	$290.15	$290.15
22	$449.58	$449.58	$482.02	$482.02	$270.62	$270.62	$290.15	$290.15
23	$449.58	$449.58	$482.02	$482.02	$270.62	$270.62	$290.15	$290.15
24	$449.58	$449.58	$482.02	$482.02	$270.62	$270.62	$290.15	$290.15
25	$451.37	$451.37	$483.95	$483.95	$271.70	$271.70	$291.31	$291.31
26	$460.37	$460.37	$493.59	$493.59	$277.12	$277.12	$297.11	$297.11
27	$471.16	$471.16	$505.16	$505.16	$283.61	$283.61	$304.08	$304.08
28	$488.69	$488.69	$523.95	$523.95	$294.16	$294.16	$315.39	$315.39
29	$503.08	$503.08	$539.38	$539.38	$302.82	$302.82	$324.68	$324.68
30	$510.27	$510.27	$547.09	$547.09	$307.15	$307.15	$329.32	$329.32
31	$521.06	$521.06	$558.66	$558.66	$313.65	$313.65	$336.28	$336.28
32	$531.85	$531.85	$570.23	$570.23	$320.14	$320.14	$343.25	$343.25
33	$538.59	$538.59	$577.46	$577.46	$324.20	$324.20	$347.60	$347.60
34	$545.78	$545.78	$585.17	$585.17	$328.53	$328.53	$352.24	$352.24
35	$549.38	$549.38	$589.03	$589.03	$330.70	$330.70	$354.56	$354.56
36	$552.98	$552.98	$592.88	$592.88	$332.86	$332.86	$356.88	$356.88
37	$556.57	$556.57	$596.74	$596.74	$335.03	$335.03	$359.21	$359.21
38	$560.17	$560.17	$600.60	$600.60	$337.19	$337.19	$361.53	$361.53
39	$567.36	$567.36	$608.31	$608.31	$341.52	$341.52	$366.17	$366.17
40	$574.56	$574.56	$616.02	$616.02	$345.85	$345.85	$370.81	$370.81
41	$585.35	$585.35	$627.59	$627.59	$352.35	$352.35	$377.77	$377.77
42	$595.69	$595.69	$638.68	$638.68	$358.57	$358.57	$384.45	$384.45
43	$610.07	$610.07	$654.10	$654.10	$367.23	$367.23	$393.73	$393.73
44	$628.06	$628.06	$673.38	$673.38	$378.06	$378.06	$405.34	$405.34
45	$649.19	$649.19	$696.04	$696.04	$390.78	$390.78	$418.98	$418.98
46	$674.36	$674.36	$723.03	$723.03	$405.93	$405.93	$435.22	$435.22
47	$702.69	$702.69	$753.40	$753.40	$422.98	$422.98	$453.50	$453.50
48	$735.06	$735.06	$788.10	$788.10	$442.46	$442.46	$474.39	$474.39
49	$766.98	$766.98	$822.32	$822.32	$461.68	$461.68	$495.00	$495.00
50	$802.94	$802.94	$860.89	$860.89	$483.33	$483.33	$518.21	$518.21
51	$838.46	$838.46	$898.97	$898.97	$504.71	$504.71	$541.13	$541.13
52	$877.57	$877.57	$940.90	$940.90	$528.25	$528.25	$566.37	$566.37
53	$917.13	$917.13	$983.32	$983.32	$552.07	$552.07	$591.91	$591.91
54	$959.84	$959.84	$1,029.11	$1,029.11	$577.77	$577.77	$619.47	$619.47
55	$1,002.55	$1,002.55	$1,074.90	$1,074.90	$603.48	$603.48	$647.03	$647.03
56	$1,048.86	$1,048.86	$1,124.55	$1,124.55	$631.36	$631.36	$676.92	$676.92
57	$1,095.62	$1,095.62	$1,174.68	$1,174.68	$659.50	$659.50	$707.09	$707.09
58	$1,145.52	$1,145.52	$1,228.18	$1,228.18	$689.54	$689.54	$739.30	$739.30
59	$1,170.25	$1,170.25	$1,254.70	$1,254.70	$704.42	$704.42	$755.26	$755.26
60	$1,220.15	$1,220.15	$1,308.20	$1,308.20	$734.46	$734.46	$787.47	$787.47
61	$1,263.31	$1,263.31	$1,354.47	$1,354.47	$760.44	$760.44	$815.32	$815.32
62	$1,291.63	$1,291.63	$1,384.84	$1,384.84	$777.49	$777.49	$833.60	$833.60
63	$1,327.15	$1,327.15	$1,422.92	$1,422.92	$798.87	$798.87	$856.52	$856.52
64	$1,348.73	$1,348.73	$1,446.06	$1,446.06	$811.86	$811.86	$870.45	$870.45
65+	$1,348.73	$1,348.73	$1,446.06	$1,446.06	$811.86	$811.86	$870.45	$870.45

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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

Highmark Choice Company (HCC)
Small Group Market
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
38949PA0050001	Off	HMO	Platinum	Keystone HMO $250	C	1,2,4,5,6	None
38949PA0050003	Off	HMO	Bronze	Keystone HMO $7000	C	1,2,4,5,6	None

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):	Keystone HMO	Keystone HMO	Keystone HMO	Keystone HMO
Effective Date of Rates:	10/1/17, 11/1/17, 12/1/17	10/1/17, 11/1/17, 12/1/17	10/1/17, 11/1/17, 12/1/17	10/1/17, 11/1/17, 12/1/17

Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange) =>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Form #	HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4		HMO-SM/WG-4	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Plan Name =>	Keystone HMO $250		Keystone HMO $250		Keystone HMO $7000		Keystone HMO $7000	
Deductible =>	$250		$250		$7,000		$7,000	
Coinsurance =>	100%		100%		60%		60%	
Copays =>	$20 PCP		$20 PCP		$100 PCP		$100 PCP	
OOP Maximum =>	$1,000		$1,000		$7,150		$7,150	
Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 20	$291.70	$291.70	$312.75	$312.75	$175.59	$175.59	$188.26	$188.26
21	$459.36	$459.36	$492.51	$492.51	$276.52	$276.52	$296.47	$296.47
22	$459.36	$459.36	$492.51	$492.51	$276.52	$276.52	$296.47	$296.47
23	$459.36	$459.36	$492.51	$492.51	$276.52	$276.52	$296.47	$296.47
24	$459.36	$459.36	$492.51	$492.51	$276.52	$276.52	$296.47	$296.47
25	$461.20	$461.20	$494.48	$494.48	$277.62	$277.62	$297.66	$297.66
26	$470.39	$470.39	$504.33	$504.33	$283.15	$283.15	$303.59	$303.59
27	$481.41	$481.41	$516.15	$516.15	$289.79	$289.79	$310.70	$310.70
28	$499.33	$499.33	$535.36	$535.36	$300.57	$300.57	$322.27	$322.27
29	$514.03	$514.03	$551.12	$551.12	$309.42	$309.42	$331.75	$331.75
30	$521.38	$521.38	$559.00	$559.00	$313.85	$313.85	$336.50	$336.50
31	$532.40	$532.40	$570.82	$570.82	$320.48	$320.48	$343.61	$343.61
32	$543.43	$543.43	$582.64	$582.64	$327.12	$327.12	$350.73	$350.73
33	$550.32	$550.32	$590.03	$590.03	$331.27	$331.27	$355.17	$355.17
34	$557.67	$557.67	$597.91	$597.91	$335.69	$335.69	$359.92	$359.92
35	$561.34	$561.34	$601.85	$601.85	$337.90	$337.90	$362.29	$362.29
36	$565.02	$565.02	$605.79	$605.79	$340.12	$340.12	$364.66	$364.66
37	$568.69	$568.69	$609.73	$609.73	$342.33	$342.33	$367.03	$367.03
38	$572.37	$572.37	$613.67	$613.67	$344.54	$344.54	$369.41	$369.41
39	$579.72	$579.72	$621.55	$621.55	$348.97	$348.97	$374.15	$374.15
40	$587.07	$587.07	$629.43	$629.43	$353.39	$353.39	$378.89	$378.89
41	$598.09	$598.09	$641.25	$641.25	$360.03	$360.03	$386.01	$386.01
42	$608.66	$608.66	$652.58	$652.58	$366.39	$366.39	$392.83	$392.83
43	$623.36	$623.36	$668.34	$668.34	$375.23	$375.23	$402.31	$402.31
44	$641.73	$641.73	$688.04	$688.04	$386.30	$386.30	$414.17	$414.17
45	$663.32	$663.32	$711.19	$711.19	$399.29	$399.29	$428.11	$428.11
46	$689.04	$689.04	$738.77	$738.77	$414.78	$414.78	$444.71	$444.71
47	$717.98	$717.98	$769.80	$769.80	$432.20	$432.20	$463.39	$463.39
48	$751.06	$751.06	$805.26	$805.26	$452.11	$452.11	$484.73	$484.73
49	$783.67	$783.67	$840.23	$840.23	$471.74	$471.74	$505.78	$505.78
50	$820.42	$820.42	$879.63	$879.63	$493.86	$493.86	$529.50	$529.50
51	$856.71	$856.71	$918.54	$918.54	$515.71	$515.71	$552.92	$552.92
52	$896.68	$896.68	$961.38	$961.38	$539.76	$539.76	$578.71	$578.71
53	$937.10	$937.10	$1,004.73	$1,004.73	$564.10	$564.10	$604.80	$604.80
54	$980.74	$980.74	$1,051.51	$1,051.51	$590.37	$590.37	$632.97	$632.97
55	$1,024.38	$1,024.38	$1,098.30	$1,098.30	$616.63	$616.63	$661.13	$661.13
56	$1,071.69	$1,071.69	$1,149.03	$1,149.03	$645.12	$645.12	$691.67	$691.67
57	$1,119.47	$1,119.47	$1,200.25	$1,200.25	$673.87	$673.87	$722.50	$722.50
58	$1,170.46	$1,170.46	$1,254.92	$1,254.92	$704.57	$704.57	$755.41	$755.41
59	$1,195.72	$1,195.72	$1,282.01	$1,282.01	$719.78	$719.78	$771.72	$771.72
60	$1,246.71	$1,246.71	$1,336.68	$1,336.68	$750.47	$750.47	$804.63	$804.63
61	$1,290.81	$1,290.81	$1,383.96	$1,383.96	$777.02	$777.02	$833.09	$833.09
62	$1,319.75	$1,319.75	$1,414.99	$1,414.99	$794.44	$794.44	$851.77	$851.77
63	$1,356.04	$1,356.04	$1,453.90	$1,453.90	$816.28	$816.28	$875.19	$875.19
64	$1,378.08	$1,378.08	$1,477.53	$1,477.53	$829.55	$829.55	$889.41	$889.41
65+	$1,378.08	$1,378.08	$1,477.53	$1,477.53	$829.55	$829.55	$889.41	$889.41

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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9

SERFF Tracking #:	*HGHM-130535987*	***State Tracking #:***	*HGHM-130535987*	***Company Tracking #:***	*1A-SG-HCC-2016*

State:	*Pennsylvania*	***Filing Company:***	*Highmark Choice Company*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*HCC Small Group 2017 ACA Rate Filing*		
Project Name/Number:	*HCC SG Filing 2017/1A-SG-HCC-2016*		

Supporting Document Schedules

Satisfied - Item:	Revised Redacted Memorandums & Rate Exhibits & URRT (PDF)
Comments:	Attached
Attachment(s):	2017 Unified_Rate_Review_Template_PA Small Group_HCC_v2 FINAL.pdf HCC - FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016_v2 - FINAL-Val.pdf 38949_01012017_SG_RedactedAM_v2.pdf 2017 PID Act Memo SG PA - HCC - FINAL (Redacted)_v3.pdf
Item Status:	
Status Date:	

Unified Rate Review v3.3

Company Legal Name: **Highmark Choice Company** State: **PA**
HIOS Issuer ID: **38949** Market: **Small Group**
Effective Date of Rate Change(s): **01/01/2017**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 01/01/2015 to 12/31/2015

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$1,046,665	$661.61	100.00%
Incurred Claims in Experience Period	$684,174	432.47	65.37%
Allowed Claims:	$729,099	460.87	69.66%
Index Rate of Experience Period		$461.00	
Experience Period Member Months	1,582		

Section II: Allowed Claims, PMPM basis

Projection Period: 01/01/2017 to 12/31/2017 Mid-point to Mid-point, Experience to Projection: 24 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	79.79	$11,439.00	$76.06	1.075	0.982	1.058	1.026	90.35	$12,583.94	$94.75	94.86	$13,450.57	$106.33
Outpatient Hospital	Visits	2,929.71	560.49	136.84	1.075	0.982	1.058	1.026	3,317.79	616.59	170.48	3483.36	659.05	191.31
Professional	Visits	18,695.04	89.23	139.02	1.075	0.982	1.058	1.026	21,171.41	98.17	173.19	22227.93	104.93	194.36
Other Medical	Other	844.56	181.00	12.74	1.075	0.982	1.058	1.026	956.43	199.12	15.87	1004.16	212.83	17.81
Capitation	Other	0.00	0.00	0.00	1.000	1.000	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00
Prescription Drug	Prescriptions	13,410.27	86.10	96.22	1.075	0.982	1.058	1.026	15,186.62	94.72	119.87	478334.46	3.37	134.52
Total				$460.87							$574.16			$644.33

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)	0.00%	100.00%	$644.33	$1,167,518
Paid to Allowed Average Factor in Projection Period			0.904	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$582.27	$1,055,081
Projected Risk Adjustments PMPM			-0.13	(236)
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$582.40	$1,055,316
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$582.40	$1,055,316
Administrative Expense Load		7.60%	47.93	86,849
Profit & Risk Load		0.00%	0.00	0
Taxes & Fees		0.03%	0.19	344
Single Risk Pool Gross Premium Avg. Rate, PMPM			$630.52	$1,142,510
Index Rate for Projection Period			$679.75	
% increase over Experience Period			-4.70%	
% Increase, annualized:			-2.38%	
Projected Member Months				1,812

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

Product-Plan Data Collection

Company Legal Name:	**Highmark Choice Company**
HIOS Issuer ID:	**38949**
Effective Date of Rate Change(s):	**01/01/2017**

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		Terminated Product	Keystone HMO	
Product ID:		38949PA004	38949PA005	
Metal:		Not Applicable	Platinum	Bronze
AV Metal Value		0.000	0.896	0.620
AV Pricing Value		1.000	0.988	0.595
Plan Category		Terminated	Renewing	New
Plan Type:		HMO	HMO	HMO
Plan Name		2015 Experience	Keystone HMO 250	Keystone HMO 7000
Plan ID (Standard Component ID):		38949PA0040001	38949PA0050001	38949PA0050003
Exchange Plan?		No	No	No
Historical Rate Increase - Calendar Year - 2		0.00%	0.00%	
Historical Rate Increase - Calendar Year - 1		0.00%	17.29%	
Historical Rate Increase - Calendar Year 0		0.00%	9.41%	
Effective Date of Proposed Rates		01/01/2016	01/01/2017	01/01/2017
Rate Change % (over prior filing)		0.00%	-7.71%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		0.00%	-6.57%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		#DIV/0!	5.82%	#DIV/0!
Product Rate Increase %		0.00%	-6.57%	

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

Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
Inpatient	-$0.49	$0.00	-$10.70	$0.00
Outpatient	-$0.31	$0.00	-$6.78	$0.00
Professional	-$0.44	$0.00	-$9.74	$0.00
Prescription Drug	$2.49	$0.00	$54.70	$0.00
Other	$0.39	$0.00	$8.63	$0.00
Capitation	-$3.24	$0.00	-$71.20	$0.00
Administration	$0.54	$0.00	$11.92	$0.00
Taxes & Fees	-$0.12	$0.00	-$2.63	$0.00
Risk & Profit Charge	-$2.16	$0.00	-$47.53	$0.00
Total Rate Increase	-$3.34	$0.00	-$73.32	$0.00
Member Cost Share Increase	-$0.61	$0.00	-$13.49	$0.00

Average Current Rate PMPM	$893.92	$0.00	$950.58	$0.00
Projected Member Months	1,812	0	1,704	108

Section III: Experience Period Information

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
WARNING	$ 661.61	Premium Information	Plan Adjusted Index Rate	$28.89	$0.00	$634.87	$0.00
OK	1,582		Member Months	1,582	1,510	72	0
WARNING	$1,046,665		Total Premium (TP)	$45,711	$0	$45,711	$0
			EHB Percent of TP, [see instructions]	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%
			Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%
OK	$729,099	Claims Information	Total Allowed Claims (TAC)	$729,099	$664,966	$64,133	$0
			EHB Percent of TAC, [see instructions]	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%
			Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%
			Allowed Claims which are not the issuer's obligation:	$38,937	$41,857	-$2,920	$0
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0			
			Portion of above payable by HHS on behalf of insured person, as %	0.00%			
OK	$684,174		Total Incurred claims, payable with issuer funds	$690,162	$623,109	$67,053	$0
			Net Amt of Rein	-$5,805.94	-$5,541.70	-$264.24	$0.00
			Net Amt of Risk Adj	-$5,998.26	$1,510.00	-$7,508.26	$0.00
OK	$ 432.47		Incurred Claims PMPM	$436.26	$412.65	$931.29	#DIV/0!
OK	$ 460.87		Allowed Claims PMPM	$460.87	$440.37	$890.74	#DIV/0!
			EHB portion of Allowed Claims, PMPM	$460.87	$440.37	$890.74	#DIV/0!

Section IV: Projected (12 months following effective date)

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
OK	$ 630.52	Premium Information	Plan Adjusted Index Rate	$655.88		$671.82	$404.40
OK	1,812		Member Months	1,812	-	1,704	108
OK	$1,142,510		Total Premium (TP)	$1,188,460	$0	$1,144,785	$43,675
			EHB Percent of TP, [see instructions]	100.00%		100.00%	100.00%
			state mandated benefits portion of TP that are other than EHB	0.00%		0.00%	0.00%
			Other benefits portion of TP	0.00%	100.00%	0.00%	0.00%
OK	1,167,518	Claims Information	Total Allowed Claims (TAC)	$1,158,700		$1,098,176	$60,524
			EHB Percent of TAC, [see instructions]	100.00%		100.00%	100.00%
			state mandated benefits portion of TAC that are other than EHB	0.00%		0.00%	0.00%
			Other benefits portion of TAC	0.00%	100.00%	0.00%	0.00%
			Allowed Claims which are not the issuer's obligation	$118,156		$95,871	$22,285
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0			
			Portion of above payable by HHS on behalf of insured person, as %	0.00%			
OK	1,055,316		Total Incurred claims, payable with issuer funds	$1,040,545	$0	$1,002,305	$38,239
#DIV/0!	-		Net Amt of Rein	$0		$0	$0
			Net Amt of Risk Adj	-$236		-$222	-$14
OK	$ 582.40		Incurred Claims PMPM	$574.25	#DIV/0!	$588.21	$354.07
OK	$ 644.33		Allowed Claims PMPM	$639.46	#DIV/0!	$644.47	$560.41
			EHB portion of Allowed Claims, PMPM	$639.46	#DIV/0!	$644.47	$560.41

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	72	5	1,812
<18	-	-	303
18-24	-	-	215
25-29	-	-	97
30-34	-	-	106
35-39	-	-	110
40-44	-	-	153
45-49	12	1	176
50-54	48	3	198
55-59	12	1	233
60-63	-	-	118
64+	-	-	103

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 1,054,162.46	$ 681,637.06	$ 697,510.26	1,582	$ -	$ 742,435.26	$ -	$ (13,336.26)	$ -	$ -	$ (7,497.46)	$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 460.87**
Loss Ratio											**65.37%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	5.83%	3.00%	9.00%	16.50%
Outpatient Hospital	5.83%	3.00%	9.00%	29.69%
Professional	5.83%	3.00%	9.00%	30.16%
Other Medical	5.83%	3.00%	9.00%	2.76%
Capitation			0.00%	0.00%
Prescription Drugs	5.83%	3.00%	9.00%	20.88%
Total Annual Trend			9.00%	100.00%
2 Year Trend Projection Factor			1.188	

<- Annualized Trend Factors on URRT

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		$ 176,865.18	1.0000	$ 176,862.90	373	$ 474.16		$ (2,346.17)	$ 189,633.15	$ 508.40
Feb-13		$ 134,405.02	1.0000	$ 134,410.15	366	$ 367.24		$ (2,302.14)	$ 144,211.54	$ 394.02
Mar-13		$ 101,952.28	0.9999	$ 101,960.00	337	$ 302.55		$ (2,119.73)	$ 110,875.84	$ 329.01
Apr-13		$ 129,093.41	0.9999	$ 129,109.09	336	$ 384.25		$ (2,113.44)	$ 138,621.24	$ 412.56
May-13		$ 137,749.75	0.9999	$ 137,769.21	343	$ 401.66		$ (2,157.47)	$ 147,311.24	$ 429.48
Jun-13		$ 90,129.84	0.9998	$ 90,147.57	346	$ 260.54		$ (2,176.34)	$ 97,957.30	$ 283.11
Jul-13		$ 94,965.88	0.9998	$ 94,985.09	337	$ 281.85		$ (2,119.73)	$ 104,945.18	$ 311.41
Aug-13		$ 124,628.93	0.9996	$ 124,679.23	333	$ 374.41		$ (2,094.57)	$ 134,246.67	$ 403.14
Sep-13		$ 88,515.21	0.9995	$ 88,555.42	332	$ 266.73		$ (2,088.28)	$ 95,958.37	$ 289.03
Oct-13		$ 123,626.84	0.9996	$ 123,676.68	329	$ 375.92		$ (2,069.41)	$ 133,465.19	$ 405.67
Nov-13		$ 163,501.73	0.9994	$ 163,600.98	314	$ 521.02		$ (1,975.06)	$ 171,109.92	$ 544.94
Dec-13	$ 2,476,833.38	$ 131,054.93	0.9994	$ 131,137.81	297	$ 441.54	$ 110,825.88	$ (1,868.13)	$ 139,384.36	$ 469.31
Jan-14		$ 110,917.44	0.9993	$ 110,995.22	296	$ 374.98		$ (2,234.80)	$ 119,140.13	$ 402.50
Feb-14		$ 134,882.23	0.9991	$ 134,999.41	293	$ 460.75		$ (2,212.15)	$ 141,867.98	$ 484.19
Mar-14		$ 95,988.56	0.9990	$ 96,086.42	292	$ 329.06		$ (2,204.60)	$ 103,350.10	$ 353.94
Apr-14		$ 106,234.02	0.9989	$ 106,354.15	297	$ 358.09		$ (2,242.35)	$ 114,735.60	$ 386.32
May-14		$ 116,223.25	0.9983	$ 116,419.76	307	$ 379.22		$ (2,317.85)	$ 125,468.96	$ 408.69
Jun-14		$ 179,954.39	0.9981	$ 180,299.22	308	$ 585.39		$ (2,325.40)	$ 188,856.45	$ 613.17
Jul-14		$ 111,769.06	0.9980	$ 111,993.05	222	$ 504.47		$ (1,676.10)	$ 119,070.37	$ 536.35
Aug-14		$ 121,760.63	0.9977	$ 122,046.60	217	$ 562.43		$ (1,638.35)	$ 127,334.85	$ 586.80
Sep-14		$ 76,377.33	0.9972	$ 76,592.84	217	$ 352.96		$ (1,638.35)	$ 81,244.52	$ 374.40
Oct-14		$ 134,918.51	0.9975	$ 135,258.03	215	$ 629.11		$ (1,623.25)	$ 141,557.41	$ 658.41
Nov-14		$ 88,971.98	0.9968	$ 89,255.70	190	$ 469.77		$ (1,434.50)	$ 93,734.90	$ 493.34
Dec-14	$ 1,793,609.27	$ 72,956.69	0.9966	$ 73,206.15	166	$ 441.00	$ 80,538.83	$ (1,253.30)	$ 77,684.13	$ 467.98
Jan-15		$ 55,456.41	0.9966	$ 55,647.39	128	$ 434.75		$ (1,079.04)	$ 59,492.15	$ 464.78
Feb-15		$ 42,859.71	0.9958	$ 43,039.52	126	$ 341.58		$ (1,062.18)	$ 45,961.84	$ 364.78
Mar-15		$ 40,384.85	0.9956	$ 40,562.93	126	$ 321.93		$ (1,062.18)	$ 43,681.09	$ 346.68
Apr-15		$ 74,873.06	0.9930	$ 75,403.49	132	$ 571.24		$ (1,112.76)	$ 79,893.24	$ 605.25
May-15		$ 83,034.43	0.9919	$ 83,712.77	143	$ 585.40		$ (1,205.49)	$ 87,372.98	$ 611.00
Jun-15		$ 47,955.14	0.9903	$ 48,426.04	145	$ 333.97		$ (1,222.35)	$ 52,136.00	$ 359.56
Jul-15		$ 70,030.71	0.9889	$ 70,816.46	141	$ 502.24		$ (1,188.63)	$ 75,214.20	$ 533.43
Aug-15		$ 75,814.15	0.9854	$ 76,935.78	140	$ 549.54		$ (1,180.20)	$ 81,670.98	$ 583.36
Sep-15		$ 68,691.70	0.9811	$ 70,012.15	140	$ 500.09		$ (1,180.20)	$ 74,089.45	$ 529.21
Oct-15		$ 30,551.43	0.9539	$ 32,027.22	131	$ 244.48		$ (1,104.33)	$ 35,503.17	$ 271.02
Nov-15		$ 39,012.55	0.9493	$ 41,096.93	115	$ 357.36		$ (969.45)	$ 44,599.46	$ 387.82
Dec-15	$ 1,046,665.00	$ 41,361.18	0.8896	$ 46,493.31	115	$ 404.29	$ 44,925.00	$ (969.45)	$ 49,484.44	$ 430.30

** 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
##########	##########	##########	1,036,544	$ 55,193,455.76	##########	$ -	##########	$ -	$ -	$ -	$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 385.67
Loss Ratio											85.88%

**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*

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	5.83%	2.62%	8.59%	16.50%
Outpatient Hospital	5.83%	2.62%	8.59%	29.69%
Professional	5.83%	2.62%	8.59%	30.16%
Other Medical	5.83%	2.62%	8.59%	2.76%
Capitation			0.00%	0.00%
Prescription Drugs	5.83%	2.62%	8.59%	20.88%
Total Annual Trend			8.59%	100.00%
2 Year Trend Projection			1.179	

<- Annualized Trend Factors on URRT

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

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		##########	1.0000	$ 47,093,492.22	137,343	$ 342.89		##########	##########	$ 400.83
Feb-13		##########	1.0000	$ 42,290,894.96	137,101	$ 308.47		##########	##########	$ 355.40
Mar-13		##########	0.9999	$ 45,919,671.11	136,821	$ 335.62		##########	##########	$ 382.17
Apr-13		##########	0.9999	$ 43,303,948.97	134,482	$ 322.01		##########	##########	$ 374.86
May-13		##########	0.9999	$ 45,934,292.91	134,609	$ 341.24		##########	##########	$ 390.36
Jun-13		##########	0.9998	$ 41,484,881.67	134,246	$ 309.02		##########	##########	$ 351.30
Jul-13		##########	0.9998	$ 41,865,311.06	128,461	$ 325.90		##########	##########	$ 383.74
Aug-13		##########	0.9996	$ 41,229,689.18	127,697	$ 322.87		##########	##########	$ 373.36
Sep-13		##########	0.9995	$ 41,218,432.04	127,667	$ 322.86		##########	##########	$ 368.59
Oct-13		##########	0.9996	$ 45,582,621.00	126,284	$ 360.95		##########	##########	$ 412.19
Nov-13		##########	0.9994	$ 41,753,300.30	126,594	$ 329.82		##########	##########	$ 372.03
Dec-13	##########	##########	0.9994	$ 38,980,275.90	126,253	$ 308.75	##########	##########	##########	$ 364.33
Jan-14		##########	0.9993	$ 41,475,187.00	122,764	$ 337.84		##########	##########	$ 395.50
Feb-14		##########	0.9991	$ 41,576,686.64	122,489	$ 339.43		##########	##########	$ 387.16
Mar-14		##########	0.9990	$ 42,844,842.67	122,813	$ 348.86		##########	##########	$ 399.64
Apr-14		##########	0.9989	$ 43,038,256.83	121,283	$ 354.86		##########	##########	$ 403.49
May-14		##########	0.9983	$ 40,488,902.28	120,778	$ 335.23		##########	##########	$ 379.13
Jun-14		##########	0.9981	$ 41,347,042.75	120,730	$ 342.48		##########	##########	$ 384.83
Jul-14		##########	0.9980	$ 39,815,313.18	116,304	$ 342.34		##########	##########	$ 390.17
Aug-14		##########	0.9977	$ 38,608,631.45	116,474	$ 331.48		##########	##########	$ 374.70
Sep-14		##########	0.9972	$ 39,589,954.25	116,843	$ 338.83		##########	##########	$ 381.70
Oct-14		##########	0.9975	$ 47,030,424.14	115,629	$ 406.74		##########	##########	$ 451.61
Nov-14		##########	0.9968	$ 40,754,657.01	114,676	$ 355.39		##########	##########	$ 394.26
Dec-14	##########	##########	0.9966	$ 30,726,039.13	95,765	$ 320.85	##########	##########	##########	$ 385.21
Jan-15		##########	0.9966	$ 29,355,328.53	90,834	$ 323.18		##########	##########	$ 386.75
Feb-15		##########	0.9958	$ 28,738,203.63	90,004	$ 319.30		##########	##########	$ 374.46
Mar-15		##########	0.9956	$ 30,960,856.51	89,533	$ 345.80		##########	##########	$ 403.63
Apr-15		##########	0.9930	$ 28,961,288.07	88,321	$ 327.91		##########	##########	$ 380.83
May-15		##########	0.9919	$ 27,901,816.35	87,982	$ 317.13		##########	##########	$ 363.78
Jun-15		##########	0.9903	$ 30,371,246.88	87,861	$ 345.67		##########	##########	$ 396.35
Jul-15		##########	0.9889	$ 29,662,092.99	85,857	$ 345.48		##########	##########	$ 399.39
Aug-15		##########	0.9854	$ 26,962,708.00	85,437	$ 315.59		##########	##########	$ 362.47
Sep-15		##########	0.9811	$ 29,023,114.60	85,248	$ 340.46		##########	##########	$ 386.63
Oct-15		##########	0.9539	$ 29,585,047.79	83,905	$ 352.60		##########	##########	$ 402.28
Nov-15		##########	0.9493	$ 28,972,971.00	83,603	$ 346.55		##########	##########	$ 391.99
Dec-15	##########	##########	0.8896	$ 24,071,038.94	77,959	$ 308.77	##########	##########	##########	$ 379.41

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	$ 385.67	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.188	
Unadjusted Projected Allowed EHB Claims PMPM	$ 458.21	
Single Risk Pool Adjustment Factors		<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.308	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Other	1.075	
Change in Demographics	1.035	
Change in Network	1.000	
Change in Benefits	1.015	
Change in Other	1.024	
Adjusted Projected Allowed EHB Claims PMPM	$ 644.33	<- Index Rate for Projection Period on URRT - Individual (Small Group 1rst Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 679.75	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.903695364	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	614.2911674	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	$ 0.14	
Projected Paid Exchange User Fees PMPM	$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	$ 614.43	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 679.91	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM		
Market-Adjusted Projected Paid Total Claims PMPM	$ 614.43	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 679.91	

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	19	41	91	151.00
Percent of Members Months Renewing in Quarter	0%	13%	27%	60%	100%
Base Allowed Claims	$ 644.33	$ 644.33	$ 644.33	$ 644.33	$ 644.33
Months of Trend	-	3	6	9	7
Annual Trend	9.00%	9.00%	9.00%	9.00%	9.00%
Single Risk Pool Projected Allowed Claims	$ 644.33	$ 658.36	$ 672.70	$ 687.35	$ 679.75

Table 6. Retention

Retention Items - *Express in percentages*		
Administrative Expenses	8%	
General and Claims	##############	
Agent/Broker Fees and Commissions	2.07%	
Quality Improvement Initiatives	0.39%	
Taxes and Fees	0.00%	
PCORI Fees (Enter $ amount here: $_____)	0.03%	
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	0.00%	
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%	
Profit/Contingency	0%	
Total Retention	8%	
Projected Required Revenue PMPM	$ 665.19	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017	
Average Age Factor	1.459	1.484	
Average Geographic Factor	0.970	0.970	
Average Tobacco Factor	1.000	1.000	
Average Benefit Richness (induced demand)	1.150	1.150	
Average Network Factor	1.000	1.000	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 689.03	$ 679.91	
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 423.18	$ 410.63	

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	496.8374019	468.3468136	-$28.49	-5.7%
B. Base period allowed claims before normalization	$ 389.69	$ 385.67	-$4.02	-1%
C. Normalization factor component of change	$ (150.36)	-152.7405935	-$2.38	$0.00
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 239.33	$ 232.92	$ (6.40)	-1%
D2. URRT Trend	$ 50.26	$ 43.81	$ (6.45)	-1%
D3. URRT Morbidity	$ 89.36	$ 85.30	$ (4.06)	-1%
D4. URRT Other	$ 21.86	$ 27.11	$ 5.24	1%
D5. Normalized URRT RA/RI on an allowed basis	$ 1.71	$ 0.09	$ (1.62)	0%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0%
D7. Subtotal - Sum(D1:D6)	$ 402.52	$ 389.24	$ (13.29)	-3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	0	$ -	0%
E2. Pricing AV	$ (37.43)	$ (33.98)	$ 3.45	1%
E3. Benefit Richness	$ 54.76	$ 53.29	$ (1.47)	0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ 17.33	$ 19.31	$ 1.98	0%
F. Change in Retention Components				
F1. Administrative Expenses	$ 28.77	$ 35.60	$ 6.84	1%
F2. Taxes and Fees	$ -	$ 0.14	$ 0.14	0%
F3. Profit and/or Contingency	$ 24.84	$ -	$ (24.84)	-5%
F4. Subtotal - Sum(F1:F3)	$ 53.61	$ 35.74	$ (17.87)	-4%
G. Change in Miscellaneous Items			$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 473.46	$ 444.29	$ (29.17)	-6%

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

	2016	2017	
Paid-to-Allowed	0.907	0.90369536	
URRT Trend (2-Year Trend Factor)	1.21	1.19	<- URRT W1, S2
URRT Morbidity	1.30858187	1.308	<- URRT W1, S2
URRT "Other"	1.05769894	1.075	<- URRT W1, S2
Risk Adjustment	$ 0.27	$ 0.14	<- URRT W1, S3
Reinsurance	$ 2.25	$ -	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1	
Pricing AV	0.907	0.9127	
Benefit Richness	1.150	1.15	
Catastrophic Eligibility	1.000	1	
Administrative Expenses	5.79%	7.60%	
Taxes and Fees	0.00%	0.03%	
Profit and/or Contingency	5.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Choice Co
Plan Type(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	01/01/2017
Market Adjusted Index Rate	$ 679.91

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017
Totals				
Plan 1	38949PA0050001	HMO	Keystone HMO $250	E
Plan 2	38949PA0050003	HMO		N
Plan 3				

								45 C
1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	**Metallic Tier**	**Metallic Tier Actuarial Value**	**Standard AV, Approach (1), Approach (2)**	**Exchange On/Off or Off**	**Pricing AV (company-determined AV)**	**Benefit Richness (induced demand)**	**Benefits in addition to EHB**	**Provider Network**
		-			**0.913**	**1.000**	**1.000**	**1.000**
Keystone HMO $250	Platinum		Standard AV	Off	0.913	1.000	1.000	1.000
Keystone HMO $7000	Bronze		Standard AV	Off	0.632	0.870	1.000	1.000
					1.000	1.000	1.000	1.000

Calibration	
Age Calibration Factor	1.478541976
Geographic Calibration Factor	0.970
Aggregate Calibration Factor	1.434

FR Part 156.8 (d) (2) Allowable Factors

Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives @ 2/1/2016	Total Policyholders @ 2/1/2016
1.000	**1.000**	**$ 620.55**	**7.6%**	**0.0%**	**0.0%**	**5**	**4**
1.000	1.000	$620.55	7.6%	0.0%	0.0%	5	4
1.000	1.000	$373.53	7.6%	0.0%	0.0%	-	-
1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-

2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months	% of Total Covered Lives
$ 496.84	**$ 468.35**	**-5.73%**	
$ 496.84	$468.35	-5.7%	100.0%
$ -	$281.92	#DIV/0!	0.0%
$ -	$473.98	#DIV/0!	0.0%

PA Rate Template Part IV

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

Carrier Name:	Highmark Choice Co
Plan Type(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	01/01/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
Totals	**These cells auto-fill using the data entered in Table 9.**					
Plan 1	38949PA0050001	Keystone HMO $250	E	Keystone HMO $250	Platinum	Off
Plan 2	38949PA0050003	0	N	Keystone HMO $7000	Bronze	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0

2/1/16 Number of Covered Lives									
1	2	3	4	5	6	7	8	9	Total
-	-	-	5	-	-	-	-	-	**5**
-	-	-	5	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	-
									-
									-
									-

1	2
$ -	$ -
$ -	$ -
$ -	$ -
$ -	$ -
$ -	$ -
$ -	$ -

2016 21-year-old Non-Tobacco Premium PMPM

(in small group market, average monthly premium weighted for quarterly trend)

3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2
$ -	$ 481.93	$ -	$ -	$ -	$ -	$ -	**$ 481.93**	$ -	$ -
$ -	$ 481.93	$ -	$ -	$ -	$ -	$ -	$ 481.93	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

2017 21-year-old Non-Tobacco Premium PMPM *(in small group market, average monthly premium weighted for quarterly trend)*							
3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ 454.30	$ -	$ -	$ -	$ -	$ -	**$ 454.30**
$ -	$ 454.30	$ -	$ -	$ -	$ -	$ -	$ 454.30
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in 21-y			
1	2	3	4
0.0%	0.0%	0.0%	-5.7%
0.0%	0.0%	0.0%	-5.7%
0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%

-year-old Non-Tobacco Premium PMPM					
5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	0.0%	0.0%	0.0%	**-5.7%**
0.0%	0.0%	0.0%	0.0%	0.0%	-5.7%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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
21	1.000	1		44	1.397	1
22	1.000	1		45	1.444	1
23	1.000	1		46	1.500	1
24	1.000	1		47	1.563	1
25	1.004	1		48	1.635	1
26	1.024	1		49	1.706	1
27	1.048	1		50	1.786	1
28	1.087	1		51	1.865	1
29	1.119	1		52	1.952	1
30	1.135	1		53	2.040	1
31	1.159	1		54	2.135	1
32	1.183	1		55	2.230	1
33	1.198	1		56	2.333	1
34	1.214	1		57	2.437	1
35	1.222	1		58	2.548	1
36	1.230	1		59	2.603	1
37	1.238	1		60	2.714	1
38	1.246	1		61	2.810	1
39	1.262	1		62	2.873	1
40	1.278	1		63	2.952	1
41	1.302	1		64+	3.000	1
42	1.325	1				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

2017 Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
C	1, 2, 4, 5, 6,	1.000	1	

Part III Actuarial Memorandum

Redacted Version

Highmark Choice Company

Small Group Rate Filing

Effective January 1, 2017

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Choice Company's ("HCC") small group block of business rate filing ("Filing"), for products with effective dates in calendar year 2017. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCC's Filing. However, we recognize that this certification may become a public document. HCC makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HCC that would result in the creation of any duty or liability under any theory of law by HCC or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Choice Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 38949
- Market: Small Group
- Effective Date: January 1, 2017

II. Proposed Rate Increase(s)

For Highmark Choice Company's (HCC's) rate increases by plan please see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. The components of the rate increase by plan are shown in rows 34 to 42 of Worksheet 2 of the URRT.

Per discussion with the Pennsylvania Insurance Department, HCC has reduced the rate increase presented in this Filing to -6.6%. The primary driver of the originally filed 1% rate increase (weighted on the projected enrollment for renewing plans in the URRT) is a 0.9% increase in the projected allowed claims for 2017 versus 2016.

We expect that the lower cost small groups will continue to renew their transitional policies and stay outside of the small group single risk pool in 2017, while the higher cost small groups migrate into the ACA single risk pool.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2015, paid through January 2016. We only include the non-grandfathered, insured members in HCC's 2015 book-of-business.

Since the experience under HCC in 2015 was very limited, with little credibility, the rates were developed by using 100% manual rates, as described below in the Credibility Manual section.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar 2015 actual revenues, adjusted for anticipated risk adjustment transfer payments, in accordance with the Unified Rate Review Instructions.

Based on preliminary information for calendar year 2015, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2014 premium amounts.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- Historical Experience: To complete the URRT historical experience section we chose HCC's current experience for the small group block of business for the period January 1, 2015 through December 31, 2015, with claims paid through January, 2016.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were

incurred during the 12-month experience period for HCC's book-of-business. This section includes:

- The amount of claims which were processed through our claims system,
- Claims processed outside of our claims system (Rx rebates, settlements), and
- Our best estimate of claims incurred but not paid as of the Paid through Date stated above.

- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HCC's detailed claim-level historical data. We only include the non-grandfathered, insured members from HCC's 2015 book-of-business.

- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2015 plan designs chosen by each member.

- Incurred but Not Paid (IBNR) Claims Estimate: HCC's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.977 was developed for HCC's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data were pulled from HCC's claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate HCC's total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drug utilization is converted to a 30-day script count.

V. Projection Factors

See the Credibility Manual section, just below, for a discussion of the projection factors.

VI. Credibility Manual Rate Development

VI. 1 Source and Appropriateness of Experience Data Used

Historical Experience: Since HCC's small group experience on its own would not be credible, HCC's experience was combined with experience from HCC's parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Coverage Advantage, for the small group block of business for the period January 1, 2015 through December 31, 2015, with claims paid through January, 2016 as the basis for the 2017 projected small group market pricing. This combined experience is large and represents the closest experience base to the projected population. The benefit categories are the same as described in experience sections IV above**.**

VI.2 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). HHC's experience is not credible. As discussed above, HCC utilizes the combined experience of several companies to estimate the impact of the changes in the morbidity of the population insured. Because of the transitional policies available in the small group market, the population expected to enroll in the ACA qualifying products is much smaller than the current 2015 experience population. We expect the relatively lower cost groups to remain outside the ACA single-risk pool. Based on the rates available to small groups under each rating structure, we estimate an increase of 30.8% over two years due to a combination of the disruptions affecting the small group market and the higher morbidity population selecting these products.

VI.3 Changes in Benefits

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
  - Pediatric dental and vision benefits: +$7.91
  - Autism benefits: +0.24%
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

VI.4 Changes in Demographics

We are projecting an increase in the average age from the experience period to the projection period due to the fact that the lower cost groups mentioned above in section VI.2 will be slightly younger than the remaining pool and will remain in transitional policies. There is no change assumed in the projected area factor.

VI.5 Trend Factors (cost/utilization)

This development of the CY 2017 rates reflects an annual trend rate of 9.0%. HCC is expecting an annual trend rate of 10.2% (7.0% cost, 3.0% utilization), as presented in the original filing, but reduced the trend used in the rate development based upon the request of the Pennsylvania Insurance Department. These trends reflect HCC's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +2.4%.

VII. Credibility of Experience

Our results are based 100% on the manual rate, which includes HCC experience, combined with Highmark Inc., Highmark Health Insurance Company, and Highmark Coverage Advantage non-grandfathered plans in 2015. This combined experience is large enough to be fully credible.

VIII. Paid to Allowed Ratio

For 2017, an average paid-to-allowed ratio of 90.4% is projected based upon the plans available under HCC.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

As we have seen in 2014 and 2015, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2017, we continue to believe that many groups will retain their current transitional

coverage until required to transfer coverage on January 1, 2018. The customers who have transitioned to the ACA pool to date have included members with relatively higher morbidity and since that is the case across the ACA risk pool, we do not anticipate that the risk adjustment transfers will offset the higher average cost of these members.

To determine our estimated risk transfer for 2017, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HCC in 2017. We then estimate the statewide average risk scores and other transfer formula components by examining the risk transfer results from 2014, and utilizing other information we are able to obtain regarding the statewide risk profile. This information set includes the results from our participation in a risk adjustment study, which provides insight into the 2015 risk adjustment transfer results, and other publicly obtainable market-wide data, such as MLR reports. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

Given the anticipated profile of the membership within HCC in 2017, and our estimated market-wide profile, we are assuming that HCC members will have a risk adjustment profile slightly more favourable than the market-wide averages, and that HCC will be making a small contribution into the risk adjustment program in 2017, increasing premiums in the rate development by $0.13 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Individual ACA Reinsurance program will be terminating at the end of 2016. For the 2017 rating period, there is no Reinsurance Premium amount to include in the rate development.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

These revised rates reflect a 0% risk/contribution to surplus margin for all products and plans.

X.3 Taxes and Fees:

The following fees were added:

- $0.19 Per Member Per Month for the Patient Centered Outcomes Research Fee (included above in admin)

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 92.4% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the experience used as the basis for the projected experience includes all of HCC's, Highmark Inc.'s, Highmark Health Insurance Company's, and Highmark Coverage Advantage's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2017 under HCC.

XIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HCC. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2016	% of Members	Projected Quarterly Index Rate PMPM
1Q	0.0%	$644.33
2Q	12.5%	$658.36
3Q	27.1%	$672.70
4Q	60.4%	$687.35
Composite	100.0%	$679.75

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee (all grossed up from paid to imputed allowed values). The Risk Adjustment factor is developed by taking one minus the grossed up expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM to the projected incurred claims after risk adjuster, then dividing by the projected incurred claims after risk adjuster. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

XVI. Calibration

XVI.1 Age Curve Calibration (to age 46, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.479. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.479). Please note that no member will pay these rates because the age factor of 1.479 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.500) is the factor for a person age 46. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9702. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9702. Please note that no member will pay these rates because HCC is not using a geographic factor of 0.9702 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor.

XVI.3 Quarterly Trend Factor Calibration:

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2017. Exhibit I also shows the factor to de-trend to calibrate to the rate for a 1/1/2017 renewal.

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HCC is filing quarterly Index Rate trends of 2.18% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average trend of 5.5% from the January 1 renewal.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I to the Plan Adjusted Index Rates the resulting value will represent the plan premium for a 46 year old in a 1.0 area on 1/1/2017. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XIX. AV Pricing Values

The "URRT AV Pricing Value" shows the adjustment from the Market Average Index Rate to the Plan Adjusted Index Rates on Exhibit II. Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers.

XX. Membership Projections

We project that the bulk of the members in the small group market will remain outside of the ACA compliant products, and remain outside the single-risk pool. HCC's HMO product portfolio is anticipated to slightly increase its current level of enrollment by 2017. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Products

All non-grandfathered products that existed during the base period (2015) will be terminated from the ACA single-risk pool prior to the effective date of this rate filing. They are listed in Exhibit III.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCC's plans adequately. No differences are needed.

XXIII. Warning Alerts

The following differences between the plan-level projections in Worksheet 2 and the total projected amounts found in Worksheet 1 were noted. Explanations regarding these differences are as follows:

- Plan Adjusted Index Rate in Section III: Experience Period Information – Per the instructions, we entered $0 in the template for terminated non-single risk pool compliant plans. Since these had significant membership, the average is much lower than the Worksheet 1 average premiums.

- Total Premium in the Experience Period – The total premium in the experience period in worksheet 2 is a weighted average of the plan adjusted index rate. See note just above regarding terminated non-single risk pool compliant plans. In addition, this result does not total to the total experience premium from worksheet 1 due to differences in the distribution of ages, geography, and benefits between what is assumed in the index rate development and the actual experience.

XXIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCC to accompany its rate filing (for calendar year 2017) for the small group combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)), and
- Developed in compliance with the applicable Actuarial Standards of Practice.

As originally filed, the rates were not excessive, inadequate, or unfairly discriminatory, and were reasonable in relationship to the benefits provided. The Pennsylvania Insurance Department has required HCC to re-submit lower rates.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that 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.

I certify that the benefits included in HCC's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and

- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HCC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 08/12/2016

Exhibit I
Highmark Choice Company
2017

Pennsylvania Small Group Market Base Rate

	1/1/2017 Values	Trended Values*
CY2017 Projected Period Average Members	151	151
CY2017 Allowed Claims	$644.33	$679.75
Projected Non-EHBs		
None	$0.00	
CY2017 Allowed Claims for EHB Only (Index Rate)	$644.33	$679.75
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	1.000	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2017 Market Adjusted Index Rate	$644.47	$679.91
Calibration		
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2017 Rate		
(a) Average Age Factor	1.479	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	0.9702	
(d) Weighted Average Quarterly Trend	1.055	
Combined Calibration Factor 1/((a/b)*c*d)	0.9912	

*Quarterly Index Rate trends are being set at 2.18%.
The following member renewal distribution by quarter is projected: 0.0% / 12.5% / 27.1% / 60.4%.

Highmark Choice Company (HCC)

Exhibit II

Western, PA (WPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HCC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
Keystone HMO	38949PA0050001	Platinum	Keystone HMO $250	C	1,2,4,5,6	Off	**$671.82**	**0.9881**	0.913	1.000	1.000	1.083	1.000
	38949PA0050003	Bronze	Keystone HMO $7000	C	1,2,4,5,6	Off	**$404.40**	**0.5948**	0.549	1.000	1.000	1.083	1.000

[1] **Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):**

(i) The actuarial value and cost-sharing design of the plan.

(ii) The plan's provider network, delivery system characteristics, and utilization management practices.

(iii) The benefits provided under the plan that are in addition to the essential health benefits.

(iv) Administrative costs, excluding Exchange user fees.

(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
HCC Small Group

Terminated non-ACA Plans

Product Information	Company	Region
Keystone Blue HMO	Keystone	WPA

Pennsylvania Actuarial Memorandum

REDACTED VERSION

1. Basic Information and Data

A. Company Information

1. Company Name & NAIC #: **Highmark Choice Company, NAIC # 95048 ("Company")**

2. Market (Individual or Small Group): **Small Group ("Market")**

3. On or Off Exchange: This Company sells **Off Exchange only** in the Small Group Market

4. Effective date of coverage: **January 1, 2017**

5. Average rate change requested: -5.73% increase

6. Range of rate change requested: -5.73% to -5.73% (PA Actuarial Memorandum Exhibits); -6.57% to -6.57% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior) (Company only has one plan renewing for 2017, with another new plan to be offered.))

   Please note the rate increases by plan design will slightly differ between the PID's Final 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2017.xlsx template and URRT worksheet 2 row 27 since we maintained the 2016 quarterly distribution of enrollment as filed last year when calculating the average 2016 Calibrated Plan Adjusted Index Rate PMPMs in column Z of table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2017 projected distribution. Therefore, we have included above the range of rate changes requested from both templates. The range from the URRT would be the more accurate way to calculate the average rate increases since it uses a consistent enrollment basis and would not be skewed by the change in quarterly enrollment from one year to the next.

7. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): HMO

8. Rating Areas: Regions 1, 2, 4, 5, 6 (Western, PA only)

9. Metal Levels and Catastrophic Plans: This Company sells the following Metal Levels of coverage in the Small Group Market: Platinum, Bronze

10. Current number of covered lives and of policyholders: 5 covered lives; 4 policyholders

11. Number of plans offered in 2017: 2

    Inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions

will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

12. Corresponding contract form #, SERFF and Binder ID #s: The corresponding SERFF binder number is HGHM-PA17-125059914 affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
HMO	HMO-SM/WG-4; HGHM-130517600

13. HIOS Issuer ID # and submission tracking #: HIOS Issuer ID # 38949, Company Filing # 1A-SG-HCC-2016 (SERFF Filing # HGHM-130535987)

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for the Company are as follows:

Year	Avg. Increase	SERFF ID#
2016	9.4%	HGHM-130064437
2015	17.3%	HGHM-129626493
2014	n/a – initial ACA rate filing	HGHM-129054155

Rate changes tend to vary by plan, as plan benefits may need adjusted to help maintain compliance with metal level requirements, and other base rate components are re-evaluated each year (pricing actuarial factor and network discount). For 2017, the Company's proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The SERFF Rate Review Detail Screen presents the "percent rate change requested" as a -5.73% increase.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AZ13, is a -5.7% increase.

D. Membership Count

Please see Table 1 for the age breakdown and total number of small group members with ACA policies only for the periods shown.

E. Benefit Changes

Many plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2017 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by slightly increasing member cost sharing and the maximum out of pocket levels.

The following were changes to the Essential Health Benefits due to the 2017 Benchmark Plan:

- Hospice Benefit – addition of respite care for 7 days per six months

- Coverage for Artificial Insemination, including specific related medications
- Coverage for Dental Accident
- Added visits for Habilitative Therapy Services

In addition, the non-EHB benefit of the Adult Vision Eye exam was removed from plan coverage.

The screenshots from the AV calculator, showing the plan benefits and the resulting actuarial value, have been submitted as separate attachments in SERFF. Also submitted in SERFF is a detailed summary by plan design (including HIOS ID) highlighting the benefit changes from 2016 to 2017.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2015 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through January 2016. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary).

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period. Unlike the Premiums shown in the URRT, the Earned Premiums in Table 2 have not been adjusted for anticipated risk adjustment transfer payments. The sum of the Earned Premium and Estimated Risk Adjustment from Table 2 total the Premiums in the URRT.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
    - One month of run out from the end of the experience period,
    - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
    - Our best estimate of claims incurred but not paid as of the end of the run out period.

  Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified.
- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including prior years' risk

adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

- The Small Group Market is ineligible for Reinsurance Recoveries.

Note that the experience presented in Table 2 is not 100% credible (see Credibility of Data section below). Thus we have prepared the requested Table 2b showing the 100% credible experience used in the development of the rates.

G. Credibility of Data

The Company's experience is not credible on its own. To develop the experience used in the rating and trend analysis, the Company utilizes experience from its parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Choice Company. This combined experience is utilized to obtain a more credible and broader base from which to develop the rating and trend components. For the Company, the following additional companies' experience was used, limited to the Rating Areas specified in section 1.A.8: Highmark Inc., Highmark Health Insurance Company, and Highmark Coverage Advantage.

Given the combined company experience used to develop the rating, the Company has provided the requested Tables 2b and 4b within this filing submission.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The underlying total annual trend is 9.0%, which represents a reduction from the Company's requested annual trend of 10.2%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The Company's originally filed cost trends reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend components represent a blended average for all types of service and are applied to the aggregate experience for pricing, and as such Table 2 shows the same trend components for each service category.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is not reflected in Table 3, as the inclusion of this component would have altered the underlying pricing trend required for our quarterly rate development in table 5A – Small Group Projected Index Rate with Quarterly Trend. Therefore, the Company has provided Table 3b,

which would reflect the actual trend component values presented in the URRT. Table 3b was provided for informational purposes only.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3.

I. Historical Experience

Table 4 presents the most recent 36 months (3 calendar years) of Company data with run-out through January 2016.

As mentioned above within Credibility of Data section, the Company utilizes experience combined from several its available corporate entities to develop the experience used in the trend development. Combined Historical Experience data from the above referenced companies is presented in Table 4b.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to network contracting changes between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (autism and pediatric benefits) we anticipate between the experience period and the projection period.
- The Change in Other adjustment reflects the change in the utilization of services due to benefit elections we anticipate between the experience period and the projection period.

Note that the URRT develops the Index Rate and the Plan Adjusted Index Rate using the projected distribution of members by plan, whereas Table 5 uses a recent distribution (as of February 1, 2016) of members by plan. Any comparison between the URRT values and the Table 5 values will show variances to the extent that there are variances in the assumed underlying membership distributions.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees

presented in the rate development. Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

Note the following regarding plan level retention items:

- These revised rates reflect a 0% risk/contribution to surplus margin for all products and plans.
- The administrative expenses do not vary by plan.
- The $0.19 PMPM Patient Centered Outcomes Research Fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are included in the general and claims admin percentage and were not broken out separately.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 1 Single Risk Pool Gross Premium Average Rate PMPM since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the small group market.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2016 values are pulled from the prior year's filing, while the 2017 values represent our projection for 2017 assumed in the 2017 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2017 Calibrated Plan Adjusted Index Rate (PMPM). The 2016 base period allowed claims as developed from the 2016 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values presented for 2016 and the values from the 2016 URRT:

- The 2-year trend shown in the URRT (Cost and Util components combined) would include the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period. This trend component is removed from the URRT Trend (2-Year Trend Factor) shown in Table 9 to be consistent with the reporting from Table 3.
- The adjustment representing the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period is included in the URRT "Other" factor shown in Table 9 (see preceding comment).

- The Risk Adjustment shown in Table 9 is the average risk adjustment charge for the projected experience year. In the URRT, the Projected Risk Adjustments represent the risk transfer adjustment for January 1 effective dates only.
- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as the Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

3. Plan Rate Development

Table 10 showing the plan rate development has been completed following the instructions in the Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2017, as well as plans recently discontinued from the 2016 portfolio for 2017 or the 2015 portfolio as members still exist in 2015 plans as of February 1, 2016 (small groups in these 2015 plans have not renewed yet in 2016 and were included to complete the company's enrollment in ACA plans as of February 1, 2016). The calibrated plan adjusted index rates for 2017 and 2016, and all of the supporting factors, are calculated according to the instructions. The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT worksheet 2 row 27 since the PID spreadsheet maintains the 2016 quarterly distribution of enrollment as filed last year while the URRT values utilizes a consistent enrollment distribution by quarter for both years based on this year's distribution.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market, premium weighted for quarterly trend and the prorated quarterly insurer fee. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a -5.7% increase, which is consistent with the SERFF Rate Review Detail Screen "percent rate change requested" of -5.73%.

5. Plan Factors

A. Age and Tobacco Factors

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

C. Network Factors

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2017) for the small group combined Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)), and
- Developed in compliance with the applicable Actuarial Standards of Practice.

As originally filed, the rates were not excessive, inadequate, or unfairly discriminatory, and were reasonable in relationship to the benefits provided. The Pennsylvania Insurance Department has required the Company to re-submit lower rates.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2017 PA Actuarial Memorandum Rate Exhibits.

I certify that 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.

I certify that the benefits included in the Company's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that 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.

Signed: [Redacted]

Date: 08/12/2016

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	72	5	1,812
<18	-	-	303
18-24	-	-	215
25-29	-	-	97
30-34	-	-	106
35-39	-	-	110
40-44	-	-	153
45-49	12	1	178
50-54	48	3	198
55-59	12	1	233
60-63	-	-	118
64+	-	-	103

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 1,054,162.46	$ 681,637.06	$ 697,510.26	1,582	$ -	$ 742,435.26	$ -	$ (13,336.26)	$ -	$ -	$ (7,497.46)	$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 460.87**
Loss Ratio											**65.37%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	5.83%	3.00%	9.00%	16.50%
Outpatient Hospital	5.83%	3.00%	9.00%	29.69%
Professional	5.83%	3.00%	9.00%	30.16%
Other Medical	5.83%	3.00%	9.00%	2.76%
Capitation			0.00%	0.00%
Prescription Drugs	5.83%	3.00%	9.00%	20.88%
Total Annual Trend			9.00%	100.00%
2 Year Trend Projection Factor			1.188	

<- Annualized Trend Factors on URRT

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		$ 176,865.18	1.0000	$ 176,862.90	373	$ 474.16		$ (2,346.17)	$ 189,633.15	$ 508.40
Feb-13		$ 134,405.02	1.0000	$ 134,410.15	366	$ 367.24		$ (2,302.14)	$ 144,211.54	$ 394.02
Mar-13		$ 101,952.28	0.9999	$ 101,960.00	337	$ 302.55		$ (2,119.73)	$ 110,875.84	$ 329.01
Apr-13		$ 129,093.41	0.9999	$ 129,109.09	336	$ 384.25		$ (2,113.44)	$ 138,621.24	$ 412.56
May-13		$ 137,749.75	0.9999	$ 137,769.21	343	$ 401.66		$ (2,157.47)	$ 147,311.24	$ 429.48
Jun-13		$ 90,129.84	0.9998	$ 90,147.57	346	$ 260.54		$ (2,176.34)	$ 97,957.30	$ 283.11
Jul-13		$ 94,965.88	0.9998	$ 94,985.09	337	$ 281.85		$ (2,119.73)	$ 104,945.18	$ 311.41
Aug-13		$ 124,628.93	0.9996	$ 124,679.23	333	$ 374.41		$ (2,094.57)	$ 134,246.67	$ 403.14
Sep-13		$ 88,515.21	0.9995	$ 88,555.42	332	$ 266.73		$ (2,088.28)	$ 95,958.37	$ 289.03
Oct-13		$ 123,626.84	0.9996	$ 123,676.68	329	$ 375.92		$ (2,069.41)	$ 133,465.19	$ 405.67
Nov-13		$ 163,501.73	0.9994	$ 163,600.98	314	$ 521.02		$ (1,975.06)	$ 171,109.92	$ 544.94
Dec-13	$ 2,476,833.38	$ 131,054.93	0.9994	$ 131,137.81	297	$ 441.54	$ 110,825.88	$ (1,868.13)	$ 139,384.36	$ 469.31
Jan-14		$ 110,917.44	0.9993	$ 110,995.22	296	$ 374.98		$ (2,234.80)	$ 119,140.13	$ 402.50
Feb-14		$ 134,882.23	0.9991	$ 134,999.41	293	$ 460.75		$ (2,212.15)	$ 141,867.98	$ 484.19
Mar-14		$ 95,988.56	0.9990	$ 96,086.42	292	$ 329.06		$ (2,204.60)	$ 103,350.10	$ 353.94
Apr-14		$ 106,234.02	0.9989	$ 106,354.15	297	$ 358.09		$ (2,242.35)	$ 114,735.60	$ 386.32
May-14		$ 116,223.25	0.9983	$ 116,419.76	307	$ 379.22		$ (2,317.85)	$ 125,468.96	$ 408.69
Jun-14		$ 179,954.39	0.9981	$ 180,299.22	308	$ 585.39		$ (2,325.40)	$ 188,856.45	$ 613.17
Jul-14		$ 111,769.06	0.9980	$ 111,993.05	222	$ 504.47		$ (1,676.10)	$ 119,070.37	$ 536.35
Aug-14		$ 121,760.63	0.9977	$ 122,046.60	217	$ 562.43		$ (1,638.35)	$ 127,334.85	$ 586.80
Sep-14		$ 76,377.33	0.9972	$ 76,592.84	217	$ 352.96		$ (1,638.35)	$ 81,244.52	$ 374.40
Oct-14		$ 134,918.51	0.9975	$ 135,258.03	215	$ 629.11		$ (1,623.25)	$ 141,557.41	$ 658.41
Nov-14		$ 88,971.98	0.9968	$ 89,255.70	190	$ 469.77		$ (1,434.50)	$ 93,734.90	$ 493.34
Dec-14	$ 1,793,609.27	$ 72,956.69	0.9966	$ 73,206.15	166	$ 441.00	$ 80,538.83	$ (1,253.30)	$ 77,684.13	$ 467.98
Jan-15		$ 55,456.41	0.9966	$ 55,647.39	128	$ 434.75		$ (1,079.04)	$ 59,492.15	$ 464.78
Feb-15		$ 42,859.71	0.9958	$ 43,039.52	126	$ 341.58		$ (1,062.18)	$ 45,961.84	$ 364.78
Mar-15		$ 40,384.85	0.9956	$ 40,562.93	126	$ 321.93		$ (1,062.18)	$ 43,681.09	$ 346.68
Apr-15		$ 74,873.06	0.9930	$ 75,403.49	132	$ 571.24		$ (1,112.76)	$ 79,893.24	$ 605.25
May-15		$ 83,034.43	0.9919	$ 83,712.77	143	$ 585.40		$ (1,205.49)	$ 87,372.98	$ 611.00
Jun-15		$ 47,955.14	0.9903	$ 48,426.04	145	$ 333.97		$ (1,222.35)	$ 52,136.00	$ 359.56
Jul-15		$ 70,030.71	0.9889	$ 70,816.46	141	$ 502.24		$ (1,188.63)	$ 75,214.20	$ 533.43
Aug-15		$ 75,814.15	0.9854	$ 76,935.78	140	$ 549.54		$ (1,180.20)	$ 81,670.98	$ 583.36
Sep-15		$ 68,691.70	0.9811	$ 70,012.15	140	$ 500.09		$ (1,180.20)	$ 74,089.45	$ 529.21
Oct-15		$ 30,551.43	0.9539	$ 32,027.22	131	$ 244.48		$ (1,104.33)	$ 35,503.17	$ 271.02
Nov-15		$ 39,012.55	0.9493	$ 41,096.93	115	$ 357.36		$ (969.45)	$ 44,599.46	$ 387.82
Dec-15	$ 1,046,665.00	$ 41,361.18	0.8896	$ 46,493.31	115	$ 404.29	$ 44,925.00	$ (969.45)	$ 49,484.44	$ 430.30

** 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
$ 401,198,742.84	$ 345,462,515.27	$ 353,303,779.19	1,036,544	$ 55,193,455.76	$ 408,497,234.96	$ -	$ (8,738,065.92)	$ -	$ -	$ -	$ -
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 385.67**
Loss Ratio											**85.88%**

**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*

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	5.83%	2.62%	8.59%	16.50%
Outpatient Hospital	5.83%	2.62%	8.59%	29.69%
Professional	5.83%	2.62%	8.59%	30.16%
Other Medical	5.83%	2.62%	8.59%	2.76%
Capitation			0.00%	0.00%
Prescription Drugs	5.83%	2.62%	8.59%	20.88%
Total Annual Trend			8.59%	100.00%
2 Year Trend Projection Factor			1.179	

<- Annualized Trend Factors on URRT

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

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		$ 47,094,100.75	1.0000	$ 47,093,492.22	137,343	$ 342.89		$ (863,887.47)	$ 55,051,478.26	$ 400.83
Feb-13		$ 42,289,281.67	1.0000	$ 42,290,894.96	137,101	$ 308.47		$ (862,365.29)	$ 48,725,875.56	$ 355.40
Mar-13		$ 45,916,195.65	0.9999	$ 45,919,671.11	136,821	$ 335.62		$ (860,604.09)	$ 52,288,991.26	$ 382.17
Apr-13		$ 43,298,690.68	0.9999	$ 43,303,948.97	134,482	$ 322.01		$ (845,891.78)	$ 50,411,534.16	$ 374.86
May-13		$ 45,927,805.79	0.9999	$ 45,934,292.91	134,609	$ 341.24		$ (846,690.61)	$ 52,546,336.11	$ 390.36
Jun-13		$ 41,476,721.49	0.9998	$ 41,484,881.67	134,246	$ 309.02		$ (844,407.34)	$ 47,160,285.37	$ 351.30
Jul-13		$ 41,856,841.83	0.9998	$ 41,865,311.06	128,461	$ 325.90		$ (808,019.69)	$ 49,296,224.61	$ 383.74
Aug-13		$ 41,213,055.72	0.9996	$ 41,229,689.18	127,697	$ 322.87		$ (803,214.13)	$ 47,676,979.45	$ 373.36
Sep-13		$ 41,199,719.57	0.9995	$ 41,218,432.04	127,667	$ 322.86		$ (803,025.43)	$ 47,056,849.78	$ 368.59
Oct-13		$ 45,564,252.71	0.9996	$ 45,582,621.00	126,284	$ 360.95		$ (794,326.36)	$ 52,052,508.26	$ 412.19
Nov-13		$ 41,727,970.42	0.9994	$ 41,753,300.30	126,594	$ 329.82		$ (796,276.26)	$ 47,097,256.50	$ 372.03
Dec-13	$ 580,213,211.27	$ 38,955,637.94	0.9994	$ 38,980,275.90	126,253	$ 308.75	$ 78,705,233.16	$ (794,131.37)	$ 45,997,725.16	$ 364.33
Jan-14		$ 41,446,123.07	0.9993	$ 41,475,187.00	122,764	$ 337.84		$ (926,868.20)	$ 48,552,739.40	$ 395.50
Feb-14		$ 41,540,596.26	0.9991	$ 41,576,686.64	122,489	$ 339.43		$ (924,791.95)	$ 47,422,458.69	$ 387.16
Mar-14		$ 42,801,205.14	0.9990	$ 42,844,842.67	122,813	$ 348.86		$ (927,238.15)	$ 49,081,221.54	$ 399.64
Apr-14		$ 42,989,641.93	0.9989	$ 43,038,256.83	121,283	$ 354.86		$ (915,686.65)	$ 48,937,045.39	$ 403.49
May-14		$ 40,420,557.64	0.9983	$ 40,488,902.28	120,778	$ 335.23		$ (911,873.90)	$ 45,790,299.80	$ 379.13
Jun-14		$ 41,267,965.12	0.9981	$ 41,347,042.75	120,730	$ 342.48		$ (911,511.50)	$ 46,460,705.05	$ 384.83
Jul-14		$ 39,735,681.03	0.9980	$ 39,815,313.18	116,304	$ 342.34		$ (878,095.20)	$ 45,378,254.34	$ 390.17
Aug-14		$ 38,518,166.81	0.9977	$ 38,608,631.45	116,474	$ 331.48		$ (879,378.70)	$ 43,642,954.44	$ 374.70
Sep-14		$ 39,478,562.17	0.9972	$ 39,589,954.25	116,843	$ 338.83		$ (882,164.65)	$ 44,599,237.44	$ 381.70
Oct-14		$ 46,912,368.28	0.9975	$ 47,030,424.14	115,629	$ 406.74		$ (872,998.95)	$ 52,219,729.42	$ 451.61
Nov-14		$ 40,625,109.99	0.9968	$ 40,754,657.01	114,676	$ 355.39		$ (865,803.80)	$ 45,212,402.41	$ 394.26
Dec-14	$ 517,240,157.74	$ 30,621,336.72	0.9966	$ 30,726,039.13	95,765	$ 320.85	$ 66,890,275.90	$ (723,025.75)	$ 36,889,165.32	$ 385.21
Jan-15		$ 29,254,579.34	0.9966	$ 29,355,328.53	90,834	$ 323.18		$ (765,730.62)	$ 35,130,215.98	$ 386.75
Feb-15		$ 28,618,144.97	0.9958	$ 28,738,203.63	90,004	$ 319.30		$ (758,733.72)	$ 33,702,866.00	$ 374.46
Mar-15		$ 30,824,930.90	0.9956	$ 30,960,856.51	89,533	$ 345.80		$ (754,763.19)	$ 36,138,372.23	$ 403.63
Apr-15		$ 28,757,556.35	0.9930	$ 28,961,288.07	88,321	$ 327.91		$ (744,546.03)	$ 33,635,610.07	$ 380.83
May-15		$ 27,675,720.45	0.9919	$ 27,901,816.35	87,982	$ 317.13		$ (741,688.26)	$ 32,005,815.13	$ 363.78
Jun-15		$ 30,075,914.51	0.9903	$ 30,371,246.88	87,861	$ 345.67		$ (740,668.23)	$ 34,823,959.83	$ 396.35
Jul-15		$ 29,332,975.40	0.9889	$ 29,662,092.99	85,857	$ 345.48		$ (723,774.51)	$ 34,290,851.41	$ 399.39
Aug-15		$ 26,569,625.03	0.9854	$ 26,962,708.00	85,437	$ 315.59		$ (720,233.91)	$ 30,968,548.72	$ 362.47
Sep-15		$ 28,475,728.97	0.9811	$ 29,023,114.60	85,248	$ 340.46		$ (718,640.64)	$ 32,959,279.95	$ 386.63
Oct-15		$ 28,221,792.68	0.9539	$ 29,585,047.79	83,905	$ 352.60		$ (707,319.15)	$ 33,753,036.85	$ 402.28
Nov-15		$ 27,503,504.89	0.9493	$ 28,972,971.00	83,603	$ 346.55		$ (704,773.29)	$ 32,771,914.19	$ 391.99
Dec-15	$ 401,198,742.84	$ 21,413,975.85	0.8896	$ 24,071,038.94	77,959	$ 308.77	$ 55,193,469.89	$ (657,194.37)	$ 29,578,712.80	$ 379.41

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	$ 385.67	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.188	
Unadjusted Projected Allowed EHB Claims PMPM	$ 458.21	
Single Risk Pool Adjustment Factors		<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.308	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Other	1.075	
Change in Demographics	1.035	
Change in Network	1.000	
Change in Benefits	1.015	
Change in Other	1.024	
Adjusted Projected Allowed EHB Claims PMPM	$ 644.33	<- Index Rate for Projection Period on URRT - Individual (Small Group 1rst Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 679.75	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.903695364	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	614.2911674	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	$ 0.14	
Projected Paid Exchange User Fees PMPM	$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	$ 614.43	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 679.91	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM		
Market-Adjusted Projected Paid Total Claims PMPM	$ 614.43	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 679.91	

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	19	41	91	151.00
Percent of Members Months Renewing in Quarter	0%	13%	27%	60%	100%
Base Allowed Claims	$ 644.33	$ 644.33	$ 644.33	$ 644.33	$ 644.33
Months of Trend	-	3	6	9	7
Annual Trend	9.00%	9.00%	9.00%	9.00%	9.00%
Single Risk Pool Projected Allowed Claims	$ 644.33	$ 658.36	$ 672.70	$ 687.35	$ 679.75

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	8%
General and Claims	5.14%
Agent/Broker Fees and Commissions	2.07%
Quality Improvement Initiatives	0.39%
Taxes and Fees	0.00%
PCORI Fees (Enter $ amount here: $_____)	0.03%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.00%
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%
Profit/Contingency	0%
Total Retention	8%
Projected Required Revenue PMPM	$ 665.19

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

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.459	1.484
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.150	1.150
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 689.03	$ 679.91
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 423.18	$ 410.63

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	496.8374019	468.3468136	-$28.49	-5.7%
B. Base period allowed claims before normalization	$ 389.69	$ 385.67	-$4.02	-1%
C. Normalization factor component of change	$ (150.36)	-152.7405935	-$2.38	$0.00
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 239.33	$ 232.92	$ (6.40)	-1%
D2. URRT Trend	$ 50.26	$ 43.81	$ (6.45)	-1%
D3. URRT Morbidity	$ 89.36	$ 85.30	$ (4.06)	-1%
D4. URRT Other	$ 21.86	$ 27.11	$ 5.24	1%
D5. Normalized URRT RA/RI on an allowed basis	$ 1.71	$ 0.09	$ (1.62)	0%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0%
D7. Subtotal - Sum(D1:D6)	$ 402.52	$ 389.24	$ (13.29)	-3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	0	$ -	0%
E2. Pricing AV	$ (37.43)	$ (33.98)	$ 3.45	1%
E3. Benefit Richness	$ 54.76	$ 53.29	$ (1.47)	0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ 17.33	$ 19.31	$ 1.98	0%
F. Change in Retention Components				
F1. Administrative Expenses	$ 28.77	$ 35.60	$ 6.84	1%
F2. Taxes and Fees	$ -	$ 0.14	$ 0.14	0%
F3. Profit and/or Contingency	$ 24.84	$ -	$ (24.84)	-5%
F4. Subtotal - Sum(F1:F3)	$ 53.61	$ 35.74	$ (17.87)	-4%
G. Change in Miscellaneous Items			$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 473.46	$ 444.29	$ (29.17)	-6%

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

	2016	2017	
Paid-to-Allowed	0.907	0.903695364	
URRT Trend (2-Year Trend Factor)	1.21	1.19	<- URRT W1, S2
URRT Morbidity	1.308581872	1.308	<- URRT W1, S2
URRT "Other"	1.057698941	1.075	<- URRT W1, S2
Risk Adjustment	$ 0.27	$ 0.14	<- URRT W1, S3
Reinsurance	$ 2.25	$ -	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1	
Pricing AV	0.907	0.9127	
Benefit Richness	1.150	1.15	
Catastrophic Eligibility	1.000	1	
Administrative Expenses	5.79%	7.60%	
Taxes and Fees	0.00%	0.03%	
Profit and/or Contingency	5.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Calibration	
Age Calibration Factor	1.478541976
Geographic Calibration Factor	0.970
Aggregate Calibration Factor	1.434

Carrier Name: Highmark Choice Co
Plan Type(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2017
Market Adjusted Index Rate $ 679.91

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives @ 2/1/2016	Total Policyholders @ 2/1/2016	2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months	% of Total Covered Lives
Totals							-			0.913	1.000	1.000	1.000	1.000	1.000	$ 620.55	7.6%	0.0%	0.0%	5	4	$ 496.84	$ 468.35	-5.73%	
Plan 1	38949PA0050001	HMO	Keystone HMO $250	E	Keystone HMO $250	Platinum		Standard AV	Off	0.913	1.000	1.000	1.000	1.000	1.000	$620.55	7.6%	0.0%	0.0%	5	4	$ 496.84	$468.35	-5.7%	100.0%
Plan 2	38949PA0050003	HMO		N	Keystone HMO $7000	Bronze		Standard AV	Off	0.632	0.870	1.000	1.000	1.000	1.000	$373.53	7.6%	0.0%	0.0%	-	-	$ -	$281.92	#DIV/0!	0.0%
Plan 3										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 4										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 5										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 6										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 7										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 8										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 9										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 10										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 11										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 12										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 13										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 14										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 15										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 16										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 17										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 18										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 19										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 20										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 21										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 22										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 23										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 24										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-	-	$ -	$473.98	#DIV/0!	0.0%
Plan 25										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 26										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 27										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 28										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 29										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 30										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 31										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 32										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 33										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 34										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 35										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 36										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 37										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 38										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 39										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 40										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 41										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 42										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 43										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 44										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 45										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 46										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 47										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 48										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 49										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 50										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 51										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 52										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 53										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 54										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 55										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 56										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 57										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 58										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 59										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 60										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 61										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 62										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 63										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 64										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 65										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 66										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 67										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 68										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 69										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 70										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 71										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 72										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 73										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 74										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 75										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 76										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 77										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 78										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 79										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 80										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 81										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 82										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 83										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 84										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 85										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 86										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 87										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 88										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 89										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 90										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 91										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 92										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 93										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 94										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 95										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 96										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 97										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 98										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 99										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%
Plan 100										1.000	1.000	1.000	1.000	1.000	1.000	$679.91	0.0%	0.0%	0.0%	-			$473.98	#DIV/0!	0.0%

PA Rate Template Part IV

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

Carrier Name: Highmark Choice Co
Plan Type(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2017

							2/1/16 Number of Covered Lives									
Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	1	2	3	4	5	6	7	8	9	Total
Totals	These cells auto-fill using the data entered in Table 9.						-	-	-	5	-	-	-	-	-	5
Plan 1	38949PA0050001	Keystone HMO $250	E	Keystone HMO $250	Platinum	Off	-	-	-	5	-	-	-	-	-	5
Plan 2	38949PA0050003	0	N	Keystone HMO $7000	Bronze	Off	-	-	-	-	-	-	-	-	-	-
Plan 3	0	0	0	0	0	0										-
Plan 4	0	0	0	0	0	0										-
Plan 5	0	0	0	0	0	0										-
Plan 6	0	0	0	0	0	0										-
Plan 7	0	0	0	0	0	0										-
Plan 8	0	0	0	0	0	0										-
Plan 9	0	0	0	0	0	0										-
Plan 10	0	0	0	0	0	0										-
Plan 11	0	0	0	0	0	0										-
Plan 12	0	0	0	0	0	0										-
Plan 13	0	0	0	0	0	0										-
Plan 14	0	0	0	0	0	0										-
Plan 15	0	0	0	0	0	0										-
Plan 16	0	0	0	0	0	0										-
Plan 17	0	0	0	0	0	0										-
Plan 18	0	0	0	0	0	0										-
Plan 19	0	0	0	0	0	0										-
Plan 20	0	0	0	0	0	0										-
Plan 21	0	0	0	0	0	0										-
Plan 22	0	0	0	0	0	0										-
Plan 23	0	0	0	0	0	0										-
Plan 24	0	0	0	0	0	0										-
Plan 25	0	0	0	0	0	0										-
Plan 26	0	0	0	0	0	0										-
Plan 27	0	0	0	0	0	0										-
Plan 28	0	0	0	0	0	0										-
Plan 29	0	0	0	0	0	0										-
Plan 30	0	0	0	0	0	0										-
Plan 31	0	0	0	0	0	0										-
Plan 32	0	0	0	0	0	0										-
Plan 33	0	0	0	0	0	0										-
Plan 34	0	0	0	0	0	0										-
Plan 35	0	0	0	0	0	0										-
Plan 36	0	0	0	0	0	0										-
Plan 37	0	0	0	0	0	0										-
Plan 38	0	0	0	0	0	0										-
Plan 39	0	0	0	0	0	0										-
Plan 40	0	0	0	0	0	0										-
Plan 41	0	0	0	0	0	0										-
Plan 42	0	0	0	0	0	0										-
Plan 43	0	0	0	0	0	0										-
Plan 44	0	0	0	0	0	0										-
Plan 45	0	0	0	0	0	0										-
Plan 46	0	0	0	0	0	0										-
Plan 47	0	0	0	0	0	0										-
Plan 48	0	0	0	0	0	0										-
Plan 49	0	0	0	0	0	0										-
Plan 50	0	0	0	0	0	0										-
Plan 51	0	0	0	0	0	0										-
Plan 52	0	0	0	0	0	0										-
Plan 53	0	0	0	0	0	0										-
Plan 54	0	0	0	0	0	0										-
Plan 55	0	0	0	0	0	0										-
Plan 56	0	0	0	0	0	0										-
Plan 57	0	0	0	0	0	0										-
Plan 58	0	0	0	0	0	0										-
Plan 59	0	0	0	0	0	0										-
Plan 60	0	0	0	0	0	0										-
Plan 61	0	0	0	0	0	0										-
Plan 62	0	0	0	0	0	0										-
Plan 63	0	0	0	0	0	0										-
Plan 64	0	0	0	0	0	0										-
Plan 65	0	0	0	0	0	0										-
Plan 66	0	0	0	0	0	0										-
Plan 67	0	0	0	0	0	0										-
Plan 68	0	0	0	0	0	0										-
Plan 69	0	0	0	0	0	0										-
Plan 70	0	0	0	0	0	0										-
Plan 71	0	0	0	0	0	0										-
Plan 72	0	0	0	0	0	0										-
Plan 73	0	0	0	0	0	0										-
Plan 74	0	0	0	0	0	0										-
Plan 75	0	0	0	0	0	0										-
Plan 76	0	0	0	0	0	0										-
Plan 77	0	0	0	0	0	0										-
Plan 78	0	0	0	0	0	0										-
Plan 79	0	0	0	0	0	0										-
Plan 80	0	0	0	0	0	0										-
Plan 81	0	0	0	0	0	0										-
Plan 82	0	0	0	0	0	0										-
Plan 83	0	0	0	0	0	0										-
Plan 84	0	0	0	0	0	0										-
Plan 85	0	0	0	0	0	0										-
Plan 86	0	0	0	0	0	0										-
Plan 87	0	0	0	0	0	0										-
Plan 88	0	0	0	0	0	0										-
Plan 89	0	0	0	0	0	0										-
Plan 90	0	0	0	0	0	0										-
Plan 91	0	0	0	0	0	0										-
Plan 92	0	0	0	0	0	0										-
Plan 93	0	0	0	0	0	0										-
Plan 94	0	0	0	0	0	0										-
Plan 95	0	0	0	0	0	0										-
Plan 96	0	0	0	0	0	0										-
Plan 97	0	0	0	0	0	0										-
Plan 98	0	0	0	0	0	0										-
Plan 99	0	0	0	0	0	0										-
Plan 100	0	0	0	0	0	0										-

	2016 21-year-old Non-Tobacco Premium PMPM *(in small group market, average monthly premium weighted for quarterly trend)*									
Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ 481.93	$ -	$ -	$ -	$ -	$ -	$ 481.93
Plan 1	$ -	$ -	$ -	$ 481.93	$ -	$ -	$ -	$ -	$ -	$ 481.93
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

	2017 21-year-old Non-Tobacco Premium PMPM *(in small group market, average monthly premium weighted for quarterly trend)*									
Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ 454.30	$ -	$ -	$ -	$ -	$ -	$ 454.30
Plan 1	$ -	$ -	$ -	$ 454.30	$ -	$ -	$ -	$ -	$ -	$ 454.30
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 77	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 78	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

	Change in 21-year-old Non-Tobacco Premium PMPM									
Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	0.0%	0.0%	0.0%	-5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.7%
Plan 1	0.0%	0.0%	0.0%	-5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.7%
Plan 2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 13	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 14	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 15	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 16	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 20	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 23	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 27	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 28	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 31	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 32	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 33	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 34	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 35	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 36	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 37	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 38	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 39	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 40	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 41	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 42	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 43	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 45	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 46	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 48	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 49	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 50	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 51	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 52	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 53	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 54	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 55	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 56	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 57	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 58	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 59	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 60	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 61	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 62	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 63	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 64	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 65	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 66	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 67	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 68	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 69	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 70	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 71	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 73	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 75	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 76	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 77	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 78	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 79	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 80	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 81	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 82	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 83	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 84	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 85	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 86	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 88	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 89	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 90	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 91	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 92	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 93	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 94	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 95	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 96	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 97	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 98	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 100	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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
21	1.000	1		44	1.397	1
22	1.000	1		45	1.444	1
23	1.000	1		46	1.500	1
24	1.000	1		47	1.563	1
25	1.004	1		48	1.635	1
26	1.024	1		49	1.706	1
27	1.048	1		50	1.786	1
28	1.087	1		51	1.865	1
29	1.119	1		52	1.952	1
30	1.135	1		53	2.040	1
31	1.159	1		54	2.135	1
32	1.183	1		55	2.230	1
33	1.198	1		56	2.333	1
34	1.214	1		57	2.437	1
35	1.222	1		58	2.548	1
36	1.230	1		59	2.603	1
37	1.238	1		60	2.714	1
38	1.246	1		61	2.810	1
39	1.262	1		62	2.873	1
40	1.278	1		63	2.952	1
41	1.302	1		64+	3.000	1
42	1.325	1				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

2017 Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
C	1, 2, 4, 5, 6,	1.000	1	