

INDIVIDUAL PPO/EPO MARKET - ON EXCHANGE
COMPARISON OF PROPOSED 2016 VERSUS ACTUAL 2015 RATES
COMPARISON OF APPROVED & PROPOSED 2016 RATES VERSUS APPROVED 2015 RATES
Rating Area 5

Company	Age 21 Non-smoker			Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved	2016 Approved	2016 Proposed	2015 Approved
Geisinger Quality Options	\$ 231.70	\$ 305.78	\$ 195.86	\$ 296.11	\$ 390.79	\$ 250.31
HHIC West	\$ 260.80	\$ 279.28	\$ 212.85	\$ 333.30	\$ 356.92	\$ 272.02
Highmark Inc. (West)	N/A*	\$ 197.68	\$ 160.98	N/A*	\$ 252.64	\$ 205.73
UPMC Health Options/Network	\$ 161.68	\$ 161.68	\$ 147.62	\$ 206.63	\$ 206.63	\$ 188.66

INDIVIDUAL HMO MARKET - ON EXCHANGE
COMPARISON OF APPROVED & PROPOSED 2016 RATES VERSUS APPROVED 2015 RATES
Lowest Rate Available in a Silver Metal Tier - Non-Smoker
Rating Area 5

Company	Age 21 Non-smoker			Age 40 Non-smoker		
	2016 Approved	2016 Proposed	2015 Approved	2016 Approved	2016 Proposed	2015 Approved
Aetna Health Inc.	\$ 205.51	\$ 205.51	N/A	\$ 262.64	\$ 262.64	N/A
Geisinger Health Plan	\$ 226.32	\$ 364.76	\$ 176.85	\$ 289.23	\$ 466.16	\$ 226.00
United Healthcare	\$ 164.39	\$ 164.31	\$ 163.18	\$ 210.08	\$ 209.99	\$ 208.54

* Highmark Inc. offered plans in this rating area in 2015 and, in the initial 2016 rate filing with the Insurance Department, proposed to offer plans in this rating area in 2016 as well. After the initial rate filing with the Insurance Department, this company decided not to offer on-exchange coverage in this rating area in 2016.